



**PATNA UNIVERSITY**  
**University Placement Cell**

**PLACEMENT DRIVE OF**

**“Utkarsh Small Finance Bank”**

<b>COMPANY CAMPUS DRIVE DETAIL:</b>	
<b>Name of Organization</b>	Utkarsh Small Finance Bank
<b>Date &amp; Time</b>	Pre-Placement Talk – 10 <sup>th</sup> March 2021 (Tentative) Written Test – 3 <sup>rd</sup> week of March (Tentative) Personal Interview – 3 <sup>rd</sup> Week of March (Tentative)
<b>Venue</b>	Pre-Placement – Online -Zoom platform Written Test- Offline (Date & Venue will be informed) Interview – Offline (Date and venue will be informed)
<b>Interview Mode</b>	Offline (Date and venue will be informed)
<b>Job Description (1)</b>	<u>Probationary Credit Officer</u> <u>Minimum Educational Qualification</u> – Graduate / Postgraduate /Waiting for final year result. <u>Other Requirement</u> - Ready to work in semi urban-rural area and preferably have two-wheeler for local conveyance.
<b>Key Responsibilities</b>	Credit Officers will be recruited as Trainee Grade Employee in the Bank and their designation will be termed as Trainee Credit Officer. The training period will for the period of three (3) months and depending on the performance, the trainee employee will be promoted in probationary grade. Credit officer role is sales oriented and he incumbent will be responsible for business promotion under micro banking vertical. The role involves extensive movement in the field area for business acquisition. She/He is responsible for promotion of all Micro Banking related products and record maintenance of all the financial transaction at the branch.
<b>Job Description (2)</b>	<u>Customer Service Officer (CSO)</u> <u>Minimum Educational Qualification</u> – Graduate / Postgraduate /Waiting for final year result. <u>Other Requirement</u> - Ready to work in semi urban rural area and have knowledge of basic computers and working on software.

**Key Responsibilities**

The incumbent will be responsible for customer service of the branch which will include cash management, data entry, record maintenance and all operations related activity of the Branch. The CSO day today work will comprise of the following.

1. Record Maintenance at the branch.
2. CBS data Feeding and LAF Punching
3. Preparation of Branch MIS.
4. Resolution of Clients issues and grievance.
5. Facilitating clients for completion of formalities required for loan disbursement and account opening.
6. Ensure timely and accurate data entry at the branch level as per the norms.
7. Sharing information received on the mails from HO with all the team members.
8. Support branch members in cash collection, cash & bank bookkeeping and with closing
9. Provide administrative assistance at the branch including petty cash management, cleaning, and organizing of the branch.
10. Maintaining MIS and trackers for above mentioned activities (other than data entry).

**Job Description (3)****Sales Executive (SE)**

Minimum Educational Qualification – Graduate / Postgraduate /Waiting for final year result.

Technical Skills – Knowledge of Computer

Other Requirement - Ready to work in semi urban rural area and have knowledge of basic computers and working on software.

**Key Responsibilities**

Sales Executive will be acquiring new customers by offering them a plethora of Banking products & services, enhancing market share & submitting required report.

1. Identifying business opportunities by identifying prospects and evaluating their position in the industry; researching and analysing sales options.
2. Selling products by establishing contact and developing relationships with prospects; recommending solutions.
3. Maintaining relationships with clients by providing support, information, and guidance; researching and recommending new opportunities; recommending profit and service improvements.



**Job Description (4)**

4. Identifying product improvements or new products by being updated on industry trends, market activities, and competitors.
5. Preparing reports by collecting, analysing, and summarizing information.
6. Maintaining quality service by establishing and enforcing organization standards.

**Relationship Officer (RO)**

**Minimum Educational Qualification** – Graduate / Postgraduate /Waiting for final year result.

**Technical Skills** – Knowledge of basic computer.

**Other Requirement** - Ready to work in semi urban rural area and have knowledge of basic computers and working on software.

