

ICICI Bank

Position

Relationship Manager – Business Loans Group

Job Description

- BLG is part of Self Employed Segment (SES) providing working capital and Term Loan facilities upto Rs. 20 crores to MSME customers through dedicated Business Banking Branches.
- The lending is done under various pre-approved programs and few cases on a standalone basis.
- The facilities include fund base facilities like overdraft, cash credit, term loan, packing credit, bills discounting and non-fund base facilities like Letter of Credit, Bank Guarantee, Buyers Credit, and Derivatives etc.
- Facilities are provided in Indian currency as well as foreign currency. The facilities are secured by property collaterals, liquid collaterals.
- The role of a BLG RM would be to acquire Self Employed Segment customers and maintain their relationship. In order to acquire the SES customer, it is essential to understand the business model of the customer and their requirement. Based on the business requirement, RM needs to do a proper assessment of the limits as per the various programs.
- There are various internal channels through which leads for BLG would be provided – ETRG, Wealth, Mortgage, Mapped Branches, PB etc.
- The RM need to closely interact with all the lead providers and get the lead decisioned.
- Post acquiring the customer, RM needs to regularly monitor the account and deepen the relationship by increasing the wallet share through cross sell of other products.
- All the accounts need to be renewed every year

Qualification	MBA
Location	Chennai
Compensation	5.5 -6.5 Lacs PA
Work Experience	Prior work experience is preferred
Contact Person	Interested candidate may contact Mr. Venkatesh Ganapathy on 7022037151 or send their resume to " venkatesh.ganapathy@icicibank.com "