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## Campus Hiring| Tripura Univ | Ujjivan SFB

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Fri, Dec 24, 2021 at 11:08 AM

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Dear Sir,

Greetings from Ujjivan Small Finance Bank,

As discussed with you, we would like to participate in Campus Recruitment with your esteemed institute. Please find attached Job Profile and related details to be shared with students.

Please note :

Date of aptitude test – 01.02.2022

Selection Process - 04.02.2022

**Please share interested students' details in attached format by January 10th, 2022**

Kindly share the below Bank's website Link, Annual Report link, etc. with the interested students. Please tell them to go through it before the interview.

<https://www.ujjivansfb.in/about-us>

[https://www.ujjivansfb.in/assets/web\\_pdfs/811/original/USFB\\_AR\\_2020-21.pdf](https://www.ujjivansfb.in/assets/web_pdfs/811/original/USFB_AR_2020-21.pdf)

<https://youtu.be/z14sYye8Sng>

[https://youtu.be/\\_y\\_daJLau6c](https://youtu.be/_y_daJLau6c)

Please revert to me in case you require more information.

Thanks & Regards,

**Ekta Sharma**

**Talent Acquisition - East**

**Human Resources**

**Mob: 9903975936**

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### 2 attachments



**Campus Hiring\_Relationship manager & housing loan.pdf**

261K



**Student profile format.xlsx**

11K

## **CAMPUS HIRING PROGRAM 2022- 23**

### **INTRODUCTION**

Ujjivan Small Finance Bank (USFB) Limited is among the leading small finance banks in the country. As a small Finance bank, it remains committed to serve the unserved and underserved segments through financial and digital inclusion. We are now a one-stop destination for financial services and offer personalised customer experience to our wide customer base. With technology as a key enabler, Ujjivan Small Finance Bank continues to expand its reach and enhance customer experience. The strengthened digital interfaces, across regions and languages has empowered our customers to seek timely and easy access to finance; at all times. This has further enabled the Bank to deepen its customer connect across diverse locations. As a 'Responsible Bank' we stay invested in creating a sustainable social impact through community development and financial literacy initiatives.

Ujjivan Financial Services Limited (UFSL) commenced operations as an NBFC in 2005, with the mission to provide a full range of financial services to the 'economically active poor' who were not adequately served by financial institutions. On receipt of License from RBI, UFSL set up Ujjivan Small Finance Bank (USFB) and USFB commenced its Banking operations from February 1, 2017. We are a 'scheduled bank' included in the Second Schedule to the Reserve Bank of India Act, 1934 and a listed Entity. Our IPO in 2019 was oversubscribed 170 times, and it was widely considered to be the best IPO in the last four years across the banking and financial services sector.

The Bank has a Pan-India presence, with over 59.7 lakh customers, 575+ banking touchpoints across 248 districts, 24 states and Union Territories - as of September 30, 2021. Our convenient alternative channels and digital footprint across internet banking, mobile application, tablet-based origination and phone banking among others, provide 24x7 access to full services of the Bank

Ujjivan has been recognized and awarded as 11<sup>th</sup> best place to work in India and 16<sup>th</sup> best place to work in Asia for 2021 by the Great Place to Work Institute. The launch of small finance bank has brought Ujjivan closer to realizing the dream of being able to deliver a full range of financial services to the customers. This change has brought in a plethora of opportunities for anyone who desires to build a challenging career for himself/herself. Ujjivan invites application from young, self-driven management graduates who would want to be a part of what could be one of the most interesting phases in the history of Ujjivan.

### **ELIGIBILITY CRITERIA**

- 55% and above throughout academics
- Ability to clearly and effectively communicate both verbally and in written form
- Knowledge of three languages preferred but not mandatory (English, Hindi and one regional language)
- **Willingness to take up assignments anywhere in India, across departments at the discretion of the Bank**
- **Willingness to take up field based role**
- Should be excited to work in the financial inclusion space
- Ability to work in cross functional teams
- Proficient in MS Office

### **SELECTION CRITERIA**

Selection process will include the following:

- Aptitude test
- Group Discussion
- Personal Interview

### **COMPENSATION OFFERED**

CTC - (as applicable)

