1. Name of the Position - Relationship Manager
2. Eligibility Criteria - Cost & Management Accountants
3. CTC (per annum) - Rs. 9,00,000/-

(Please note: This is broadly guiding compensation and the final compensation offered would be basis on total work experience and year of passing.)

(Note: Compensation details mentioned are for Mumbai location. For other location appropriate adjustment will be made for HRA and hence, there could be a change in overall CTC)

4. Job Location - Pan India

5. Number of Vacancies (tentative) - 70 across each center
6. **Job Desciption -**

Relationship Manager

About the role

We invite Cost Accountants to participate in a journey of becoming leaders who combine analytical expertise with deep client engagements and relationships. As a Relationship Manager, you will serve as a trusted financial partner to your clients and help them navigate their financial growth journey. You will combine financial expertise, analytical thinking, and relationship quotient to deliver tailored banking solutions for key clients of the Bank. This role provides exposure to complex financial decision making, client advisory, and banking at an ecosystem level. This role is primarily sales and relationship-driven and may involve assignments across departments/ functions as per the Bank's requirement.

Key Responsibilities

Client Acquisition & Portfolio Growth

- Grow wallet share of existing relationships through proactive needs-based conversations and timely solutions
- Prospect, engage, and convert high-potential customers- from salaried professionals to entrepreneurs and HNIs
- Deliver 360-degree banking by mapping every financial need- credit, savings, investments, insurance, trade, to the right customer

Deep Advisory & Financial Solutioning

- Leverage your CMA background to engage confidently with business owners on working capital, taxation, cash flow, and growth financing
- Structure customised solutions: overdraft facilities, Insta Loans, business loans, and trade products tailored to client lifecycle stage

- ‣ Champion investment and wealth management conversations-- with integrity and transparency

Service Excellence

- ‣ Own the client experience end-to-end - from onboarding to query resolution, creating advocates, not just account holders
- ‣ Collaborate seamlessly with internal teams to deliver frictionless service

Compliance & Portfolio Quality

- ‣ Ensure all engagements are compliant, ethical, and in alignment with regulatory guidelines
- ‣ Actively monitor portfolio health - identify early warning signals and engage proactively to maintain asset quality

Qualifications & Skills

- Educational Qualification:

Cost & Management Accountants

- Customer 360-degree Approach:

The ability to understand the customer holistically by considering their financial needs, preferences, and lifecycle to deliver relevant solutions.

- Ecosystem Orientation:

Ability to understand client ecosystems and collaborate with internal teams, partners, and stakeholders to deliver integrated financial solutions.

- Micro Market Understanding:

The ability to assess micro-level market dynamics, including customer behaviour, local demand patterns, and competitive landscape, to identify growth opportunities.

- Collaborative Edge:

You thrive in cross-functional teams to deliver 360-degree banking solutions.

- Articulation with simplicity:

The ability to simplify complexity - whether explaining an OD structure to a first-generation entrepreneur or a wealth strategy to an HNI.

About ICICI Bank

At ICICI Bank, we believe in serving our customers beyond our role definition, product boundaries, and domain limitations through our philosophy of customer 360-degree. In essence, this captures our belief in serving the entire banking needs of our customers as One Bank, One Team. To achieve this, employees at ICICI Bank are expected to be role and location-fungible with the understanding that Banking is an essential service. The role descriptions give you an overview of the responsibilities, it is only directional and guiding in nature.

About the Business Group

ICICI Bank's Retail Banking Group serves customer segments consisting of individuals, self-employed professionals, SMEs, proprietors, government, and retail institutions. With more than 7300 branches across the country, our relationship team is dedicated to serving customer needs with a 360-degree approach. ICICI Bank has a unique bouquet of digital solutions covering the diverse banking needs of customers. To facilitate a seamless customer banking experience, we have adopted the ICICI Stack approach. It covers a complete range of banking services from bank accounts, payments, banking transactions, and credit cards to personal, mortgage, vehicle loans, and business & institutional solutions.