



ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਜਲੰਧਰ, ਕਪੂਰਥਲਾ
I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY JALANDHAR, KAPURTHALA
Office of Corporate Relations & Alumni

Ref. No. IKGPTU/CRA/.....04.....

Dated May/05/2023

Directors/ Principals
All the University Campuses/ Colleges & Institutions
Affiliated with IKG PTU

Sub: HDFC Bank - Joint Campus Online Placement Drive.

Dear Sir/Madam

I K Gujral Punjab Technical University is going to organize HDFC Bank - Joint Campus Placement Online Drive for the batch 2023 passing out students of its campuses and affiliated colleges as per the below mentioned details:-

Designation : Relationship Manager - Retail Agri (JD attached)
Course/ Stream : B.Sc (Agriculture) & MBA
Salary Package : Details attached
Batch Eligible : 2023 passing out
Eligibility Criteria : 50% throughout (no backlogs allowed)
Job location : Haryana and Punjab
Selection Process : Online Application, Online Assessment & Interview

Interested students may register at the below mentioned link:-

https://docs.google.com/forms/d/1CrAbrPCEUBIWIz79ghFzTLoClo5BixcORp_BTgrCuFU/edit

You are requested to kindly direct the Training & Placement Officer of your College/ Institute to share the information to the concerned students. *Last date of online registration is May 09, 2023 before 1700 hrs.*

For any further queries, you may please call the undersigned @ +91- 9478098076.

With profound regards,

MS Bedi
5/5/23
Dr. Mrigender Singh Bedi
Assistant Director (CR&A)

“Propelling Punjab to a prosperous Knowledge Society”

I.K. Gujral Punjab Technical University

Jalandhar-Kapurthala Highway, Kapurthala -144 603. Phone : 01822-282506

E-mail : placements.ptu@gmail.com **Website** : www.ptu.ac.in

Job Name – PA (Business Unit) : Relationship Manager – Retail Agri

Job Title :(Job Name) – Relationship Manager		
Business Unit (PA) : Retail Agri		
Team : (Sub team in the PA) : Agri Sales Team		
Reports to (job) : Cluster Head / Circle Head		
Location of role : Pan India		
Job Fn : Sales		
Role Type : Individual Contributor	No of direct reportees : NIL	Travel Required : Extensive (commute to source / service his portfolio)
Job Band Range : E1 – E4		

<p>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.</p>
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Job Responsibilities (JR) : 6 – 8 Areas	Actionable (4-6)
<ul style="list-style-type: none"> Sourcing and Business Generation 	<ul style="list-style-type: none"> Business scoping of geographical market for farming and rural community Sourcing proposals from individual farmers / Co-operative societies / Rural Mandis & Markets / Kissan Clubs / Farmer Producer Organizations etc. Conducting marketing activities for generating new business Work on productivity benchmarks
<ul style="list-style-type: none"> Market Update and Change in Product / Processes 	<ul style="list-style-type: none"> To keep an update with respect to market requirement, competition and customer banking behavior. To understand the changing dynamics in the market and propose amendments in various product offerings. To keep abreast of changes in State Government laws and policies.
<ul style="list-style-type: none"> Relationship Building and Maintenance 	<ul style="list-style-type: none"> To liaison with new and existing customers for relationships. To be in touch with agro centers /rural mandis / Rural markets / Kisan clubs for maintaining and deepening existing relationships. Addressing complaints received from customers within stipulated TAT.
<ul style="list-style-type: none"> Delinquency / Rotation & Recovery / Housekeeping 	<ul style="list-style-type: none"> To work towards minimal delinquency in portfolio. Follow-up with customers for recovery. To monitor rotation of accounts

