

## **JOB DESCRIPTION – ANNEXURE (Direct Sales Agent)**

---

### **Duties and Responsibilities:**

- Achieve the agreed individual sales targets ensure compliance with the bank's policies and procedures.
- To build and maintain effective business relationship with customers.
- Promote bank retail products and services to potential customers by making proactive sales efforts and capitalizing on cross selling opportunities in order to achieve the sales targets.
- Open new personal and non-personal accounts, and provide access to automated banking machine, telephone banking and online banking services.
- Interview applicants for personal, mortgage, student and business loans.
- Promote the sale of deposit, investment, credit and loan products and services.
- Assist clients by proposing solutions to address financial objectives such as business expansion, debt management, investment and other financial goals.
- Research and evaluate loan applicant's financial status, references, credit and ability to repay the loan.
- Complete credit and loan documentation.
- Submit credit and loan applications to branch or credit manager with recommendations for approval or rejection; or approve or reject applications within authorized limits ensuring that credit standards of the institution are respected.
- Prepare statements on delinquent accounts and forward irreconcilable accounts for collector action.
- Review and update credit and loan files.
- Act as joint custodian for cash and securities.
- Prepare sales reports (daily/weekly/monthly achievement, source, conversion, analyzing the data)