

Job Description

POSITION DETAILS			
Functional Designation	Head Cross Sell	Department	Cross Sell
Sub Department	Cross Sell	HR Grade	Vice President
Location	Corporate Office	Reporting Manager	President
Job Purpose			
The Head of Cross-Sell will be responsible for developing and executing strategies to maximize cross-selling opportunities across the company's product and service portfolio. This role requires a strategic thinker with a deep understanding of customer needs and market trends, capable of driving revenue growth through effective cross-selling initiatives.			
Principal Accountabilities			
<ol style="list-style-type: none"> Strategic Planning: <ul style="list-style-type: none"> Develop and implement a comprehensive strategic plan for the Secured & unsecured loan business, aligned with the overall objectives of the organization. Sales Team Management: <ul style="list-style-type: none"> Lead and motivate the sales team to achieve targets and revenue goals. Provide guidance and support to improve sales techniques and strategies. Monitor sales performance and implement corrective actions when necessary. Dialer Management: <ul style="list-style-type: none"> Oversee the dialer team responsible for managing the automated dialing system and optimizing dialing campaigns for maximum efficiency. Centre of Excellence Oversight: <ul style="list-style-type: none"> Establish and maintain a Centre of Excellence (CoE) to drive continuous improvement in operational processes, customer experience, and efficiency. Management Information Systems (MIS): <ul style="list-style-type: none"> Ensure the availability and accuracy of critical data and reports to aid decision-making and performance tracking. Collaborate with the MIS team to develop customized reports as per business requirements. Training and Development: <ul style="list-style-type: none"> Ensure adequate training is provided through regular training sessions for new hires and existing employees. 			

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7. Quality Assurance:

- Establish quality standards and guidelines for the contact centre operations.
- Conduct regular quality checks and call audits to ensure compliance with regulatory requirements and service excellence.

8. Compliance and Risk Management:

- Ensure adherence to all relevant regulatory guidelines and internal policies.
- Implement risk mitigation strategies to safeguard the company's interests.

9. Stakeholder Management:

- Collaborate with cross-functional teams, such as digital marketing, credit, risk, data analytical and operations, to streamline processes and achieve business objectives.

10. Performance Reporting:

- Prepare and present periodic performance reports to senior management.
- Analyse data to identify trends, opportunities, and challenges.

Desired Profile

- Minimum of 20+ years of experience in Cross Sell, with at least 10 years in a leadership role focused on cross-selling.
- Bachelor's degree in business, Marketing, or a related field. MBA preferred.
- Strong analytical and strategic thinking skills.
- Excellent communication and interpersonal skills.
- Proven ability to drive revenue growth through cross-selling.
- Proficiency in CRM software and sales analytics tools