

Job Name – PA (Business Unit) : Virtual Relationship Manager – Virtual Relationship Management

Job Title : (Job Name) – Virtual Relationship Manager		
Business Unit (PA) : Virtual Relationship Banking		
Team : (Sub team in the PA) Virtual Relationship Management		
Reports to (job) : Virtual Relationship Banking Head		
Location of role : Pan India		
Job Fn : Sales		
Role Type: Individual Role	No of direct reportees: NIL	Travel Required: No

<p>Job Purpose</p> <ul style="list-style-type: none"> • To engage regularly with the customers as defined by the contact policy and provide a Consistent & a Superior Digital Experience. Ensuring that customers get world-class services and their needs are understood and met through financial products that the Bank has to offer. • To enhance Customer Relationship & while doing so, Educate, Encourage & Induce the customers to use the Digital mediums for their banking transactions/ needs, while keeping a "window" to talk to the bank whenever customer needs. • Responsible for meeting the scorecard targets and portfolio benchmarks set and that all guidelines and regulatory requirements are followed. <p>So that the VRM becomes the top of the mind recall amongst the customers in the catchment for all their financial needs and services, thereby ensuring that the VRM also achieves the key performance parameters set</p>
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Job Responsibilities(JR) : 6 – 8 Areas	Actionable (4-6)
Customer Engagement	<ul style="list-style-type: none"> •Continuous engagement with the portfolio customers mapped as per the contact policy, with accurate & complete capture of interaction details. •Call handling as per defined standards. •Accurate resolution for customer queries. •Promoting Digital Banking services for a superior customer service experience. •Profiling of customers in order to aid right cross-servicing of Bank products •Accurate logging and resolution of complaints. •Attrition control of customers. •Regular interactions with the customers and pro-actively assessing customer needs. •Deepening relationship by cross selling 'sticky products' like Demat, Bill Pay, Advisory etc. •Ensure portfolio quality of relationship while racing considering eligibility. •Monitor large amount movements and account closure from the deposit accounts. •Ensure retention of customers

Classification - Internal

Achievement of portfolio parameters	<ul style="list-style-type: none"> •Meet the defined objectives of the Portfolio managed by the respective VRM
Sales	<ul style="list-style-type: none"> •Right cross-sell of products basis profiling and engagement. •Penetration of products across groups. •Sales across all product segments-TPP, Assets, Cards etc. •Acquiring & grouping of all related IDs of the Primary ID. •Use of triggers to track maturity of FDs, movement of CASA balances etc.and prevent outflow. •Ensure Staff are trained on product knowledge and requisite certifications. •Income to be generated at a customer level.
Interaction Quality	<ul style="list-style-type: none"> •Achieve Quality benchmarks defined from time to time. •Complete and accurate capture of call interactions, including profiling thereby aiding relationship management.
Audit and Service Quality	<ul style="list-style-type: none"> •Ensure all laid down system and process are followed as stipulated by Audit and Senior Management •Ensure accurate and timely submission of financial transactions.& requests. •Adherence to set processes of updating customer interactions in CRM next.
MIS – Reporting	<ul style="list-style-type: none"> •Ensure timely submission of Customer base review / reports as requested by Central Team / Senior Management.

Educational Qualifications (examples listed below)	Key Skills (examples listed below)
Graduate	<ul style="list-style-type: none"> • Basic Banking • Communication
Experience Required	
<ul style="list-style-type: none"> • Minimum experience in years – 1-2 yrs. preferable. 	

<p>Major Stakeholders(intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)</p> <ul style="list-style-type: none"> • Customers • Virtual Relationship Banking Head • Unit Head • Region Head • Sales Managers
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