

ELIGIBILITY CRITERIA, CANDIDATE INSTRUCTIONS FOR RELATIONSHIP MANAGER (SALES) – BUSINESS BANKING

The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of **Relationship Manager (Sales) – Business Banking (Job ID - 750)** 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. Candidate must possess 4 - 9 years of relevant experience from Banks.
- e. Age Below 40 Years.

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 (Sales) – Business Banking (Job ID - 750)**. 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:

Customer Acquisition and Lead Generation:

1. Identify and meet potential MSME customers to generate new business opportunities
2. Convert potential leads into actual business by effectively communicating the banks value proposition
3. Ensure the achievement of business targets in terms of the incremental growth in the portfolio, number of customers and the quantum of disbursements.
4. Conduct daily huddle meetings on lead identification and document meetings diligently through emails with BBH

Due Diligence and Proposal Submission:

1. Perform necessary KYC, customer validation, due diligence, and market enquiry. Collect required data/information as per the checklist
2. Conduct mandatory unit and security visits before submitting proposals
3. Submit proposals to the Processing Team through the LOS module.
4. Follow up to obtain sanctions and issuance of sanction letters within stipulated timelines.

Coordination and Documentation:

1. Coordinate with panel advocates and engineers for title opinion and valuation of properties as per extant guidelines
2. Create and execute necessary documents, MOD, filing ROC, CERSAI, etc.

3. Ensure the creation of limits in core banking and the disbursal of sanctioned limits within timelines
4. 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:

1. Ensure monitoring of all post-sanction activities for the first year
2. Complete monitoring of the account on an ongoing basis until the next renewal
3. Handover the file to the Service RM for further renewals and service after first renewal is completed.

Cross-Selling and Upselling:

1. Achieve cross-sell or upsell targets and forex targets
2. Conduct a minimum of 4 new customer visits per day and visit mapped branches twice a month for the generation of quality leads and conversion.

Compliance and Risk Management:

1. Ensure all sanction terms and conditions are complied within the timelines.
2. Ensure Verification of stocks, units, Business performance after sanction
3. All post sanction formalities to be complied with.
4. Ensure quality of the portfolio without any delinquencies

Posting Locations:

Tamil Nadu – Chennai, Coimbatore, Salem, Madurai, Tuticorin & Tirunelveli

Andhra Pradesh & Telangana – Vijayawada, Hyderabad, Vizag, Tirupathi

Other – Bangalore, Mumbai, Ahmedabad, Delhi