

## Business Relationship Manager

Department	Salaried PL and Working Capital- Sales
Location	Bangalore
Number of Positions	30
Reporting Relationships	Business Relationship Manager
Position Grade	Assistant Manager

### Job Description:

Working Capital is the life-blood of any business. All businesses require optimal cash flows to survive on a regular basis. Working Capital is also required to further sustain a firm's growth, improve business operations and stay ahead of competition.

At Kotak, Working Capital division, we assist businesses financially with different types of working capital finance in the form of various fund and non-fund based products. Fund based working capital is where funds are made available to the business to address their immediate liquidity needs. Non Fund Based Working Capital involves no outlay of funds (i.e. transaction of funds is not involved). Assurance is given by the bank; wherein if the principal party defaults, the bank is liable to pay to the beneficiary. Banks earn Commission through this and it is a Contingent Liability for the bank.

### Job Role:

- To understand clients business & provide appropriate working capital solutions across Fund/ non Fund based products like Cash Credit, Demand Loan, Buyers credit, LC, BG etc.
- Work closely with Branch Banking teams for new customer addition.
- To penetrate client with various products like Current Account/Term Deposits/Transaction Banking/Trade Finance for the primary Relationship & Group companies.
- To build relationships with key persons (CFOs/ promoters) in the target segments & build client trust & confidence.
- Focus to continually increase the Book size and profitability of the assigned portfolio.
- To understand client business models, trade related activities, cash flows etc. and identify opportunities and grow client relationships.
- To be alert on competitive elements in the target segments (viz. other banks etc.) & Augment the presence and penetration of the Kotak brand in the target market
- Maintain high caliber client service.
- Improve efficiency by monitoring & overseeing continuous improvement of processes
- Constantly have a rapport with the operating units to customize and develop solutions

### Job Requirements:

- Preferably MBA/ CA
- Experience: 2-3 years experience in the local market preferably some background in Credit & Sales Knowledge is required - ability to get the customer to buy into the asset proposition- loan amount, rate & fees.
- Strong oral and written Communication
- Relationship Management Skill
- Good influencing skills
- Job Knowledge- The candidate would need to handle Sales for a gamut of products like BL, OD, CC.

## Application:

If you wish to apply for this job position, mail your resume to [Abhilash.a1@kotak.com](mailto:Abhilash.a1@kotak.com)

Please mention the following in the subject line as **“Position Name” – “Your Name” – “Your Current Business group”** | Application source - IBSAF