Fixed CTC - 4.50 Lacs per Annum

### **Benefits -**

- Gratuity
- Group Health Insurance – 3,00, 000 INR Floating for spouse and 2 children
- Group Personal Accident Insurance – 5,00,000 INR
- Group Term Life Insurance – 10,00,000 INR
- Employee Stock option Plan (ESOPs)\* this is linked to your performance depending on the scheme for the year
- Voluntary Parental Insurance
- Leaves as per banking standards

### **JOB PROFILE**

#### **1] Relationship Manager – Branch Banking**

- Responsible for providing Financial solutions to meet the requirements of the existing Mapped customers and ensure value added customer service as well as acquiring New to Bank CASA Customers.
- Responsible for handling the portfolio of existing Mapped CASA customers and generating revenue / book growth
- Responsible for increasing Liabilities book size of relationships via balances in accounts of existing mapped CASA customers or through Term Deposits, Cross selling of MF / Insurance, Loan products, acquiring family accounts and retaining the relationship
- To acquire pre-fixed New to Bank CASA customers through Open Market referrals / Referrals from existing CASA client base / BTL Initiatives & other tie ups
- Should be in close contact with the existing customers through personal visits, mailers and phone calls and share insights on the fluctuations in interest rates, FD rates and various product offerings.
- Informs customers of new products or product enhancements to further expand the banking relationship.
- Maintains complete relationship record for assigned customer accounts.
- Ensure continuity of high-quality service, product delivery, and responsiveness to customer needs
- Tracks customer complaints/queries and turnaround times for customer satisfaction.
- Responsible to be abreast with all policies relating to operational risk, sales processes, mis-selling etc and ensure compliance with the same.

- Develop effective ways to promote Brand awareness & Product proposition that lead to measurable business results

## 2. Relationship Manager – Housing

- Responsible for managing End to End sales life cycle of tapping prospects through marketing activities, understanding their requirement and rendering advice
- Negotiating commercials, timely disbursement of loan and providing other Bank Products.
- Implementing tactics to enhance market penetration through Bank branches, Connectors, customer referrals and marketing activities.
- To set up distribution through builder Empanelment (APF),
- Aligning with bank Branches & Micro banking team for increasing Traffic for HL
- To set up distribution via connector enrollment and engagement through builder Empanelment (APF).
- Targets on number & value of files for Log-in, approval, disbursement of HL
- 65% of target of HL 15% from FD, 15% of S/A and 10% of standalone Insurance
- Collection of Bounced cases for no zero default track of all customers sourced.
- FTR on all files
- Attend and address customer queries and grievances within the defined TAT.
- Managing internal and external customer relationship to ensure customer satisfaction

### CTC Breakup

Compensation Breakup			
Earnings		Per month	Per annum
Basic + DA	Basic + DA	15,000.0	1,80,000.0
Allowances	House Rent Allowance	3,000.0	36,000.0
	Conveyance Allowance	-	-
	Special Allowance	16,133.0	1,93,596.0
	COLA	-	-
	Children Education Allowance	-	-
	Vehicle Maintenance	-	-
	Meal Allowance	-	-
	Leave Travel Allowance	-	-
	Telephone Allowance	-	-
<b>Total Earnings (A)</b>		<b>34,133.0</b>	<b>4,09,596.0</b>
Retirement & Other Elements	Employer Contribution to PF	1,800.0	21,600.0
	Employer Contribution to NPS	-	-
	Insurance Premium***	846.0	10,152.0
	Gratuity**	721.0	8,652.0
<b>Total Retirement &amp; Other Elements(B)</b>		<b>3,367.0</b>	<b>40,404.0</b>
<b>Fixed Pay (C)= (A+B)</b>		<b>37,500.0</b>	<b>4,50,000.0</b>
<b>Indicative Target Variable Pay (TVP) - (D)</b>		<b>56,250.0</b>	<b>6,75,000.0</b>
<b>Cost To Company (CTC) - (E=C + D)</b>		<b>93,750.0</b>	<b>11,25,000.0</b>
<b>Employee Deduction</b>	Provident Fund	1,800.0	21,600.0
	Meal Allowance Ded	-	-
	Health Insurance Premium Co-Share	100.0	1,200.0
<b>Total Employee Deduction Excluding Income Tax &amp; Professional Tax (H)</b>		<b>1,900.0</b>	<b>22,800.0</b>
<b>NET PAY Excluding TVP* - (I = A - H)</b>		<b>32,233.0</b>	<b>3,86,796.0</b>