ELIGIBILITY CRITERIA, CANDIDATE INSTRUCTIONS FOR RM - CORPORATE AND INSTITUTIONAL GROUP



The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of Relationship Manager - Corporate and Institutional Group (Job ID - 302) from the qualified candidates.

Eligibility Criteria:

- a. Any Graduates or Post Graduate under regular stream from a college affiliated to a recognized University are only eligible to apply.
- b. Need Minimum 2 Years of experience in overseeing sales, customer acquisition and credit appraisal in Banking.
- c. Besides English, Candidates should be conversant in Local language as per the posting location.

Selection Process:

Registration -> Online Test -> Personal Interview -> Offer -> Background Checks & Medicals -> Onboarding -> Posting.

Detailed Process Flow:

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

How to apply:

- a. Candidates are required to apply online through website <u>www.kvb.co.in</u> (careers page) and apply for the post of **Relationship Manager** - **Corporate and Institutional Group (Job ID** - **302).** No other means/ mode of application will be accepted.
- 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 - Corporate and Institutional Group:

- 1. Responsible for sourcing EMCG / CIG business.
- 2. Responsible for conducting due diligence, KYC compliance, pre-sanction unit visits and periodical unit visits, Inspections, visit of collateral securities, etc.
- 3. Discuss with the prospective borrower, understand / finalize their credit requirement and the broad terms and conditions, collect all information / documents / data for credit processing, etc.
- 4. Responsible for documentation.
- 5. Monitoring including Term Loan Review / Follow-up / Stock Statement / Insurance, periodical valuation as per norms, etc.

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- 6. Recovery of all delinquent accounts.
- 7. RMs shall be the single point of contact for the EMCG / CIG borrowers.
- 8. Maintaining positive sales environment through learning of the Bank's products and services.
- 9. Retention of Customers with good conduct.
- 10. Generating & growing revenue streams through effective client management.
- 11. Explore cross selling and upselling opportunities.
- 12. Assessing the early warning signals and exiting from the problematic accounts.

Posting Locations: Chennai / Mumbai / Ahmadabad/ Delhi.