

After facilitating 680+ Placement Interviews generating Job Offers for 1830+ Students of NAU in Powerful Placement Programmes during the Last 11 Years 2013-23, we at the University Placement & Counseling Cell of our esteemed Navsari Agricultural University; are pleased to announce the 1<sup>st</sup> Campus Placement / Recruitment Drive of Placement Year-2024 for UG/PG (All Branches – All Faculties) Students of NAU in the No. 1 Private Sector Bank – HDFC Bank Ltd. in GUJARAT and for PAN INDIA locations to be held <u>during December, 2023 to January, 2024</u>. The details are as follows:

# <u>Section-I</u>: Let's Know the Recruiting Organization – HDFC Bank Ltd.

Kindly visit https://www.hdfcbank.com/ for thorough understanding of your Prospective Employer...

HDFC Bank is one of India's leading private banks and was among the first to receive approval from the Reserve Bank of India (RBI) to set up a private sector bank in 1994.

Today, HDFC Bank has a banking network of 6,499 branches and 18,868 ATMs in 3,226 cities/towns.

# Section-II: Let's Understand the Nature of Vacancies

Looking for <u>genuinely interested and eligible</u>, competent, energetic, talented, self driven Professionals (<u>MALE/FEMALE</u>) to work as "**Relationship Manager leading to Asst. Manager after 1 Year;** and who want to be a part of one of the most interesting phases of individual career; and work with a dynamic team which is continuously expanding, excelling and recording noteworthy growth.

By becoming a part of HDFC, you will be joining a team of highly motivated individuals, who are willing to push beyond the ceiling, initiate new ideas, and take challenges head-on. Apart from tea/coffee, working in an extremely fast-paced, dynamic work culture is what passionate souls thrive on. So, you will ride against the tide as time is never enough and there's always more to do.

### (A) Designation: Relationship Manager-Retail-Agri

### (B) No. of Vacancies and Place of Posting/Job: 350+ Vacancies in Gujarat and other PAN INDIA locations

(C) Job Purpose: Acquisition, enhancement and retention of customers by providing best possible services and being the dedicated point of contact for customers of Agri sector.

#### (D) Major Stakeholders: (intra team and cross functional stakeholders, who would need to be interacted with for discharging duties)

- ✓ Customers
- ✓ Credit
- Branch Banking
- ✓ Operations
- ✓ Farmers
- ✓ Agro Centres/ Rural Mandis / Rural Markets / Kisan Clubs
- ✓ Business Correspondent
- ✓ Senior Leaders from Product/Sales
- ✓ Audit
- ✓ HR

Job Responsibilities (JR) : 6 — 8 Areas	Actionable (4-6)
<ul> <li>Sourcing and Business Generation</li> </ul>	<ul> <li>Business scoping of geographical market for farming and rural community</li> <li>Sourcing proposals from individual farmers / Co operative societies / Rural Mandis &amp; Markets Kissan Clubs / Farmer Producer Organizations etc.</li> <li>Conducting marketing activities for generating new business</li> <li>Work on productivity benchmarks</li> </ul>
<ul> <li>Market Update and Change in Prod / Processes</li> </ul>	<ul> <li>To keep an update with respect to marke requirement, competition and customer banking behavior.</li> <li>To understand the changing dynamics in the marke and propose amendments in various product offerings.</li> <li>To keep abreast of changes in State Government laws and policies.</li> </ul>
<ul> <li>Relationship Building and Maintena</li> </ul>	<ul> <li>To liaison with new and existing customers for relationships.</li> <li>To be in touch with agro centers /rural mandis Rural markets / Kisan clubs for maintaining and deepening existing relationships.</li> <li>Addressing complaints received from customers for within stipulated TAT.</li> </ul>
<ul> <li>Delinquency / Rotation &amp; Recovery /</li> </ul>	<ul> <li>To work towards minimal delinquency in portfolio.</li> </ul>
Housekeeping	<ul> <li>Follow-up with customers for recovery.</li> </ul>
	<ul> <li>To monitor rotation of accounts</li> </ul>
	<ul> <li>To avoid dropping of limit in customers' account,</li> </ul>
	ensure submission of documents like LAD, CAM,
	etc.
	<ul> <li>To support legal and remedial team for legal actions</li> </ul>
	<ul> <li>To work towards keeping Housekeeping</li> </ul>
	parameters under control.
<ul> <li>Farmer Education and Capacity</li> </ul>	<ul> <li>To conduct village level farmer meetings and</li> </ul>
Building	educate farmers on various products offered by bank
	<ul> <li>To make farmers aware of various aspects of</li> </ul>
	banking and keep them informed about tools and technology for improving farm production.

