

Job Name – PA: PB- Welcome Desk– Retail Branch Banking

Job Title : -CUSTOMER EXPERIENCE EXECUTIVE
Business Unit (PA) : Retail Branch Banking
Team : Retail Branch Banking
Reports to (job) : PB Authorizer/PB-Teller Authoriser
Location of role : Pan India
Job Purpose <ul style="list-style-type: none"> ➤ To provide best in class banking services to our customers. ➤ Providing prompt solution to customer queries/resolution of customer issues within prescribed TAT ➤ Migrating customer requests to various direct banking channels of our bank ➤ Educating customers for using Payment options of our bank ➤ Ensure satisfactory audit in Welcome desk area of the branch. ➤ Assisting the branch in meeting their sales target.

Job Responsibilities:	Actionable
Operations	<p>Custodian of Deliverables at branch i.e., Welcome Kit, Cheque Book, ATM/Debit cards, Tatkal Kits.</p> <p>As a custodian, ensure the following:</p> <ul style="list-style-type: none"> ○ Customers as per SMS failed report in DMS are contacted to collect their deliverables from branch ○ Delivery of deliverables to customers at branch. obtaining necessary id documents of customer / obtaining customer acknowledgement in combined tally cum delivery register ○ Ensure Low stock of deliverables are retained at branches ○ EOD Stock tally of Physical deliverables held at branch vis-à-vis stock tally report (DMS) ○ Destruction of deliverables which have exceeded their retention period. ○ Ensure proper record of destruction of deliverables is maintained ○ Ensure proper delivery of retained card to customers keeping the fresh transaction slip and ID proof. ○ Proper maintenance of Tax saving FD receipt received at branch and its delivery to customers. ○ Ensure FD/RD certificates kept in safe custody inside the FRFC or vault. ○ Re ordering of the tatkal kits with appropriate approvals. ○ Ensuring tatkal reconciliation in place for fortnightly basis. ○ Accepting and processing of customer instructions and requests at branch i.e. ○ Processing stop payment/ hot-listing requests immediately upon receipt at branch.

	<ul style="list-style-type: none">➤ Maintain inward and outward courier register for all deliverables / documents received at branch / dispatched from branch.➤ Monitoring and timely indenting of branch stationery (other than security stationery) as required.➤ Monitoring of FTS and clearing hold instruction.➤ Generating and downloading of all BOD reports / handing over the reports to concerned staff at branch.➤ Ensure that 5-S norms are adhered to for individual's workstation.➤ Satisfactory audit at Welcome Desk operations➤ Updation of all Customer Instructions in FTS.➤ Account transfers & Closures with appropriate approvals.➤ Updation of all liability leads in CRM next.➤ Ensuring LTR & Welcome calling Review report in place on daily basis.➤ Updation in ECall back system➤ Ensure that any unprocessed instruction will be updated in pending instruction register by EOD➤ Ensure Regular knowledge updation is by reading and understanding circulars issued in gyan line.➤ Ensure to follow process for Pending customer instructions/forms
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<p>Customer Services</p>	<ul style="list-style-type: none"> ➤ To handle branch queries i.e balance enquiries / clearing of cheque deposits / charges levied to customers account ➤ Issuance of Passbook / Statement of Accounts against written customer request and ensuring recovery of charges ➤ Non-disclosure of customer information to any bearer / third party. ➤ Migrating branch customers to use our wide range of direct banking channels for various requests ➤ Ensure that the customer query are attended to and resolve the same in an efficient manner and within stipulated TAT's <ul style="list-style-type: none"> ○ Recording complaints as per the specified process ○ Ensure that complaints do not get escalated ○ Improve customer communication on closures through scripts & mails. ➤ Preventive complaint management <ul style="list-style-type: none"> ○ Asking for feedback from customers on products/services offered by us. ➤ Ensure the correct product information is disseminated ➤ Contacting customer's using the database and thereby increasing the credit card activation/offer Limit Enhancement & Upgrade ➤ Providing the customer necessary with necessary forms / Brochures on request ➤ Ensure maintenance of queue ➤ Effective migration of customers from physical mode to Digital Platform. ➤ Ensure that customers avail of our Direct Banking Channels <ul style="list-style-type: none"> ○ Registering them with various DBC's ○ Giving them demonstration on the usage of the same and input the leads in CRMNext. ○ Actively manage uptime of the Net Banking/ATM kiosks in the branch ○ Carry targets for improving any one DBC penetration exclusive of ATM ➤ DBC Penetration and transaction migration financial as well as non-financial <ul style="list-style-type: none"> ○ Migrate customers to opt for statement delivery through E-mail/Net and diverting customers for email ID updation / landline details updation through Net. ○ CH 126 Calling & updation in portal
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Sales	<ul style="list-style-type: none">➤ Ensure sales targets assigned by the BM/PBA from time to time are achieved➤ Ensure all eligible asset leads are routed through DAP.<ul style="list-style-type: none">○ Ensuring compliance of KYC, identification of customer and communication of product eligibility○ Ensure that a higher cross sell conversion is achieved through the above calling.○ Booking of FD / RD Online➤ Generate sales leads for the branch➤ Providing Demos to customers on payment using Pay Zapp, Purchase through Smart Buy➤ Calling Band 1 and 2 customers: Band 1 and 2 to be called with a view to:<ul style="list-style-type: none">○ Increase the balances thereby improving their banding○ Cross selling income generating product which can give us adequate revenue thereby moving the customers to Band 3○ Concentrating on customers who have a CNR of between 900 – 1000 and targeting them for improving the banding○ Escalating to PB Auth / BM cases where the banding improvement is not possible / customer not co-operating for further measures.
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Major Stakeholders (intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)

- Customers
- Branch Banking Team
- Operations
- HLIC
- Insurance CAM
- MF Fund houses personnel
- HSL personnel