	<ul style="list-style-type: none"> To avoid dropping of limit in customers' account, ensure submission of documents like LAD, CAM, etc. To support legal and remedial team for legal actions To work towards keeping Housekeeping parameters under control.
<ul style="list-style-type: none"> Farmer Education and Capacity Building 	<ul style="list-style-type: none"> To conduct village level farmer meetings and educate farmers on various products offered by bank To make farmers aware of various aspects of banking and keep them informed about tools and technology for improving farm production. To educate farmers about debt waivers, crop insurance & government subsidies.
<ul style="list-style-type: none"> Increased penetration and cross sell 	<ul style="list-style-type: none"> Cross sell of other assets and liability products Promotion of digital platforms like NetBanking, Mobile Banking, PayZapp, Insta Alert, Smart Buy, Chillr, etc.
<ul style="list-style-type: none"> Training and Development of SO/HBL 	<ul style="list-style-type: none"> To utilize the sales resources (HBL/SO) for optimal sales support. To groom supporting staff and enhancing their skills by imparting regular trainings for better customer relationship dealing. To monitor performance and counseling them for delivery
<ul style="list-style-type: none"> Relationship with Retail Branches and Other Stake holders 	<ul style="list-style-type: none"> Liaise with Credit to ensure timely decisioning of proposals & closure of Housekeeping items. To coordinate with Remedial team for NPA cases and work towards recovery of the same To coordinate with the local Operations team for disbursement Liaise with RBB team for activation of branches for KGC business & for providing best services to customers To liaise with Business Correspondents (BC's) for new & existing customer relationships
<ul style="list-style-type: none"> Others 	Any other task assigned by seniors from time to time.

Educational Qualifications	Key Skills
<ul style="list-style-type: none"> Graduation (preferably Agri Business) Post-Graduation MBA (preferably Agri Business) 	<ul style="list-style-type: none"> Sales and Influencing Skills Banking Product & Process Knowledge Planning and Organizing Skills Communication Knowledge of Competition & Current trends in financial Industry.
Experience Required	

- Minimum experience of 1-3 years in a similar role or Sales experience in Seed companies, Fertilizer companies, Agri Product companies, Banks, etc.
- Preferred from Banking / Financial Services.

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

Trainee - T	Amount per month	Amount per annum
Annual Base	6,538	78,450
Annual Other Allowance	9,694	116,330
Medical	1,250	15,000
Conveyance	1,600	19,200
Provident Fund	1,800	21,600
Lunch Allowance	910	10,920
Gross Salary (A)	21,792	261,500
Medi-claim*(C)	1,333	16,000
Gratuity**(D)	314.98	3,780
Bonus^^		52,300
CTC (A+B+C+D)	23,440	333,580
Loan Benefits***		Benefit
Housing Loan (Slab 1) Rs. 7.50 Lacs @2.5%	4,406.25	52,875
Housing Loan (Slab 2) Rs. 4.50 Lacs @ 5%	1,706.25	20,475
Vehicle Loan - Rs. Lacs 1.50 L @ 3%	993.75	11,925
Personal Loan - Rs. Lacs .60 L @ 5%	675.00	8,100
Loan Benefits (E)	7,781	93,375
Total CTC (A+B+C+D+E)	35,580	426,955

^^**Bonus** will be based on the performance of an individual. The number quoted here is as per trend of bonus rewarded in past few years at rating of EC

* Premium paid towards hospitalization contribution for coverage up to Rs. 2 Lacs per annum

** Gratuity: Annual contribution - Eligible post completion of five years of service

*** Loan Benefits can be availed post confirmation

Trainee - T3	Amount per month	Amount per annum
Annual Base	7,500	90,000
Annual Other Allowance	11,940	143,280
Medical	1,250	15,000
Conveyance	1,600	19,200
Provident Fund	1,800	21,600
Lunch Allowance	910	10,920
Gross Salary (A)	25,000	300,000
City Allowance (City Class V)^ (B)	833.33	10,000
Medi-claim*(C)	1,333	16,000
Gratuity**(D)	314.98	3,780
Bonus^^		60,000
CTC (A+B+C+D)	27,482	389,780
Loan Benefits***		Benefit
Housing Loan (Slab 1) Rs. 7.50 Lacs @2.5%	4,406.25	52,875
Housing Loan (Slab 2) Rs. 4.50 Lacs @ 5%	1,706.25	20,475
Vehicle Loan - Rs. Lacs 1.50 L @ 3%	993.75	11,925
Personal Loan - Rs. Lacs .60 L @ 5%	675.00	8,100
Loan Benefits (E)	7,781	93,375
Total CTC (A+B+C+D+E)	40,263	483,155

^^Bonus will be based on the performance of an individual. The number quoted here is as per trend of bonus rewarded in past few years at rating of EC

* Premium paid towards hospitalization contribution for coverage up to Rs. 2 Lacs per annum

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^ City allowance - as per the city of placement

City Class I	City Class II	City Class III	City Class IV	City Class V
24,000	18,000	15,000	12,000	10,000