

Branch:Branch Relationship Officer

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Company: Axis Bank

Location: Bonpura

Category: other-general

As a part of the branch banking team, Branch Relationship Officers (BROs) are responsible for providing financial solutions to customer by offering bank's products, providing service to existing and New-To-bank customers in the branch and adding new customers through referral generation activities and customer visits.

They will be required to use their communication skills to add new customers and Cross Sell of Bank products.

As part of daily cadence, BROs are required to engage with existing customers of Bank which are mapped to their portfolio for offering additional products of the bank as per the need of the customer.

BROs are expected to process customer transactions and Service requests within defined turnaround time (TAT) and ensure end to end closure.

BROs may also be posted as teller as per organization's requirements for processing cash transactions of customers.

BROs shall introduce customers to alternate channels of banking such as Internet Banking, mobile banking, WhatsApp banking wherever possible

Key Responsibilities

Offering solutions and Cross selling Bank's retail banking and third party products as per assigned budgets. (Eg. Life insurance, General insurance, Mutual Funds, Loans etc.)

Achieve Business budgets as assigned by the organization on a monthly basis consistently.

Generating referrals and leads of new customers for sale of bank's products.

Promoting bank's products by taking part in marketing activities and customer visits outside the branch.

Contact existing customers for bringing in more deposits and cross selling of bank's products.

Timely and accurate processing of customer transactions and requests.

Handle customer queries and provide correct solutions to ensure there are no customer complaints.

Follow all compliance guidelines (regulatory and legislative) for each activity released from time to time.

Ensure that all audit requirements of the bank are met optimum audit rating.

Complete all mandatory certifications required for the role (EUIN, SP Certification etc.)

Complete all learning activities/ trainings conducted by the bank from time to time.

Daily entry of interaction with customers in bank's CRM system.

Participate and follow all initiatives/ Campaigns/ Drives that are undertaken by the bank from time to time

Qualifications:

Optimal qualification for success on the job is:

Graduation/ Post-Graduation from a recognized institute

Role Proficiencies:

For successful execution of the job, the candidate should possess the following:

Knowledge of banking regulations and norms

Maintain a high level of knowledge of banking products and services

Good communication (both verbal and written) skill in both English and the local language

Ability to handle pressure and meet deadlines

Good networking and relationship building skills

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