

CITIZENCREDIT Centre, CTS No. 236, Marve Road, Orlem, Malad West, Mumbai 400064

Business Head - Daman

The Daman market represents a significant growth opportunity, which remains largely untapped. The Bank has the foundation and infrastructure in place — what is now required is a strategic shift in execution. With the right talent, appropriate resources, and a focused delivery, Daman can be developed.

Looking for candidates to lead and drive business growth, overseeing the development, implementation, and growth of all banking products and services in the Daman region. This includes responsibility for development of business at branches, liabilities, retail assets, digital banking, and customer experience, ensuring profitability and market competitiveness.

Qualification: Essential: Graduate / Postgraduate Degree, Certification in Sales / Marketing or any related degree will be preferred. **Desirable:** CAIIB, IIBF certification.

Responsibilities include:

- Achievement of overall business targets, set for Daman region.
- Define and implement the bank's business strategy across digital platforms, and product lines.
- Identify growth opportunities in all segments including mass market, affluent segment.
- Drive sales targets across all products: savings/current accounts, retail loans, credit cards, investments, msme and insurance.
- Manage and grow the CASA base and retail asset portfolio.
- Lead the design & enhancement of all banking products aligned with customer needs & market trends.
- Ensure high standards of customer service and satisfaction.
- Monitor and improve Net Promoter Score (NPS) and customer retention.
- Ensure compliance with regulatory and internal policy frameworks.
- Mitigate credit, operational, and reputational risks.
- Lead, mentor, and develop high-performing teams.
- Foster a performance-driven culture with clear KPIs.

Designation and Compensation:

Designation and Compensation will be commensurate with qualifications & relevant experience

Any of the above criteria may be relaxed in the case of deserving candidates, at the sole discretion of the Bank's Management.

Interested candidates are requested to e-mail their latest resume at career@citizencreditbank.com with subject –Application for – **Business Development Head, Daman Region**