

ELIGIBILITY CRITERIA, CANDIDATE INSTRUCTIONS FOR RELATIONSHIP MANAGER POSITION

The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of **Relationship Manager – MSME (Job ID - 307)** from the qualified candidates.

Eligibility Criteria:

- a. Any Graduates or Post Graduate under regular stream with Minimum 60% of marks and above from a college affiliated to a recognized University are only eligible to apply.
- b. If the percentage of marks is in CGPA mode, the same should be converted into Equivalent percentage.
- c. Besides English, Candidates should be conversant in Local language as per the posting location.

Selection Process:

Registration -> Pre Placement Talk -> Online Aptitude & Personality Test -> Personal Interview -> Offer -> Background Checks & Medicals -> on boarding -> Posting.

Detailed Process Flow:

- a. Online Registration by Eligible Candidates as per the above mentioned criteria.
- b. Pre - Screened Candidates will be invited for ***Online Aptitude & Personality Test.***
- c. Post to the ***Online Aptitude & Personality Test*** completion, Candidates shall be called for Personal Interview with further details like (Mode, Date and Venue for Interview)
- d. Depending upon the number of vacancies, the Bank reserves the right to call for Personal Interview.
- e. All the communications (Pre – Screening, Test links & User Credentials, Interview Invite) will be informed to the candidates through registered e-mail only.

How to apply:

- a. Candidates are required to apply online through website www.kvb.co.in (careers page) and apply for the post of ***Relationship Manager – MSME (Job ID - 307)***. No other means/ mode of application will be accepted.
- b. Candidates should ensure to update their active personal email ID and mobile number only throughout the entire selection process.

Compensation:

Fixed pay - Depending upon current salary and Retrials, insurance etc. as per Standards + Variable Pay as per policy.

Roles & Responsibilities for Relationship Manager:

1. Acquisition of new clients in the MSME & Large Corporates and grow the asset book of the Bank
2. Responsible for conducting initial due diligence, KYC compliance, and pre-sanction unit visits and ensure that proposals are placed to the appropriate sanctioning authority for decision.
3. Discuss with the prospective borrowers understand/finalize their credit requirement and the broad terms and conditions, collect all information and documents for credit processing.
- 4 Liaison with respective Lending Group, Centralized Processing Centre and operations to enable smooth completion of sanction, post sanction formalities, account opening and disbursement.

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5. Post disbursement monitoring of accounts through periodic unit visits, visit of collateral securities, ensure adequate insurance, support operations on DP updating, covenant compliance etc.
 6. Gathering relevant market information and provide inputs on micro market developments.
 7. Explore opportunities for cross sell /up-sell of other financial products to the customers

Posting Locations: Coimbatore / Chennai / Madurai / Bangalore & Hyderabad.