Template from www.lineupx.com/job-descriptions/relationship-manager. Replace every highlighted [field] and keep the version you need: the full-time job for freshers or the internship.

Relationship manager (fresher)

Company: [Company name]
Location: [Location] | Work mode: [Work mode]
Employment type: Full-time | CTC: [CTC for the full-time role]
Joining: [Joining date] | Apply by: [Apply by]

About [Company name]

[About your company]

About the role

[Company name] is hiring a relationship manager for the [Team] team. This is a first role in banking or financial services. You will be the named contact for a set of customers. You welcome them, help them open and set up their accounts, answer their questions in plain words and follow up until each request is closed. You will learn our products in training before you speak to customers about them, and a senior relationship manager will review your calls and notes.

What you will do

- Welcome new customers by phone or at the branch and take them through onboarding step by step, using the checklist.
- Collect identity and address proof and the application forms, check them for completeness and legibility, and pass them to operations without errors.
- Explain account features, charges and timelines in plain words and in the customer's language, and note what you told them.
- Handle service requests such as statements, card or cheque book requests, address or nominee changes and loan status, or route them to the right team and follow up until closed.
- Make scheduled calls to your customers, such as a welcome call and a first-month check-in, and record what each customer said in the CRM.
- Listen for a customer's needs on these calls and refer them to a senior relationship manager or product specialist, as company policy says.
- Log complaints and feedback in the customer's own words, escalate them as the escalation matrix says, and keep the customer informed.
- Keep customer records and call notes in the CRM complete and current every day.
- Work with the credit, operations and branch teams to clear pending cases for your customers.
- Complete the product, conduct and data-privacy training the company requires, and clear its internal tests before you speak to customers about any product.

What we are looking for

- Ability to explain money matters in plain words, in English and the customer's own language, without jargon.
- Care in checking names, numbers, dates and signatures on a form.
- A basic idea of everyday banking: savings and current accounts, fixed deposits, loans, cards and UPI.
- Honesty about limits: checks approved product terms, explains only what they support, and refers questions outside their training to an authorised colleague.
- A courteous manner on difficult calls, and respect for customer privacy.
- Comfort with a CRM, Excel and email, or the ability to learn them quickly.
- Willingness to complete the product training and the internal tests the role requires.

Good to have

- An internship or part-time job in a bank, NBFC, broker, insurance firm or finance company.
- A short finance course on banking, mutual funds or insurance.
- Fluency in a second regional language.
- Customer-facing experience, such as a retail counter or a college helpdesk.
- Comfort with online banking, UPI and mobile apps, to help customers who are new to them.

Who can apply

Graduates in commerce, business, economics or finance are preferred, including B.Com, BBA, BMS and BA Economics, and MBA Finance graduates. Other streams can apply, and all joiners complete the product training.

How to apply

Apply through this job post by [Apply by]. Shortlisted candidates will hear from us about the next steps.

Relationship manager intern

Company: [Company name]
Location: [Location] | Work mode: [Work mode]
Employment type: Internship | Duration: [Internship duration] | Stipend: [Stipend for the internship]
Joining: [Joining date] | Apply by: [Apply by]

About [Company name]

[About your company]

About the role

[Company name] is offering a customer relationship internship for students and recent graduates in commerce, business or finance, for the period in this post. You will sit with relationship managers, listen to customer calls, and help with onboarding paperwork and CRM updates under supervision. You will not discuss products with customers on your own. A pre-placement offer (PPO) may follow for strong performers.

What you will do

- Listen to welcome and follow-up calls and note how a relationship manager explains a charge, a timeline or an account feature.
- Check onboarding forms against the checklist and list missing items for the executive.
- Update CRM entries for contacts that a relationship manager has already completed.
- Make simple status calls, such as confirming that a document has arrived, using a script your mentor has approved.
- Draft answers to frequently asked customer questions for your mentor to review.
- Complete the product and conduct training modules assigned to interns.

What we are looking for

- Student or recent graduate in commerce, business, economics or finance.
- Clear speech in English and one other language.
- Care with details on forms and records.
- Understanding that customer information is private.
- Availability for the training days and hours stated in this post.

Who can apply

Graduates in commerce, business, economics or finance are preferred, including B.Com, BBA, BMS and BA Economics, and MBA Finance graduates. Other streams can apply, and all joiners complete the product training.

How to apply

Apply through this job post by [Apply by]. Shortlisted candidates will hear from us about the next steps.

Screening questions to add to your job post

1. **Explain the difference between a savings account and a fixed deposit to someone who has never used a bank.** Tests plain language and basic knowledge together. A good answer uses everyday words and a short example, without jargon.
2. **A customer asks whether a product's returns are guaranteed. How would you check and respond?** Look for these steps: check the approved product terms, explain only documented guarantees and their conditions, and refer questions outside the applicant's training to an authorised colleague. Reject invented assurances.
3. **A customer is missing one document and wants the account opened today. What do you do?** Look for: follow the checklist, explain what is missing, say what else is acceptable, and do not bend the rule to please the customer.
4. **Tell us about a time you kept in touch with someone over several months, such as a client, a team member or a community.** Relationship work is follow-up. Listen for what the applicant did to keep the contact going, not only that they stayed friends.
5. **What is one thing you would improve about the service of the bank or financial app you use?** Shows that they see service from the customer's side. A specific, fair point is better than a general complaint.
6. **Are you comfortable talking to customers on the phone for most of the day?** Check the match with the job's mix of calls, branch work and visits, and put that mix in the post.
7. **Which languages can you speak with customers?** Match the answer to your customers' languages, and check the claim with a few spoken sentences on a short call.