

### **Overall Goal:**

**Is responsible for including HNI customers into the Imperia programme and offering them a superior customer experience to enhance the profitability of the relationship by increasing the relationship size, cross selling the right products, acquiring family a/cs and retaining the relationship. The RM is also responsible for acquiring new to Bank Imperia relationships.**

So that

**Imperia customer will have a one point contact for all his financial needs and services, thus enhancing current relationship value and wallet share which will further increase profitability from these relationships.**

### **Key Result / Responsibility Areas:**

#### **Managing Imperia Portfolio**

- Identify existing branch customers who meet Imperia programme criteria and flag them on the system to upgrade these customers under the Imperia programme
  - Through eligible lists provided by Product from time to time
  - Liaising with PB/ Preferred RM to flag eligible customers form Classic/ Preferred portfolio
  - Identifying customers through Large Transaction reports (LTR)
  - GMs or VPs of all Cat A companies and CSRMs salary account companies
  - Other databases available with the RM
- Acquire new customers who meet product criteria and flag them on the system
  - Referrals generated from existing customers
  - Leads generated by branch staff & personal leads
  - Databases
- Regularly interact with the customer to build rapport and understand the profile. The profile should be captured and updated via CRA / CRMNext (wherever applicable). This profiling should be used to set customer level objectives post discussion with RBH / BM. The objectives should be tracked and reviewed as per the Branch Sales Process.
- Basis the profile, a contact plan should be drawn and customer contacted. Contact report should be updated in CRMNext / CCM. In case there is an update in the profile of the customer, then the same should be updated in CRA / CRMNext.
- Enhancing customer wallet size
  - Ensuring that customers make us their primary bank
    - By managing his / her wealth
    - 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)
  - Ensure that individual customers are grouped and **C**ustomer **T**o **G**roup (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 **I**ncome generating **P**roduct **G**roup **H**olding (IPGH) is reached
    - Ensure that within each customer group a minimum number of stipulated Income Generating products are sold as per the customers profile and needs
    - Ensure that the customer uses the products sold to him
  - 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
    - Cross selling appropriate products to the customers and activating usage.
  - Enhance Values within each of the customer groups by ensuring that a/cs are activated and FDs are sold to all customers (as per profile)
  - Retain the customer via the experience offered.
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### **Sales:(Acquiring, Enhancing ,Deepening and Retention)**

- Increase liabilities size of relationship via:
  - Balances in a/c's of existing customer
  - Acquire all related ids that are financially dependent on the Primary id and send entry form to CPU for flagging and grouping
  - Use FD maturity reports to track maturity of HDFC FDs and prevent outflow

- Use profile to track FDs in other banks and divert them into HDFC on maturity
  - Use profile sheet to track accounts and products with other bank and transfer the same
  - Know the customer's business to proactively provide financial solutions
  - Tracking customer transaction to identify where funds move to and acquire those a/cs also
  - Attrition control of customers
    - 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
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- Penetration of all products across family groups as per profile and requirements.
  - Sales of various products like Credit Cards, Assets & TPP.
  - Disseminating product information
  - Ensuring Joint call is done with PBG and Advisory is offered to the customer. In case the customer is not interested, sign him / her up for WAS and handle the investments.

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### Customer Services

- Ensure quality customer service is delivered
- Recording complaints as per the specified process
- Resolving all complaints received from Imperia customers 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
- Ensuring that customers are introduced to the RBH / BM and PSO (PBA in case of a non PSO branch) so that there is back up when the customer visits the branch and the RM is out
- Ensure proper handover of customers in case of transfer of portfolios

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## 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)
- Ensure KYC norms are adhered to at all points of time
- Ensure that 5-S norms are adhered to for individuals workstation

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**Supervision Received:** Head Relationship Manager and Branch Head

**Competencies:**

- Sales and Influencing Skills
- Banking Product & Process Knowledge
- Planning and Organizing Skills
- Communication
- Knowledge of Competition & Current trends in financial Industry.

**Certification:**

- AMFI Certification
- NCFM Certification (Optional)
- CAIIB (Optional)
- Internal Certification

**Education:**

- Post Graduate in any discipline.

**Preferred Sectors:**

- BFSI

**Experience:**

- 2-8 years in a sales & / or relationship role in any of the sectors mentioned below

