

Future Banker | HDFC Bank Ltd

About the role-

The role **Personal Banker-Sales** is responsible for portfolio management by acquisition of new customers and enhancement of the relationship by cross-selling products and services as per the profile & need of the customers following the bank policies and processes. Acquiring family accounts, deepening the banking relationship and retention of customers would be some of the key job responsibilities. Successful candidates would achieve this by being the dedicated point of contact for these customers, ensuring top class customer service and following the operational guidelines of the Bank.

Job Responsibilities -

What You will do

- **Sales-**
 - Selling Products and Services to the Customer
 - Maintaining a Daily Sales Report
 - Ensure quality new acquisition on Saving accounts and Current Accounts for Resident/Non-Resident
 - Utilizing the sales resources for optimal sales support
 - Penetration of FD to unique customers
 - Sales of various Credit Cards
 - Sales of Third-Party Products (Mutual Funds/Insurance/RBI Bonds) to the customers
 - Sales of Asset Products
 - Customers who have attrited over a certain value (as defined by product) for both savings and current accounts to be called and reasons ascertained
 - Ensuring that customers make us their primary bank

- **Managing Classic Portfolio**
 - Manage the benchmark no. of customers in the portfolio
 - Extend Classic benefits to customers basis identification in eligibility lists
 - Online updation of CRMNext at every stage of customer contact on the portfolio
 - Ensure that all classic customers within the portfolio are contacted
 - Detailed updation of interaction to be captured in CRM, Tasks/ leads to be created, profiler to be updated on same day of interaction.

- **Achievement of income plans and other benchmarks within portfolio**
 - Ensure that income plans for the month and year are duly met across products
 - Ensure that the benchmark sales per month is met

- **Customer services**
 - Ensure quality customer service is delivered
 - Recording complaints as per the specified process

- Resolving all complaints received (self, branch, other units) within the stipulated TAT's
- Preventive complaint management
- **Operations**
 - Ensure certification of documentation required for opening and maintaining customer accounts
 - Error free documentation for all account opening and all customer instructions
 - Ensure KYC norms are adhered to at all points of time

What we expect from you

- He or she must handle the daily customer transactions like cheque transactions, cash management, draft issuance etc.
- Service First approach of the bank - This involves listening to the issues of the customer and providing correct solution to them
- Inform the customers of the latest schemes launched by the bank.
- He or She will also be involved in branch operations like verifying vouchers, assisting customer in digitally change instructions in accounts.

The Personal Banker Role that is offered on joining the bank after successful completion of the Program will involve sales, servicing, cross-selling, and acquiring new customers through field visits as part of the duties/tasks assigned.

Similarly, internship / on-the-job-training periods will also involve these duties/tasks as part of the learning process.

Job Location – Anywhere in India

Candidate requirements

Essential qualification: Must be a Graduate with Good communication skills, high Sales Orientation and agility to perform in a diverse environment.

Desirable qualification:

- NISM V-A Certification
- IRDA Certification
- NCFM Certification (Optional)
- CAIIB (Optional)
- Internal Certification
- GI certification