

**Job Title:** Senior Relationship Manager

**Location:** Minto Park, Kolkata

**Reporting To:** Managing Director

**Experience:** 06 - 08 Years

**Remuneration:** 09 - 14 Lacs PA

**Position Overview:** The Senior Relationship Manager (SRM) in a bank is responsible for managing and growing relationships with high-net-worth clients, business accounts, and other key stakeholders. This role involves delivering personalized banking services, providing financial advice, and cross-selling a variety of products related to Loans, Overdraft. He will be expected to maintain a high level of client satisfaction, ensure a deep understanding of the clients' financial needs, and drive revenue growth for the organization.

**Key Responsibilities:**

- **Client Relationship Management:**
  - Develop and maintain strong relationships with a portfolio of high-net-worth individuals, businesses, and institutional clients.
  - Act as the primary point of contact for clients, addressing their banking needs, offering advice, and ensuring a high level of service.
  - Identify opportunities for deepening client relationships through tailored products and services, including loans, investments, insurance, and wealth management.
- **Sales and Revenue Generation:**
  - Proactively seek new business opportunities to expand the client base and increase revenue through cross-selling banking products and services.
  - Achieve sales targets and other key performance indicators (KPIs) related to client acquisition, retention, and profitability.
  - Prepare and present proposals to clients, highlighting solutions that meet their financial needs and goals.
- **Financial Advisory and Solutions:**
  - Provide personalized financial solutions to clients by analyzing their financial goals, risk tolerance, and investment preferences.
  - Offer advice on a range of banking products, including mortgages, loans, savings, investment accounts, credit facilities.
  - Collaborate with internal teams such as investment advisors, loan officers, and wealth managers to provide holistic financial planning for clients.

- **Client Retention and Service Excellence:**
  - Ensure high levels of customer satisfaction by delivering exceptional service, resolving client issues promptly, and maintaining regular follow-ups.
  - Conduct regular portfolio reviews with clients to assess their needs and suggest appropriate adjustments.
  - Act as a trusted advisor, offering strategic advice to help clients achieve their financial goals.
- **Risk Management and Compliance:**
  - Ensure that all client transactions and activities comply with regulatory standards, internal policies, and risk management procedures.
  - Identify and mitigate risks related to client accounts, including credit risk, fraud, and compliance risks.
  - Maintain up-to-date knowledge of banking regulations and industry standards.
- **Market Research and Analysis:**
  - Stay informed of market trends, industry developments, and competitors' offerings to provide relevant solutions and maintain a competitive edge.
  - Analyze clients' financial statements and industry sectors to identify growth opportunities or potential risks.
- **Team Collaboration and Leadership:**
  - Work closely with branch managers, product specialists, and other relationship managers to share knowledge, insights, and best practices.
  - Mentor and train junior relationship managers or client-facing staff in providing excellent service and achieving sales targets.
- **Reporting and Documentation:**
  - Prepare regular reports on client activities, sales achievements, and portfolio performance for senior management.
  - Ensure accurate and up-to-date client records are maintained in the bank's CRM system.

**Skills and Qualifications:**

- **Education:** Bachelor's degree in Finance, Business Administration, Economics, or a related field (Master's degree or professional certifications like CFA, CA, or MBA preferred).
- **Experience:** A minimum of 6-8 Years of experience in banking or financial services, with at least 3 years in a relationship management or client-facing role.

- **Client Management:** Proven ability to manage and grow client relationships in a financial services environment.
- **Sales Expertise:** Strong sales background with experience in cross-selling and achieving sales targets.
- **Financial Knowledge:** In-depth understanding of banking products, financial markets, investment strategies, and wealth management.
- **Communication Skills:** Excellent verbal and written communication skills, with the ability to present complex financial concepts to clients in a clear and compelling way.
- **Negotiation Skills:** Strong negotiation and interpersonal skills to build rapport and influence key stakeholders.
- **Problem-Solving:** Strong analytical and problem-solving abilities, with the capacity to think strategically and resolve complex issues.
- **Attention to Detail:** High attention to detail with the ability to manage multiple priorities and deadlines.
- **Technology Skills:** Proficiency in banking software, CRM tools, and Microsoft Office Suite (Excel, Word, PowerPoint).

**Preferred Qualifications:**

- Experience with high-net-worth individual (HNWI) clients or institutional banking.
- Knowledge of financial regulations and compliance standards.

**Working Conditions:**

- Full-time, Monday through Saturday (occasional weekend work may be required).
- Travel may be required to meet clients.