

Classification - Internal

**Job Name – PA: PB- Welcome Desk– Retail Branch Banking**

<p><b>Job Purpose</b></p> <ul style="list-style-type: none"> <li>➤ To provide best in class banking services to our customers.</li> <li>➤ Providing prompt solution to customer queries/resolution of customer issues within prescribed TAT</li> <li>➤ Migrating customer requests to various direct banking channels of our bank</li> <li>➤ Educating customers for using Payment options of our bank</li> <li>➤ Ensure satisfactory audit in Welcome desk area of the branch.</li> <li>➤ Assisting the branch in meeting their sales target.</li> </ul>
---

Job Responsibilities(JR)	Actionable
<p><b>Operations</b></p>	<ul style="list-style-type: none"> <li>➤ Custodian of Deliverables at branch i.e, Welcome Kit, Cheque Book, ATM/Debit cards, Tatkal Kits.</li> </ul> <p>As a custodian, ensure</p> <ul style="list-style-type: none"> <li>○ Customers as per SMS failed report in DMS are contacted to collect their deliverables from branch</li> <li>○ Delivery of deliverables to customers at branch. obtaining necessary id documents of customer / obtaining customer acknowledgement in combined tally cum delivery register</li> <li>○ Ensure Low stock of deliverables are retained at branches</li> <li>○ EOD Stock tally of Physical deliverables held at branch vis-à-vis stock tally report (DMS)</li> <li>○ Destruction of deliverables which have exceeded their retention period.</li> <li>○ Ensure proper record of destruction of deliverables is maintained</li> <li>○ Ensure proper delivery of retained card to customers keeping the fresh transaction slip and ID proof.</li> <li>○ Proper maintenance of Tax saving FD receipt received at branch and its delivery to customers.</li> <li>○ Ensure FD/RD certificates kept in safe custody inside the FRFC or vault.</li> <li>○ Re ordering of the tatkal kits with appropriate approvals.</li> <li>○ Ensuring tatkal reconciliation in place for fortnightly basis.</li> </ul> <ul style="list-style-type: none"> <li>➤ Accepting and processing of customer instructions and requests at branch i.e</li> </ul>

Classification - Internal

	<ul style="list-style-type: none"><li>➤ Processing stop payment/ hot-listing requests immediately upon receipt at branch.</li><li>➤ Maintain inward and outward courier register for all deliverables / documents received at branch / dispatched from branch.</li><li>➤ Monitoring and timely indenting of branch stationery (other than security stationery) as required.</li><li>➤ Monitoring of FTS and clearing hold instruction.</li><li>➤ Generating and downloading of all BOD reports / handing over the reports to concerned staff at branch.</li><li>➤ Ensure that 5-S norms are adhered to for individuals workstation.</li><li>➤ Satisfactory audit at Welcome Desk operations</li><li>➤ Updation of all Customer Instructions in FTS.</li><li>➤ Account transfers &amp; Closures with appropriate approvals.</li><li>➤ Updation of all liability leads in CRM next.</li><li>➤ Ensuring LTR &amp; Welcome calling Review report in place on daily basis.</li><li>➤ Updation in ECall back system</li><li>➤ Ensure that any unprocessed instruction will be updated in pending instruction register by EOD</li><li>➤ Ensure Regular knowledge updation is by reading and understanding circulars issued in gyan line.</li><li>➤ Ensure to follow process for Pending customer instructions/forms</li></ul>
--	--

