

**PLACEMENT DRIVE NOTIFICATION**

<b>Company</b>	<b>HDFC BANK</b>
<b>About the Company</b>	<p>The Housing Development Finance Corporation Limited or HDFC was among the first financial institutions in India to receive an "in principle" approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. This was done as part of RBI's policy for liberalisation of the Indian banking industry in 1994. HDFC Bank was incorporated in August 1994 in the name of HDFC Bank Limited, with its registered office in Mumbai, India. The bank commenced operations as a Scheduled Commercial Bank in January 1995. As of March 31, 2021, the Bank had a nationwide distribution network 5,653 branches and 16,291 ATM's in 2,917 cities/towns. Website: <a href="http://www.hdfcbank.com">http://www.hdfcbank.com</a></p>
<b>Job Title</b>	<ol style="list-style-type: none"> <li>1. Teller – Retail Branch Banking</li> <li>2. Welcome Desk– CXE-Customer Experience Executive</li> </ol>
<b>Job Description</b>	<p><u><i>Teller – Retail Branch Banking</i></u> To work in an error free environment and ensure that all the processes as laid out by the bank are followed properly without any deviations under the guidance and supervision of the teller authorizer and branch manager as per the expectations of the bank and its constituents. So that the branch customers are adequately serviced and appropriate products sold to them in a customer friendly environment that in turn ensures the branch attains profitability on all parameters with superior customer service and superior cross sell of products.</p> <p><u><i>Welcome Desk– CXE-Customer Experience Executive</i></u> The Candidate would be a facilitator in conducting various coordinating related activities (Assimilation, Dissemination, Compilation of required data for making decision making easy) with various verticals within &amp; outside as directed by the supervisor.</p>
<b>Responsibilities</b>	<p><b><u>Teller – Retail Branch Banking Operations</u></b></p> <ul style="list-style-type: none"> <li>• Identify high transacting customers and reduce the transactions of these customers             <ul style="list-style-type: none"> <li>- o Identify Depleting customers and control them</li> <li>o Reduce or improve on Band 1 and Band 2 Customers</li> <li>o Reduce Band 1 and Band 2 Txns</li> </ul> </li> <li>• Handling of cash receipts and payments and ensuring transactions are carried out within the prescribed TAT without errors</li> <li>• Cash balancing and Cash bundling</li> <li>• Processing of Retail FX postings / Gold sales/Pre Paid Cards</li> <li>• Issuance of DD/ MC (within prescribed TAT)</li> <li>• Executing of funds transfer/ FD closure /Account Closure</li> <li>• Processing of Salary Uploads</li> <li>• Custodian for teller box</li> <li>• Custodian for cheque drop boxes</li> <li>• Ensure error free transactions of receipts &amp; payments.</li> <li>• Retail FX transactions processing.</li> <li>• Vault Custodian</li> <li>• Ensure highest level of customer service.</li> <li>• Ensure that outward clearing process is adhered to.</li> <li>• ATM custodian.</li> <li>• Identification of counterfeit cash and ensure adherence of process laid down by the bank</li> </ul> <p><b><u>Monitoring</u></b></p> <ul style="list-style-type: none"> <li>• Monitor large amount movements and report them as per reporting schedule o If more than 1cr ensure updation on the portal.</li> <li>• Identification and Closure of TOD accounts on regular basis</li> <li>• Identification and Closure of High Cheque return customers beyond the threshold.</li> </ul>

- All high cash transacting Band 1 & 2 accounts to be marked with a low severity memo, to ensure that cash transactions are not allowed. Such customers to be directed to the BM based on "f4" hotkey details.
- Identification of customers regularly visiting the counter and diverting them to Direct Banking Channels, including customers with high cheque returns, non-maintenance of AQB etc.
- Archival back-up and ST35 monitoring.
- Local stationery management - Proper Reorder levels / Indent security stationery at appropriate reorder levels.
- Preparation of voucher batch ticket for the day.
- Processing and follow up for admin related bills/ payments
- Periodic exchange of keys lodged with other branch
- Periodic Checking of Vault Register
- Management of clearing/ collection cheques/ FCY cheque collections

