

Head MSME Sales

Looking for candidates:

To lead, drive and achieve the MSME (Micro, Small & Medium Enterprises) sales strategy, for the bank across all branches and regions. The role is responsible for achieving asset growth, customer acquisition, and revenue generation from MSME clients, while ensuring credit quality, portfolio health, and compliance with regulatory guidelines.

Qualification:

Essential: Graduate / Postgraduate Degree, Certification in Sales / Marketing or any related degree will be preferred.

Desirable: CAIIB, IIBF certification.

Responsibilities include:

- Build and lead a high-performing MSME sales team through performance management.
- Mentor and coach regional sales managers and relationship officers.
- Develop and implement a strategic business plan for MSME sales aligned with bank goals.
- Identify new markets, products, and partnership opportunities for MSME segment growth.
- Set performance targets for MSME sales including across regions and monitor execution.
- Lead MSME sales teams to achieve loan disbursement targets and cross-sell targets.
- Drive acquisition of MSME clients through 3C channels, and direct sales.
- Manage relationships with key MSME clients and industry associations.
- Collaborate with the Credit team for prudent underwriting and faster turnaround times.
- Monitor portfolio performance, NPA levels, and ensure timely remedial actions.
- Ensure compliance with RBI and internal credit norms.
- Work with product and tech teams to develop and refine MSME & Retail loan offerings.
- Suggest process improvements for faster onboarding and credit decisioning.
- Leverage digital channels and analytics for improved customer targeting and service.
- Liaise with senior management, credit committee, IT, and operations, for MSME business enablement.
- Represent the bank in external forums, regulatory reviews, and industry panels related to MSMEs.

Age: Below 48 years

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 by June 15, 2025 with subject –**Application for - Head MSME Sales**.