



An opportunity to join team ICICI!

**Relationship Manager – Wholesale
Banking Group**



Job Description –Relationship Manager – Wholesale Banking Group

Background: The Wholesale Banking Group is responsible for maintaining relationships with and servicing large and mid-corporates with turnover ranging above ₹ 2.5 billion p.a. It provides end-to-end banking solutions across the financial spectrum ranging from transaction banking solutions, term loans, treasury and risk management solutions, structured products, M&A advisory and investment banking in collaboration with multiple product groups. It is also responsible for appraisal and monitoring of credit limits.

Purpose of the Job: Relationship manager is responsible for credit appraisal of the corporates and client servicing. An RM is responsible for execution of end to end set processes such as financial analysis, note making, documentation etc. for the transactions under the guidance of the Senior Relationship Manager/ Regional Head. RM also assists the Senior Relationship Manager/ Regional Head in Client servicing and portfolio management. RM is also responsible to understand & cross-sell retail liability & asset products to clients. RM is also responsible for generating new leads under the guidance of Senior Relationship Manager/ Regional Head.

Reports to : Senior Relationship Manager/ Regional Head

Key deliverables:

- **Credit Appraisal** –Relationship manager is expected to understand in detail the client's business, financials and prepare quality appraisal note in collaboration with Risk Management team.
- **Documentation** – RM facilitates disbursement of funds once sanction is in place through coordination with various internal groups. RM is also expected to complete post-disbursement documentation activities in coordination with control groups such as Legal, Compliance, Credit Middle Office.
- **Portfolio management** Assist the Senior Relationship Manager/ Regional Head in managing a high quality portfolio of corporate clients
- Support the Senior Relationship Manager/ Regional Head in achieving business targets, acquiring and onboarding new clients
- Understand & cross-sell various retail asset & liability products to capture entire ecosystem of corporate clients

Key skills:

- Understanding of financial statements such as Balance sheet, P&L A/c & Cash flow statements

- Knowledge of computation of key financial ratios
- Knowledge of Basic Banking products
- Communication and presentation skills
- Basic working knowledge of Word, Excel and PPT

Competencies:

Collaboration (Forges understanding with others and carries others along, considers impact on the organization, not just own targets/metrics, and acts accordingly)

Passion (Constantly raises the bar for self & team, has a strong execution bias, takes initiatives even in the face of significant difficulties)

Organization Capability (Builds structures, systems and processes to support strategy, focuses on productivity as a business lever, sets personal example in driving quality for achieving world class service delivery)

Qualification & Experience:

- CA / MBA Finance with relevant experience

Selection process

Step 1: Personality Profiling

As part of the selection process at ICICI Bank, you are required to complete an online Personality Profiling Questionnaire called the Occupational Personality Questionnaire (OPQ)**. You will receive an email detailing about OPQ



Step 2: Personal Interview

Post completion of the Personality Questionnaire, there will be a personal interview round conducted for further discussions. The interview will be conducted by respective business and Human Resources Manager

**The Occupational Personality Questionnaire measures candidates on 32 different personality traits that are relevant to occupational settings. This helps us to know how well will you fit in the role and the organization culture. It is a specific way of establishing your preferred behavior orientations and is not a selection test. Thus, there is no measure of pass or fail but the outcome only highlights your behavior preferences.

Steps to complete OPQ

1. Click on the link shared to you by email from our team
2. Sign up using your email address and create a password of your choice to begin to answer the questionnaire
3. Questionnaire does not have any time limit. However, most people are able to complete the questionnaire in 20 to 25 minutes

4. The OPQ is NOT a test. There is no “pass” or a “fail” outcome. This is a questionnaire which helps us understand your behavioral preference in a formal environment or a work setting.
5. The questionnaire consists of 104 questions each having 3 statements - out of which you must choose one statement which is most like you and one that is least like you
6. Please put yourself in a work situation while answering the questions and not social settings.
7. There are inbuilt checks in the questionnaire to detect socially desirable responses. Not pondering too long on questions and not trying to guess what ICICI Bank may be looking for, will be helpful while answering the questionnaire.
8. There are no rights or wrong answers. We would advise you to go with your first instincts and respond spontaneously.
9. Please ensure there are no distractions while you are taking the OPQ and complete it in one sitting. There should be no breaks while responding to the questionnaire.
10. At the end of the assessment, please ensure to click on ‘Finish’ Tab’ and Logout.