Classification - Internal

<p><i>Customer Services</i></p>	<ul style="list-style-type: none"> <li>➤ To handle branch queries i.e balance enquiries / clearing of cheque deposits / charges levied to customers account</li> <li>➤ Issuance of Passbook / Statement of Accounts against written customer request and ensuring recovery of charges</li> <li>➤ Non-disclosure of customer information to any bearer / third party.</li> <li>➤ Migrating branch customers to use our wide range of direct banking channels for various requests</li> <li>➤ Ensure that the customer query are attended to and resolve the same in an efficient manner and within stipulated TAT's             <ul style="list-style-type: none"> <li>○ Recording complaints as per the specified process</li> <li>○ Ensure that complaints do not get escalated</li> <li>○ Improve customer communication on closures through scripts &amp; mails.</li> </ul> </li> <li>➤ Preventive complaint management             <ul style="list-style-type: none"> <li>○ Asking for feedback from customers on products/services offered by us.</li> </ul> </li> <li>➤ Ensure the correct product information is disseminated</li> <li>➤ Contacting customer's using the database and thereby increasing the credit card activation/offer Limit Enhancement &amp; Upgrade</li> <li>➤ Providing the customer necessary with necessary forms / Brochures on request</li> <li>➤ Ensure maintenance of queue</li> <li>➤ Effective migration of customers from physical mode to Digital Platform.</li> <li>➤ Ensure that customers avail of our Direct Banking Channels             <ul style="list-style-type: none"> <li>○ Registering them with various DBC's</li> <li>○ Giving them demonstration on the usage of the same and input the leads in CRMNext.</li> <li>○ Actively manage uptime of the Net Banking/ATM kiosks in the branch</li> <li>○ Carry targets for improving any one DBC penetration exclusive of ATM</li> </ul> </li> <li>➤ DBC Penetration and transaction migration financial as well as non-financial             <ul style="list-style-type: none"> <li>○ Migrate customers to opt for statement delivery through E-mail/Net and diverting customers for email ID updation / landline details updation through Net.</li> <li>○ CH 126 Calling &amp; updation in portal</li> </ul> </li> </ul>
<p><b>Sales</b></p>	

Classification - Internal

	<ul style="list-style-type: none"> <li>➤ Ensure sales targets assigned by the BM/PBA from time to time are achieved</li> <li>➤ Ensure all eligible asset leads are routed through DAP.             <ul style="list-style-type: none"> <li>○ .</li> <li>○ Ensuring compliance of KYC, identification of customer and communication of product eligibility</li> <li>○ Ensure that a higher cross sell conversion is achieved through the above calling.</li> <li>○ Booking of FD / RD Online</li> </ul> </li> <li>➤ Generate sales leads for the branch</li> <li>➤ Providing Demos to customers on payment using Pay Zapp, Purchase through Smart Buy</li> <li>➤ Calling Band 1 and 2 customers: Band 1 and 2 to be called with a view to:             <ul style="list-style-type: none"> <li>○ Increase the balances thereby improving their banding</li> <li>○ Cross selling income generating product which can give us adequate revenue thereby moving the customers to Band 3</li> <li>○ Concentrating on customers who have a CNR of between 900 – 1000 and targeting them for improving the banding</li> <li>○ Escalating to PB Auth / BM cases where the banding improvement is not possible / customer not co-operating for further measures.</li> </ul> </li> </ul>
--	---

Educational Qualifications	Key Skills
<ul style="list-style-type: none"> <li>• Graduation/Post Graduation</li> </ul> <p>Certifications:</p> <ul style="list-style-type: none"> <li>• NISM- VA</li> <li>• CAIIB (Optional)</li> <li>• Internal Certification (SAP Portal)</li> <li>• IRDA</li> <li>• POSP</li> </ul>	<ul style="list-style-type: none"> <li>• Banking Product Knowledge</li> <li>• Planning and Organizing Skills</li> <li>• Interpersonal Skills</li> <li>• Sales and Influencing Skills</li> <li>• Communication</li> <li>• Knowledge of Competition</li> </ul>
<p><b>Experience Required</b></p> <ul style="list-style-type: none"> <li>• Minimum experience in years – 1 yr</li> <li>• Exposure to banking preferable</li> </ul>	

<p><b>Major Stakeholders</b>(intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)</p>
---

Classification - Internal

- Customers
- Branch Banking Team
- Operations
- HLIC
- Insurance CAM
- MF Fund houses personnel
- HSL personnel