#### **Reporting**

- Fortnightly reporting on cash transactions over Rs. 10.00 lacs
- Report for any suspicious transactions (also maintain the AML register)
- FX transaction reporting on time to TAG and Treasury Mumbai before Cutoff time using FX softwares.
- Reporting of suspense accounts, deferred accounts, accounts payable/ receivable, Reconciliation and maintenance of suspense accounts register, as per the required format and filing them.
- Reporting of fortnightly suspense / TOD and QRS reports and filing them.
- CBDT schedules reporting to WBO before Cut off times

#### **Maintenance**

- Filing of MC/ DD stub copies and cancelled instruments
- Managing the returned cheques including proper maintenance of registers and customer intimation.
- Maintenance of counter stock register (DD/MC)
- Maintaining Salary uploads confirmations
- Maintaining Gold Sales Invoice Copies
- Maintaining Backup tapes
- Maintain the records for expense vouchers/payments to vendors/ reimbursement to staff.
- Bulk Stock Register Maintenance
- Printing, checking & Filing of EOD reports (BJR/Instruments issued/ EOD cash position etc.)
- Maintenance of records/ register for host entry GL209 posting.
- Maintenance of Voucher Movement Register
- Coordinate for binding of records/ sending the same to the vendor on regular intervals.
- Ensure correct updation and verification in E-call back

#### **Customer Service**

- Lobby Management and Queue handling
- Proper housekeeping, upkeep, etc.
- Ensure quality customer service is delivered
- Escalate irate customers to Teller Auth or BM
- Recording complaints as per the specified process
- Resolving all complaints received (self, branch, other units) within the stipulated TAT's pertaining to Teller area
- Monitor all complaints received and ensure that complaints are closed within the TAT
- Ensure customer communication on closures
- Check with customers if the process of complaint resolution has been managed well
- Preventive complaint management
- Asking for feedback from customers, who may not be complaining
- Discussing with staff the importance of getting feedback from customers on a regular basis
- Ensuring timely loading of Forex Plus card and Gift Plus card as per TAT's
- Ensure Outward remittances and Other Retail Forex transactions are reported to Treasury Mid office within Cutoff time in Dealpro.

