

Job Name – PA (Business Unit) : [Personal Banker – Retail Branch Banking](#)

Job Title : Personal Banker
Business Unit (PA) : RBB
Team :) : Retail Branch Banking
Reports to (job) : Branch Head
Location of role : Pan India
Job Fn : Sales

Job Purpose

Is responsible for Classic portfolio management by acquisition of new Classic customers and enhancement of the relationship by cross-selling products and services as per the profile & need of the customers. Acquiring family accounts and deepening the size of the relationship and retention of the customers by providing the best possible services and being the dedicated point of contact for these customers.

So that

We become the primary banker for these Classic relationships and maximize the share of wallet of these customers.

Job Responsibilities(JR)	Actionable
Sales	● Maintain Daily Sales Report ● CH 106 and CH 104 Calling ○ Structured bundled offering of Products and Services to the customer within the defined time line ● Ensure quality new acquisition on SA and CA for Resident/Non Resident ○ Walk Ins ○ Portfolio ○ Referrals ▪ Friends ▪ Associates ▪ Family members ○ Attrition control ▪ Includes persuading the customer to continue and if required renew FD's ▪ Deepen by cross selling 'sticky products' like Demat, Bill Pay, Advisory. ▪ Ensure quality of relationship while flagging. Should be capable of maintaining eligibility ▪ Regular customer contact to establish needs of the customer and opportunities to cross-sell ▪ Monitor large amount movements and account closure from the deposit accounts and ensure that customer does not attrite

	▪ Ensure that the marketing analytics list on possible attrite, is called and retained • Penetration of Saving Accounts on non liability customers • Propagate the benefits of not being on DNC registration list in case a non-portfolio customer opts for it • Utilizing the sales resources (BDR/COEX) for optimal sales support • Penetration of FD to unique customers • Using Data-mine for cross-selling • Sales of various Credit Cards - o Activation - o Pitch for enhancement of limits - o Promote active usage of credit cards ▪ Ensure that the customer avails of add-on card for his family members • Sales of Third Party Products to the customers - o MF/Insurance/RBI Bonds - o Ensure that requisite certifications are done (NISM V-A) • Sales of Asset Products • Disseminating product information • Activation: To ensure that all accounts savings and current account (non ABM branches) opened in the month are activated as per product definition at the end of the next month. All such accounts to maintain more than the required AMB • Activation of LTD a/cs: To ensure that all LTD accounts are activated and remain in the same state month on month. - o Maintain the list of active and inactive customers for both CA and SB and engage with the customers for balance build up and cross sell. - o Calling of customers who have not transacted and know the reasons. - o Escalate to BM / Product on any change in market situation / threat from competition due to which customers have stopped operations. • Corporate Salary: Calling on customers who transfer their salary a/cs to other banks immediately on credit - o To ensure such customers are engaged and brought back to bank fold - o To cross sell loan products with other banks for which such transfer may take place - o To cross sell investments to such customers by which they will tend to maintain balances • Calling on Large Value Attrition: - o Customers who have attrited over a certain value (as defined by product) for both savings and current accounts to be called and reasons ascertained - o To impress upon customers to make us the primary bankers and ensure that all funds are retained. • Enhancing customer wallet size - o Ensuring that customers make us their primary bank ▪ Knowing about where all the customer is currently banking and moving him to our Bank
--	---

	▪ Ensuring that customer scope is done and products targeted accordingly ▪ Sales to family members and associates (all network) ● Attrition control of customers ○ Includes persuading the customer to continue and if required renew FD's ○ Monitor large amount movements / account closure from the deposit accounts and ensure that customer does not attrite ○ Ensure that the marketing analytics list on possible attrite, is called and retained
Managing Classic Portfolio	● Manage the benchmark no. of customers in the portfolio ● Extend Classic benefits to customers basis identification in eligibility lists/ LTR ● Ensure that individual customers are grouped and Customer To Group (CTG) Ratio is maintained on the portfolio ● By grouping them with their family members who already hold accounts with us ● By grouping them with their family members post selling liability products to the family members, if they do not have banking relationship with us ● Ensure that optimal levels of Income generating Product Group Holding (IPH) is reached ● Ensure that within each customer group a minimum number of stipulated Income Generating products are sold ● Ensure that the Customer Group profitability is achieved ● Manage Band 1 and 2 customers and ensure that they are moved to Band 3 and above ● Enhance Values within each of the customer groups ● Online updation of CRMNext at every stage of customer contact on the portfolio ● Proactively raising the eligible customers to the classic portfolio within the prescribed product product programme ● Ensure that all classic customers within the portfolio are contacted ● Usage of APT and data in CRM for effective call planning and review with BH / PBA(Pre call planning and post call review) ● Detailed updation of interaction to be captured in CRM , Tasks/ leads to be created , profiler to be updated on same day of interaction.
Achievement of income plans and other benchmarks within portfolio	● Ensure that income plans for the month and year are duly met across products ● Achieving of portfolio level benchmarks of and IPH ● Income product to be sold to each group of the portfolio in the year ● Ensure that the benchmark sales per month is met ● Usage of netbanking / Mobile banking , Billpay , RDFD penetration benchmark to be met

	• CEP to be met as per cycle • All customers to have valid mobile and email address
Customer services	• Ensure quality customer service is delivered • Recording complaints as per the specified process • Resolving all complaints received (self, branch, other units) within the stipulated TAT's • Ensure appropriate customer communication on closures & copy of that to be filed. • Preventive complaint management • Asking for feedback from customers, who may not be complaining • Promoting all direct banking channels and ensuring that the customer is utilizing the same • Check back on recent customer's registered to DBC channel and give any specific help required • Responsibility of opening the customer account within the TAT.
Operations	• Ensure certification of documentation required for opening and maintaining customer accounts • Error free documentation for all account opening and all customer instructions (Stop payments, FD Closure, etc) • Maintaining Tatkal kits as per laid down process • As a locker custodian ensure that locker allotment and all other related operations is as per prescribed process - o Includes managing standing instructions • Submission of daily e-schedule indicating the third party sales done • Updation of CRM for the asset leads generated • Updation of weed-out database on the portal • Ensure KYC norms are adhered to at all points of time • Ensure that 5-S norms are adhered to for individuals workstation • Opening of accounts under smart account mode