



**Visvesvaraya Technological University**  
"Jnana Sangama", Belagavi-590018 Karnataka



**Ref: CPC Drive – 2019/ 10**

**Date: 3<sup>rd</sup> Jan 2019**

**Opening for**

**MBA**

**2019 Passing  
out & 2018  
Passed out can  
apply**



**Supports the\*  
Recruitment drive  
For**

**DRIVE  
10**

**HDFC SALES**

### **Company Profile:**

**Industry: Banking & Financial Services**

**Type: Privately Held Company**

**Size : 5000 plus**

**Founded : 2004**

**HDFC Sales** is a wholly owned subsidiary of HDFC Ltd. The company has been floated as a distribution arm of HDFC with an objective of offering quick and easy service to prospective clients of HDFC group. HDFC Sales offers financial management solutions to individuals encompassing among other products like Home Loans, Life Insurance, Mutual Funds and Fixed Deposits HDFC Sales values integrity, commitment, teamwork and excellence in customer service. Our most valuable assets are our Human Resources. We are truly proud that today we have a highly motivated team of sales persons. We're in the business to serve customers. 'Service' is our value. The Sales officer is closest to the customer and is placed at the top and his managers are placed at the bottom. The manager is a facilitator spearheading team effort. The entire hierarchy is to facilitate the level above him so that customer servicing is done well. At HDFC Sales Pvt.Ltd. we have the below mentioned divisions and respective products/functions that assess your current financial liabilities and investment objectives to arrive at the optimum investment mix that will help you cover your liabilities and achieve your financial goals. Home Loans: LAP (Loan Against Property), Mortgage Services Financial Services: Life Insurance, General Insurance, Fixed Deposits, Mutual Funds Learning & Development: Induction, Product knowledge & Training, Sales Training, Lead Management System: Operations, Dialer Management, Quality Support Staff: Marketing, Customer care, Operations

## POSITION

### (1) Mortgage(Fresher)

#### Job Description

1. Area/ Lane /Geography Mapping: Responsible for lane to lane/ Area mapping of Area/ Geography at regular intervals with the help of supervisor. Identify new sources in the allocated Area/ Geography and inform the progress to reporting manager during team huddle.
2. Source Relationship Management: Responsible for managing the relationship with all sources assigned and identified by him in his geography/area.
3. Maintain Reports: Responsible for maintaining reports related to sales and all his activities in the prescribed format. Should maintain diary on daily basis in the prescribed format of activities.
4. Channel Partner Recruitment: Responsible for identifying the need for appointment of a channel partner
5. Team Huddle: Responsible for attending team huddle on a daily basis as per the set process.
6. Customer Relationship Management: Responsible for enhancing the customer experience by developing and maintaining relationship with customers.
7. Completion of File: Responsible for submission of complete application form, documentations and information

## ACADEMIC ELIGIBILITY CRITERIA

Graduates - BBM / BMS / BBA / B.Com

Post Graduates - MBA / PGDM / MMS (Marketing / Finance)

### (2) Financial Services(Fresher)

Role and Responsibility: • Business Targets: Achievement of business targets for all financial products as defined and agreed upon. o Meet customers to sell all financial products o Meet & counsel Walk -in & DSA customers who have been referred to him / her by HDFC Limited o Influence customers to buy FD who have no prior HDFC Deposit relationship. o Ensure proper customer profiling on each call / customer visit, to identify and understand his/her needs and accordingly recommend investment and Insurance options. o Obtain appropriate documents / information from the client and ensure the forms are duly completed before logging the sale. o Communicate the necessary details to the customers for the products being bought by them. o Ensure sale is completed through / in line with the defined sales process. o Maintain product mix across types of loans / value of loans (Eq., Housing, etc.) o and appropriate open market share for all products (PAR / ULIP / Non Par). o Coordinate for all claims processing (with the help of TM/ ASM/ Coordinators / SM representatives). o Closely monitor the HL data of the HL executives mapped to maximize the business opportunities. o Ensure maximum joint calls with each HL executive mapped. o Ensure that all reports are created and maintained in a timely manner (DSR, Sales Dairy, etc.) o Ensure that all documents are properly scanned and there are no mistakes while lead updating in the system. o Be completely aware of the products being offered by the company and understand competition offering to be able to handle customer objections. o Be updated with the latest product features to enhance his / her selling abilities o Ensure all desired matrix and business composition (persistency, funded, non-funded, etc.) are met

- Relationship Building: o Manage relationship with HL executives mapped to him / her. o Maintain good relations with HDFC Limited o Maintain good relationship with Channel partners & DSA o Build relationship with the assigned / sourced customer to create opportunities for various products to fulfil the customer's financial needs.

- Account Management & Servicing: o Manage and service the existing customer portfolio. o Coordinate with the TM / Coordinator / SM for post sales service request form the customers (claims, endorsements, policy copy etc.) o Timely sharing of updated reports with the customers on products being bought by them. o Co-ordinate with the customers at the time of renewals.
- Certification and regulatory compliance: o Be compliant towards selling of various products by undergoing the training and certification for IRDA, AMFI etc. towards selling of insurance and any other products o The FSA has to be conscious and vigilant towards declaration of the customer information. In case FSA feels there is disconnect in the information shared by customer versus his/her observation, they need to crosscheck the information before booking the business. o Ensure the right quality of business being sourced.

## ACADEMIC ELIGIBILITY CRITERIA

Graduates - BBM / BMS / BBA / B.Com

Post Graduates - MBA / PGDM / MMS (Marketing / Finance)

### Salary

Salary: (Mortgage - Fresher) Graduate Salary (Total Annual CTC) Up to 230000

MBA Salary (Total Annual CTC) Up to 240000

Salary:(Financial Services - Fresher) graduate Salary (Total Annual CTC) Up to 236000

MBA Salary (Total Annual CTC) Up to 240000

Location: PAN INDIA

**Last date for Registration is 12/01/2019**

**Registration Link to apply Sales Officer - Mortgage:**

<https://xcelerator.ninja/jobs/732>

**Test/Interview will be conducted in multiple locations for the convenience of the students. Eligible candidates willing to attend the test/interview only need to apply.**

**Registration Link to apply Financial Services:**

<https://xcelerator.ninja/jobs/733>

**VTU CPC wishes all the candidates a prosperous career ahead.....**

\*VTU CPC is only a platform to link the recruiter and the candidates. The candidates are advised to take maximum care in selecting the recruiter and terms & conditions of appointment. VTUCPC is not responsible for any lapses in the agreement between the candidate and their recruiter.

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**Dr. Binoy Mathew, Director, VTU-Centralized Placement Cell(CPC)**

**Email: [placement@vtu.ac.in](mailto:placement@vtu.ac.in)**