	<p><b>Sales</b> Generate leads for Bank's product with the emphasis on the following:</p> <ul style="list-style-type: none"> <li>• Generate leads for Credit Cards</li> <li>• Penetration of Saving Accounts on non-liability customers</li> <li>• Ensure that customers opt for and get facilities of CBDT collections</li> <li>• Cross selling Gold Bars</li> <li>• Cross selling Forex Plus card and Gift Plus Card</li> <li>• Cross sell FX Cash</li> <li>• Generate leads for Third Party Products to the customers - MF/Insurance/RBI Bonds</li> </ul> <p><b><u>Teller – Retail Branch Banking</u></b></p> <table border="1"> <thead> <tr> <th>Job Responsibilities(JR)</th> <th>Actionable</th> </tr> </thead> <tbody> <tr> <td> <p><b>MIS Assets: -</b> The coordinator would be taking desired details from asset teams &amp; downloading and compiling MIS so as to make the same available to the Regional Manager, Customer Experience &amp; Projects and also share with the branches and resources. He/She would also be taking Inputs &amp; feedback from branch/resources whenever directed and needed.</p> </td> <td> <ul style="list-style-type: none"> <li>➤ Populating Targets/Tracking Performance.</li> <li>➤ Tracking Resource wise productivity.</li> <li>➤ Tracking TAT</li> <li>➤ Follow Up on leads</li> <li>➤ Highlighting Concerns to management for intervention.</li> </ul> </td> </tr> <tr> <td> <p><b>Current Account Data &amp; MIS Compilation:</b> The coordinator will actively engage with CA Product, HR, CHs/BMs/Branches &amp; Talent Acquisition Team and other stake holders to arrange all relevant data and MIS and compile the same as required by Regional Manager, Customer Experience &amp; Projects to ensure higher levels of OBST output. The Coordinator will also arrange meetings and concalls with the BSOs/CSOs/CARMs/BSMs.</p> </td> <td> <ul style="list-style-type: none"> <li>➤ The MIS should specifically mention the GAPS in manpower BSOs/ CSOs/ CARMs /BSMs) and highlight unmanned positions, Status of hiring with target dates. Track meetings and draft/publish minutes.</li> <li>➤ Coordinate and arrange Training sessions on Scorecard, PLP, Incentives, product knowledge for BSOs/CSOs/CARMs/BSMs.</li> <li>➤ Data should help the RMCX to easily identify Gaps so that he is able to take up with the concerned stake holders.</li> <li>➤ Data needs to be refreshed periodically so as to monitor progress.</li> </ul> </td> </tr> </tbody> </table>	Job Responsibilities(JR)	Actionable	<p><b>MIS Assets: -</b> The coordinator would be taking desired details from asset teams &amp; downloading and compiling MIS so as to make the same available to the Regional Manager, Customer Experience &amp; Projects and also share with the branches and resources. He/She would also be taking Inputs &amp; feedback from branch/resources whenever directed and needed.</p>	<ul style="list-style-type: none"> <li>➤ Populating Targets/Tracking Performance.</li> <li>➤ Tracking Resource wise productivity.</li> <li>➤ Tracking TAT</li> <li>➤ Follow Up on leads</li> <li>➤ Highlighting Concerns to management for intervention.</li> </ul>	<p><b>Current Account Data &amp; MIS Compilation:</b> The coordinator will actively engage with CA Product, HR, CHs/BMs/Branches &amp; Talent Acquisition Team and other stake holders to arrange all relevant data and MIS and compile the same as required by Regional Manager, Customer Experience &amp; Projects to ensure higher levels of OBST output. The Coordinator will also arrange meetings and concalls with the BSOs/CSOs/CARMs/BSMs.</p>	<ul style="list-style-type: none"> <li>➤ The MIS should specifically mention the GAPS in manpower BSOs/ CSOs/ CARMs /BSMs) and highlight unmanned positions, Status of hiring with target dates. Track meetings and draft/publish minutes.</li> <li>➤ Coordinate and arrange Training sessions on Scorecard, PLP, Incentives, product knowledge for BSOs/CSOs/CARMs/BSMs.</li> <li>➤ Data should help the RMCX to easily identify Gaps so that he is able to take up with the concerned stake holders.</li> <li>➤ Data needs to be refreshed periodically so as to monitor progress.</li> </ul>
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<b>Job Location</b>	North Bengal or Sikkim						
<b>Eligible Degrees</b>	MBA						
<b>Eligibility Criteria</b>	No Marks criteria						
<b>Desired Skills</b>	<ul style="list-style-type: none"> <li>• Banking Product Knowledge</li> <li>• Planning and Organizing Skills</li> <li>• Sales and Influencing Skills</li> <li>• Communication</li> <li>• Knowledge of Competition</li> <li>• Team Management / Interpersonal Skills</li> <li>• Awareness of Banking regulations</li> </ul>						
<b>Compensation (CTC)</b>	<b>Rs. 2.65 LPA</b> (during Trainee plus city allowance)						
<b>Certifications (if any)</b>	<ul style="list-style-type: none"> <li>• IRDA for Life Insurance</li> <li>• POS for General Insurance</li> <li>• CAIIB (Optional)</li> <li>• NISM V (A)</li> <li>• Internal Certification (SAP Portal)</li> </ul>						

<b>Selection Process</b>	1. Online Test (on AMCAT App) 2. HR Interview 3. Personal Interview
<b>Date of Interview</b>	Will inform later.
<b>Venue</b>	Online & Offline