**Key Responsibilities**

Responsible for quality customer acquisition as per product bouquet of the business. Adherence of the process and policies of the Bank while maintaining banking relationship with customers with close coordination with relevant teams.

- 1) To source loan clients in line with the business plan and target.
- 2) Creating and maintaining strict credit discipline and ensuring zero default in recovery.
- 3) Monitor the loan portfolio – conduct loan utilization checks and regular monitoring visits.
- 4) Ensure compliance with policies, procedures & practices and continuously contribute to their improvement.
- 5) Accurate and timely record keeping and reporting.
- 6) Understanding customer needs and responding to customer queries & issues to ensure customer satisfaction
- 7) Completion of loan contracts by explaining provisions to applicant; obtaining signature and notarization; collecting fees.

**Designation**

1. Credit Officer
2. Customer Service Officer
3. Sales Executive
4. Relationship Officer

**Salary Package in 3 Months Training**

S.no	Role	Compensation
1.	Trainee Credit Officer (For 3 months)	Rs.8510/Month

2. Trainee Customer Service Officer



**Salary Package after 3 months Training**

S.no	Role	Compensation
1.	Trainee Customer Service Officer (For 3 months)	Rs.9000/Month
<b>3. Trainee Sales Executive (SE)</b>		
S.no	Role	Compensation
1.	Trainee Sales Executive (For 3 months)	Rs.9850/Month Fuel Reimbursement based on actual expenses + PF, Gratuity and Incentive based on performance maximum 10,000/month
<b>4. Trainee Relationship Officer</b>		
S.no	Role	Compensation
1.	Trainee Relationship Officer (For 3 months)	Rs.9850/Month Fuel Reimbursement based on actual expenses + PF, Gratuity and Incentive based on performance maximum 10,000/month
<b>Probationary Credit Officer</b>		
Probationary Credit officer (After completion of Training Period)	Gross: 12,500 Fuel Allowance: 28 Litre /Month + PF, Gratuity, and Incentive based on performance maximum 10,000/month. Note: Fuel Allowance is applicable for employee who use their two-wheeler. For employees using cycle they will be given Rs 500 as cycle allowance for three months.	
<b>Customer Service Officer</b>		
Probationary CSO (After completion of Training Period)	Rs.12,500/Month + PF, Gratuity, and Incentive/Bonus based on performance	
<b>Sales Executive</b>		
Probationary SE (After completion of Training Period)	Rs.14025/Month + PF, Gratuity, and Incentive based on performance maximum 10,000/month	
<b>Relationship Officer</b>		
Relationship Officer (After completion of Training Period)	Rs.14025/Month + PF, Gratuity, and Incentive based on performance maximum 10,000/month	
<b>Location</b>	Bihar, Uttar Pradesh, and Jharkhand	



<b>Selecti on Process</b>	1. <b>Pre-placement</b> 2. <b>Written Test</b> 3. <b>Personal Interview</b>
<b>Joining Date/Month</b>	April
<b>Qualification Experience</b>	Graduate/ Postgraduate 2020 Pass Out or Waiting for the final year result.

**HOW TO REGISTER:**

<b>Registration Process</b>		<b>Interested candidates are required to register at the following link:</b>  <a href="https://forms.gle/kMArSYcWkisRNe8M8">https://forms.gle/kMArSYcWkisRNe8M8</a>
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| <b>Documents<br/>Required</b> | <ul style="list-style-type: none"> <li>• Entry only for those students who register for the drive till 8<sup>th</sup> Mar 2021 (6 P.M)</li> <li>• A valid University/College <b>Identity card</b> or any <b>ID proof</b> (Aadhar Card/Pan Card/DL) is a must for entry.</li> </ul> |
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**For Inquiry: 7080997814**

**Last Date of Registration 8<sup>th</sup> March 2021. (6:00 PM)**

*Uhamabong*  
*01/03/2021*  
**Professor in-Charge**  
**Counselling, Training and Placement Cell**  
**Patna University**