



SAARTHI - सारथी

करियर मार्गदर्शन पोर्टल · Career Guidance Portal

"सही मार्गदर्शन, उज्ज्वल भविष्य।"

करियर शीट · CAREER SHEET

रिलेशनशिप मैनेजर

A relationship manager is the customer's single point of contact with the bank and manages all their banking and financial needs. For people-oriented individuals it is a respected career full of opportunity.



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/relationship-manager

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri · ब्लॉक समदड़ी · बालोतरा (Block Samdari · Balotra)

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सुशील कुमार शर्मा

प्रधानाचार्य, रा.उ.मा.वि. जेठन्तरी · मास्टर ट्रेनर
Principal, GSSS Jethantri · Master Trainer



श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



भरत चौधरी

अभिकल्पना व विकास · व्याख्याता (इतिहास)
Designed & developed · Lecturer (History)

विशेष धन्यवाद · SPECIAL THANKS



सुरेन्द्र सिंह राठौड़

व्याख्याता (इतिहास) · रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) · रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) · रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) · रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। · An independent project based on the Government's official career-guidance content.

1 About this career

A relationship manager is the customer's single point of contact with the bank and manages all their banking and financial needs. For people-oriented individuals it is a respected career full of opportunity.

2 At a glance

Minimum qualification	Graduate in finance/commerce (MBA helps)
Key skill	Communication and client relations
Average salary	Rs 19,000-76,000/month + incentives
Work mode	Banks, wealth and insurance firms

3 What you need

INTERESTS

- Meeting people and building relationships
- Solving others' problems
- Interest in financial products

ABILITIES

- Skilled communicator
- Ability to persuade people
- Careful and organised

KEY SKILLS

- Customer relationship management
- Sales and persuasion
- Knowledge of financial products
- Communication and listening
- Problem-solving
- Networking

4 How to get there

- 1 Complete 10+2 in Commerce/Science.
- 2 Graduate in banking, finance, accounting or commerce.
- 3 Preferably do an MBA (Finance/Marketing).
- 4 Apply as a relationship manager at a bank/wealth firm.
- 5 Progress to senior RM/branch roles with experience.

MAIN EXAMS

- NISM/IIBF certifications (financial products)
- IRDAI insurance certification (optional)

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (Commerce/MBA) — Jaipur, Rajasthan (<https://www.uniraj.ac.in>)
- IIM Ahmedabad — Ahmedabad
- IIM Bangalore — Bangalore
- Faculty of Management Studies, University of Delhi — Delhi

PRIVATE INSTITUTES

- XLRI — Jamshedpur
- MDI — Gurgaon
- SPJIMR — Mumbai

ONLINE

- IGNOU (distance) — Distance learning (<https://www.ignou.ac.in>)
- NISM Certifications — Online (<https://www.nism.ac.in>)
- Coursera / Udemy (Finance & Sales) — Online (<https://in.coursera.org>)

FEES

A bachelor's degree is affordable; an MBA can cost roughly Rs 20,000 to Rs 40,00,000 depending on the institute.

SCHOLARSHIPS

- National Scholarship Portal (scholarships.gov.in) (<https://scholarships.gov.in>)
- Buddy4Study (<https://www.buddy4study.com>)
- Vidya Lakshmi Education Loan Portal (<https://www.vidyalakshmi.co.in>)

6 What the work is like

WHERE YOU WORK

Banks, wealth-management firms, insurance companies and retail businesses.

WORK CULTURE

Mostly a desk job but with local travel since you meet clients. About 5-6 days a week, 8-9 hours a day. Opportunities exist for persons with disabilities.

WHO HIRES

- | | |
|-----------------------------|---|
| • HDFC Bank | • ICICI Bank |
| • Axis Bank | • Kotak Mahindra Bank |
| • State Bank of India (SBI) | • Wealth-management and insurance firms |

DEMAND (2026)

With rising incomes, investing and a growing wealth-management market, demand for skilled relationship managers is rising fast in 2026.

7 Career growth

- 1 Relationship Manager
- 2 Senior Relationship Manager
- 3 Branch Manager
- 4 Cluster/District Manager
- 5 Regional Manager

EARNINGS

Starting	₹25,000–40,000/माह
Mid level	₹60,000–1,00,000/माह
Senior level	₹2,00,000+/माह

Beyond salary, incentives can significantly boost earnings; these are indicative 2026 figures.

8 The good parts · The challenges

The good parts

- Good earnings through incentives
- Chance to connect and build a network
- Fast promotions possible

The challenges

- Pressure of sales targets
- Handling client demands can be hard
- Income depends on targets

9 Real-life journeys

Naina Lal Kidwai

Former Country Head, HSBC India

Naina Lal Kidwai became the first woman to head a foreign bank in India. With decades in client and corporate relationships and investment banking, she served as Country Head of HSBC India—a model of relationship-driven banking.

Wikipedia · https://en.wikipedia.org/wiki/Naina_Lal_Kidwai

Aditya Puri

Founding MD & CEO, HDFC Bank

Aditya Puri began his career at Citibank and founded HDFC Bank in 1994, building it into one of India's largest private banks on the strength of customer-centric service and strong relationships.

Wikipedia · https://en.wikipedia.org/wiki/Aditya_Puri

10 If this route does not work out

One exam or one attempt does not close the door. The same subjects also open these routes — entry is usually easier, and you can return to this field later.

- Venture Capitalist
- Investment / Portfolio Manager
- Investment Banker

11 Sources & further reading

1. Rajasthan Govt Career Guidance — <https://cg.rajasthan.gov.in/careerguidance/hi/career/%e0%a4%b0%e0%a4%bf%e0%a4%b2%e0%a5%87%e0%a4%b6%e0%a4%a8%e0%a4%b6%e0%a4%bf%e0%a4%aa-%e0%a4%ae%e0%a5%88%e0%a4%a8%e0%a5%87%e0%a4%9c%e0%a4%b0/>
2. NISM — <https://www.nism.ac.in>
3. IIBF — <https://www.iibf.org.in>
4. Reserve Bank of India — <https://www.rbi.org.in>



And 770+ more careers — the whole portal

Interest and aptitude tests, government jobs, skill courses and a CV builder — free, no login, and it works offline.

career.gssjethantri.in