



Relationship Manager - Business Banking (Narayangarh)

- **Vacancy for:** 1
- **Posted on:** Sept. 12, 2018
- **Deadline:** Sept. 21, 2018, 11:59 p.m.

DEPARTMENT: Retail Banking

REPORTING TO: Head - Business Banking

LOCATION: Narayangarh Branch

KEY RESPONSIBILITIES:

- Proactive business skills in soliciting Business Banking (BB) clients with emphasis on Business Working Capital (BWC) loans and Cash Management opportunities
- Cross-sell liability proposition as part of the Business Banking value proposition
- Proactive assessment and monitoring of relationship risks of the portfolio
- Responsible for preparing credit applications for new and existing facilities including renewals
- Maintain regular interface with operational units such as, Service Delivery and Cash Management
- Ensure optimum utilization of credit facilities for all relationships under the portfolio
- Prompt recognition and reporting of deteriorating credit risks in accounts under the portfolio
- Day-to-Day monitoring and control of the relationships i.e. excesses, past dues, overdue reviews etc
- Regular monitoring of revenue and other related MIS in the portfolio
- Responsible for raising call reports after each customer visit and other appropriate interactions
- Rigorous follow up on accounts under the portfolio carrying document deficiency and excesses
- To become well versed with the Bank's BB operating systems
- Ensure clear and timely understanding and implementation/compliance to/of all the procedures and regulations applicable to accounts under the portfolio

KNOWLEDGE/SKILL/EXPERIENCE:

- Masters degree preferably in Finance and Economics with minimum 3 years of experience in relevant field
- Ability to work in challenging circumstances with willingness to take stretch targets
- Credit assessment, monitoring and analytical skills
- Strong working knowledge on Trade and FX products
- Strong communication and interpersonal skills
- Knowledge of general banking systems, policies and procedures

Applying Procedure

Apply Link : <https://merojob.com/relationship-manager-business-banking-narayangarh/>

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