

JD for Relationship Officer

Job title:	Officer- Retail Liabilities
HR Grade:	Officer
Reporting to:	Branch Manager
Location:	Kerala- Kozhikode
Experience:	1-3 years sales experience in any industry
Qualifications	Graduate and above

Job Purpose:

To directly promote and accrue sales of various liability products offered by the bank and to acquire new customers and expand existing customer relationships through consultative selling.

Job Description:

- Promotes and sells various liability products offered by the bank, aiming to attract low cost deposits from diverse customer segments, and sources current and savings accounts
- Prospects for new customers through existing leads, referrals, cold calling etc. and maximizing lead generation
- Ensures timely follow through and healthy closure rate of leads
- Achieves ascribed monthly sales target
- Informs customers of new products or product enhancements to further expand the banking relationship and enhance customer value
- Establishes and maintains effective relationships with customers, and maintains high level of customer service
- Advises customers on available bank products and services based on understanding of customers' financial needs and recommends appropriate solutions
- Cross-sells secured assets offered by the bank
- Adheres to expected level of due-diligence, internal policies and KYC norms while opening new accounts
- Two-wheeler is mandatory

Note: Interested candidates can send their resumes to careers@fincarebank.com