Increased penetration and cross sell	<ul> <li>To educate farmers about debt waivers, crop insurance &amp; government subsidies.</li> <li>Cross sell of other assets and liability products</li> <li>Promotion of digital platforms like NetBanking, Mobile Banking, PayZapp, Insta Alert, Smart Buy, Chillr, etc.</li> </ul>
<ul> <li>Training and Development of SO/HBL</li> </ul>	<ul> <li>To utilize the sales resources (HBL/SO) for optimal sales support.</li> <li>To groom supporting staff and enhancing their skills by imparting regular trainings for better customer relationship dealing.</li> <li>To monitor performance and counseling them for delivery</li> </ul>
<ul> <li>Relationship with Retail Branches and Other Stake holders</li> </ul>	<ul> <li>Liaise with Credit to ensure timely decisioning of proposals &amp; closure of Housekeeping items.</li> <li>To coordinate with Remedial team for NPA cases and work towards recovery of the same</li> <li>To coordinate with the local Operations team for disbursement</li> <li>Liaise with RBB team for activation of branches for KGC business &amp; for providing best services to customers</li> <li>To liaise with Business Correspondents (BC's) for new &amp; existing customer relationships</li> </ul>
(F) Pay Package Offer: Commensurate with the competencies of the candidate and degree qualificationBest in the Industry <u>For UG</u> : 5.15 to 5.25 Lakhs CTC <u>For PG</u> : 8,64,291/- CTC + Excellent Exposure + Learning + Career Growth	

# Section-III: Let's Understand the Nature of Expected Ideal Candidate

## **Expected Essentials from the Ideal Candidate**

### (G) Educational Qualification: UG / PG (Agri,/Horti,/Forestry/Agril. Eng,/Biotech.) OR MBA (ABM)

- (H) Competency Requirements: Energetic, Talented, Self Driven, Confident Candidates with the following traits/attributes:
  - Exceptional Communication Skills...
  - ✓ Sales and Influencing Skills...
  - ✓ Banking Product and Process Knowledge... Knowledge of Competition and Current Trends in Financial Industry...
  - ✓ Planning and Organizing Skills...
  - ✓ Willing to go extra mile, willing to push beyond the ceiling, initiate new ideas, and take challenges head-on...
  - ✓ Achievement Oriented...
  - ✓ SMART Outgoing, Sociable personality with good people skills...
  - Energetic, self-motivated, proactive in approach and passionate about the work...

# **Section-IV:** Selection Modalities

 Registration by the <u>Eligible & Genuinely Interested Students</u> with <u>Timely Submission of Excel Sheet Proforma and Latest</u> <u>Resume in Soft Copy in .doc / pdf format WITHOUT PHOTO</u> to Institute Level Placement Officer <u>latest by December 6, 2023 –</u> <u>WEDNESDAY – 11:00 am</u>

 $\checkmark$  Short Listing by the Company Authority

Further Selection Process will be held during January-February, 2024 (Exact Date, Timing & Venue will be conveyed very soon)

# All The Best to Beat The Best to all the Career Aspirants!!! You CAN, You WILL!!!

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RIGHT People at the RIGHT Places at the RIGHT Time to do the RIGHT Things & Delivering the RIGHT (BEST) Performance!!!

Placement Programme 2024: Aiming Higher...Striving Hard...We Can, We Will...







