



ELIGIBILITY CRITERIA, CANDIDATE INSTRUCTIONS FOR RELATIONSHIP MANAGER - SBG

The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of **Relationship Manager – SBG (Job ID - 743)** from the qualified candidates.

Eligibility Criteria:

- a. Any Graduates or Postgraduate under regular stream with Minimum 60% of marks and above from a college affiliated to a recognized University are only eligible to apply.
- b. If the percentage of marks is in CGPA mode, the same should be converted into Equivalent percentage.
- c. Besides English, Candidates should be conversant in Local language as per the posting location.
- d. Must possess 2-3 years of relevant experience from Banks/NBFC.

Selection Process.

Registration -> Personal/Virtual Interview -> Offer -> Background Checks & Medicals -> on boarding -> Posting.

Detailed Process Flow:

- a. Online Registration by Eligible Candidates as per the above-mentioned criteria.
- b. Candidates shall be called for Personal Interview with further details like (Mode, Date and Venue for Interview)
- c. Depending upon the number of vacancies, the Bank reserves the right to call for Personal Interview.
- d. All the communications (Pre – Screening, User Credentials & Interview Invite) will be informed to the candidates through registered e-mail only.

How to apply:

- a. Candidates are required to apply online through website www.kvb.co.in (careers page) and apply for the post of **Relationship Manager – SBG (Job ID - 743)**.

- b. Candidates should ensure to update their active personal email ID and mobile number only throughout the entire selection process.

Compensation:

Fixed pay - Depending upon current salary and Retrials, insurance etc. as per Standards + Variable Pay as per policy.

Roles & Responsibilities for Relationship Manager:

Pre-login activities

- Generating leads and meeting potential customers to drive the acquisition of new customers.
- Daily CRM checks new leads, reviews leads and updates follow-up details with dates; monitor and track leads.
- Conduct a minimum of 4 new customer visits per day and visit mapped branches.
- Perform necessary KYC/customer validation / due diligence / market enquiry and collect required data / information as per check list.
- Communicate document requirements to customers, follow up by calls, arrange document pickup.

Login activities

- Verify references and conduct necessary unit and security visits before submitting the proposal.
- Verify completeness of documents, review financials/bank statements for churn, bounces, and interest servicing and start the Login Activity
- Submit the proposal with proper validations to the appropriate sanctioning authority through coordinators
- Reply to the queries raised by the processing team with validations.
- Coordinate with customers, valuers, operations, and administration throughout the process
- Do the necessary follow up / obtain sanction and issuance of sanction letter within the stipulated timelines.
- Ensure overall achievement of individual targets.

Coordination and Documentation:

- Coordinate with panel advocates and engineers for title opinion and valuation of properties as per extant guidelines
- Create and execute necessary documents, MOD, filing ROC, CERSAI, etc.
- Ensure the creation of limits in core banking and the disbursement of sanctioned limits within timelines.
- Introduce the Branch Head and other branch officials to the customer for account operations and communicate with the account parking branch.

Post-Sanction Monitoring and Handover:

- Ensure monitoring of all post-sanction activities for the first year
- Complete monitoring of the account on an ongoing basis until the next renewal
- Handover the file to the branch for further renewals and service after first renewal is completed.
- Ensure customer is having satisfactory Branch relationships & servicing.

Branch Management

- RM to visit the mapped branches to generate potential leads.
- Maintain a cordial relationship with the Branch for leads and servicing of the clients.
- Achieve cross-sell or upsell targets and forex targets.

Complaints:

- Analyze complaints, seek resolutions after customer discussions, escalate to higher authority if needed.

Posting Locations: Across all major cities in India.