**Job Purpose**

* The position is created for Virtually managing a Portfolio/Base/Lead flow of Current Account business & other cross-sell/up-sell products.
* Virtual-RM will contact the Current Account Portfolio, engage with clients and make them aware about the product offerings, up-sell & cross-sell variety of products basis the need/fitment and generate leads/push towards conversion/disbursement/conclusion.
* Virtual-RM will ensure that every client get touch base within the stipulated TAT (as agreed & closed with all the stakeholders).
* Work efficiently on portfolio/base allocated & ensure business deliveries, meeting products specified Sales Budgets, activation, income and productivity benchmarks as agreed & closed between all the stakeholders.

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| **Job Responsibilities(JR) : 6 – 8 Areas** | **Actionable (4-6)** |
| * **ENGAGEMENT**
 | * Manage the assigned/given set of client/base in the portfolio/allocation and ensure productivity.
* Timely engagement with customers to improve the productivity and business numbers.
* Contact the clients within stipulated TAT, Cross selling to customers bases opportunity sizing and understanding the segment / ecosystem of their businesses/work.
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| * **MEET ASSIGNED BUSINESS DELIVERY TARGETS**
 | * Work efficiently on given portfolio/base & meet the assigned targets of selling – EEG, MEG, CA, Retail Assets, TPP, Business Assets Products, Liabilities, Cards, Assets and all other products which are available for sourcing.
* Meet Productivity norms assigned for the Portfolios.
* Offering right product to right customers basis requirement analysis & fitment.
* The business mapping or the productivity of the staff will be measured basis the base/portfolio allocation to Virtual-RM.
* Increase business, market share, and cross-sell of bank's products.
* To increase profitability of Virtual-IRM Channel from the given base/portfolio
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| * **MEET ASSIGNED QUALITATIVE TARGETS**
 | * Correct capture of customer interaction by tagging in Dialer & CRM.
* Effective interaction or communication with the customer.
* Work on the feedback shared by the supervisor/unit manager/training manager on the quality of Call experience.
* Ensure all tele-calling and product regulatory compliance are adhered to. All guidelines on floor discipline, dialer hygiene parameters need to be followed.
* No mis-selling - Ensure complete and correct information is shared with the customer.
* Ensuring sales is completed adhering to all product guidelines. Ensure minimal rejects, FTNRs, escalation/complaint and cancellations.
* End to end follow up on leads/appointments for better conversion.
* Use tailor-made scripts & narrative for fetching the desired outcomes.
* Meet all the regulatory requirements of certifications – IRDA, NISM etc.
* Adhering to hygiene parameters like timely login at Dialer, TOS, AHT, AUX, no# of calls made, following call quality

parameters/scripts/narratives, being compliant to bank's guidelines/protocols/policies etc. |
| * **CONSTANT LIASIONING AND**
 | * Working with all product groups to ensure
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| **MANAGING CROSS FUNCTIONAL CHANNELS** | maximum productivity* Ensure constant liasioning with EEG, MEG, RBB, Assets, Liabilities, Cards, Payments, TPP teams for business growth.
* Constant liasioning with EEG, MEG, RBB, Assets, Liabilities, Cards, Payments, TPP

Business channel and product team for support. |

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| **Educational Qualifications** | **Key Skills** |
| * **Graduation / Post-Graduation:**
 | * Sales and Influencing Skills
* Banking Product & Process Knowledge
* Customer handling skills
* Communication skills
* Convincing Skills
* Conversation Skills
* Selling Skills
* Well versed with Microsoft Excel
* Multilingual
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| **Experience Required*** Preferably experienced in BFSI, BPO Industry
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**Major Stakeholders** (intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)

* EEG, MEG, RBB, Assets, Liabilities, Cards, Payments, TPP Sales, Service & Product team
* RBB Vertical
* Operations & Service/Complaints teams
* All Asset, Liabilities, Card, Business Loan, TPP and other teams
* Product teams
* Virtual-RMs, VRBHs, Unit Head, TQM, RH, BH, SHTQ, RTQM and other layers (if any or applicable)
* Virtual Product Team