

I. General Information	
<b>Role:</b> Field Relationship Manager	<b>Designation:</b> Field Relationship Manager
<b>Department/Function:</b> SALES RETAIL- CANARA	<b>Career Level:</b> 8
<b>Direct Reporting:</b> Zonal Business Head	<b>Matrix Reporting:</b>
<b># of Direct Reportees:</b> NA	<b>#of indirect Reportees:</b> NA
<b>Highest Education:</b> Graduate / Diploma / Post-Graduate	<b>Experience:</b> >5 years' experience (preferably minimum 2 years in Life Insurance)
<b>Location:</b>	<b>Hub/HO:</b>

II. Job Objective
The primary goal of the role is to identify and maximize opportunities to sell insurance products to existing customers of Canara HSBC Life Insurance (CHL) and its bank distribution partners. The role focuses on driving sustainable revenue growth by cross selling a variety of life insurance plans (such as ULIP, Non-par Guaranteed plan, Annuity etc.) to clients who have an existing relationship with CHL, while also expanding outreach to external customer segments of the bank partners

III. Key Responsibility Areas		
#	Key Result Areas	Activities
1	<b>Impact on the Business / Function</b>	<ul style="list-style-type: none"> <li>Pitch and sell insurance products to existing policyholders and to bank customers</li> <li>Identify opportunities to bundle insurance offerings for better customer value</li> <li>Achieve set sales targets and contribute to overall business</li> <li>Operate in the defined sales process and use the tools provided (e.g., Lead Management System)</li> </ul>
2	<b>Customers / Stakeholders</b>	<ul style="list-style-type: none"> <li>Contact customers through calls, emails or meetings to present cross-selling opportunities</li> <li>Build strong relationships with clients to ensure repeat business and referrals</li> <li>Analyze customer profiles to suggest suitable insurance solutions</li> <li>Address customer queries, resolve complaints, and any other doubts</li> <li>Collaborate with bank branch and staff basis the requirement and needs</li> </ul>

		<ul style="list-style-type: none"> <li>Coordinate with internal teams like branch operations, new business, underwriting, etc. for effective fulfilment from login to issuance</li> </ul>
3	<b>Product Knowledge</b>	<ul style="list-style-type: none"> <li>Comprehensive understanding of the features, benefits, and terms of all insurance products offered</li> <li>Proper explanation of policy options, features, terms, and coverage details clearly to customers</li> </ul>
4	<b>Operational Effectiveness &amp; Control</b>	<ul style="list-style-type: none"> <li>Ensure Controls and Audit are in place as required by IRDA &amp; CHL Compliance</li> <li>Foster a compliance culture; act as a change agent to uncover issues and implement innovative solutions to manage risk actively</li> <li>Ensure proper usage of Merchandise and PIR</li> </ul>

VIII. Competencies
<ul style="list-style-type: none"> <li>Excellent communication and interpersonal skills</li> <li>Good understanding of insurance &amp; bank products</li> <li>Effective sales process and lead management skills</li> <li>Ability to identify customer needs through need analysis/assessment</li> <li>Proficiency in using tools like Lead Management System, Application Journey, BI generation, etc.</li> <li>Basic ability to read and understand data reports and MIS</li> <li>Sales-driven mindset with a focus on achieving targets</li> </ul>

Disclaimer:

- The information contained herein is not intended to be an all-inclusive list of the duties and responsibilities of the job, nor is it intended to be an all-inclusive list of the skills and abilities required to do the job.
- The number of direct and indirect reportees may change depending upon the criticality of the role as well as business requirements.
- Management may, at its discretion, assign or reassign duties and responsibilities to this job at any time.
- “The duties and responsibilities in this job description may be subject to change at any time due to reasonable accommodation or other reasons.”