

I. General Information	
Role: Cluster Business Head (Life Plus)	Designation: Cluster Business Head (Plus)
Department/Function: LIFE PLUS	Career Level: 7/6 (AM/DM/M)
Direct Reporting: RBH & Above	Matrix Reporting:
# of Direct Reportees: 5-10	# of indirect Reportees: NA
Highest Education: Min Graduate	Experience: 3-5 yrs*
Location: PAN India	Hub/HO: Hub

* For internal candidates basis performance, case to case basis exception will be considered

II. Job Objective
<p>The role focuses on nurturing and expanding the allocated franchise network with the support of a team of direct reportees.</p> <p>Responsible for managing a team of FLS focused on driving opportunities to cross sell insurance products to existing customer base of Canara HSBC Life Insurance and Bank partners</p> <p>The candidate will be required to utilize effective communication, team management, leadership skills and sales techniques to ensure their team of FLS understand customer needs, provide tailored solutions, resolve queries & rebuttals, assist in sales & onboarding and ensure overall customer satisfaction</p> <p>The key objective is to drive growth in new business, ensuring adherence to organizational quality standards, processes, policies and guidelines.</p> <p>As a CBH, the individual will oversee a span of branches within the defined regional territory. CBH should motivate, influence and guide their team to collaborate with the branch staff and offer tailored life insurance solutions to meet customers' financial needs.</p> <p>As an individual CBH should develop a deep understanding of channel dynamics within the territory and formulate effective strategies to gain support and buy-in from channel partners.</p> <p>Support the achievement of assigned targets on a month-on-month basis hence ensure delivering of measurable results through a team of FLSS.</p> <p>Oversee the hiring of the FLSS team and facilitate a seamless onboarding process to ensure the success of all team members.</p> <p>Accountable for managing employee attrition within the team at agreed levels.</p> <p>Ensure team members' conduct aligns with company standards, mentor them to operate within company code of conduct, stringent monitoring to avoid mis-selling, ensuring data protection at all times.</p>

Maintaining discipline in branch visits, joint calls, and input management through Compass for assigned FLSS.

Responsible for effective team management, fostering employee motivation and morale, and providing support regarding company processes and policies, including IT, Operations, and Marketing.

Support employees in achieving sales targets and assist underperformers in improving their performance efficiently.

Additionally, the CBH will assist the RBH in maintaining relationship with senior management at regional offices. However, not required to coordinate directly with RO.

III. Key Responsibility Areas		
#	Key Result Areas	Activities
1	Impact on the Business / Function	<ul style="list-style-type: none"> Roll out & monitoring of monthly sales targets for all team members – Base incentives, product mix incentives, boosters, annual performance rewards and sales quality Dissemination of periodic sales contests to drive target achievement and lead conversions Educating and Driving FLS career progression by encouraging employees to aspire for career growth Ensuring proactive training need assessment and timely resolution of FLS sales queries and challenges to streamline sales effort and drive lead conversions Managing and leveraging Bank branch relationships across assigned branches, with focus to increase business outcomes Assess FLS sales performance by analysing trends across agent productivity, sales leads funnel conversions and customer conversion efficacy Act as product and process expert to provide support to team members in sales conversions. Participate and assist in joint customer visits for improved sales efficacy Driving Input management by focusing on lead allocation, data quality & accuracy and lead assessment
2	Customers / Stakeholders	<ul style="list-style-type: none"> Awareness of company product offerings and imparting knowledge to team members by organizing product awareness sessions and trainings

		<ul style="list-style-type: none"> Assessment of business performance to identify competency gaps of team members and implement customer engagement and lead conversion strategies Managing team morale and ensuring minimal attrition levels of team members Conducting engagement initiatives, surveys and exit interviews of team members
3	Leadership & Teamwork	<ul style="list-style-type: none"> Create a team of outstanding sales executives and effectively lead, manage and coach them towards achieving sales targets Constant co-ordination on a daily basis with Central Cross sell team, Zonal heads and Regional heads Co-ordination with Operations team including Branch operations, policy servicing, new business and underwriting teams
4	Operational Effectiveness & Control	<ul style="list-style-type: none"> Conduct daily governance calls to track target achievement, sales funnel and performance variance of all team members Tracking performance across the sales funnel of each FLS to maximize conversions across calling, F2F meetings and logins One on One governance calls with FLS at periodic intervals (weekly, monthly, quarterly) to identify & resolve challenges and motivate team members to drive target achievement

IV. Major Challenges

- Sales Target delivery
- FLS engagement and team morale
- Customer engagement and lead conversion

V. Role Context

The selected individual will be responsible for sales in the territory as a Cluster Business Head and drive the company's sales strategy through FLSs in Branches mapped to region. Implement key business development initiatives in the territory under purview to achieve AOP & Retention targets. Drive Sales basis product mix to ensure profitability; ensure all business expenses and employee costs are within budgets as approved and in line with business performance to maintain desired Cost Income ratios. The job holder would also need to enhance customer convenience and improve productivity of channels by exceeding expectations and service standards; Relationship Management & regular engagement with Branch Heads, Branch Managers and

Leadership teams to support sales growth. The job holder needs to constantly source, develop and grow distributor relationships in a highly competitive market. These Markets & Distributors are under different stages of development with different customer expectations and hence, it is critical to develop & implement creative and innovative local/regional level business development initiatives to support sales growth.

VI. *Management & Leadership of Regulatory, Compliance & Operational Risk*

Report any operational risk or operational risk loss to the line manager and the Risk & Control team immediately if the jobholder becomes aware of emerging or inadequately controlled operational risk or identify an operational risk loss in accordance with Company's Risk policy.

VII. *Observation of Internal Controls*

Maintain and observe Company's internal control standards, implement and observe the Company's Compliance Policy, including the timely implementation of recommendations made by internal/external auditors and external regulators. Foster a compliance culture and implement the Compliance Policy by managing compliance risk and optimising relations with regulators

Disclaimer:

- The information contained herein is not intended to be an all-inclusive list of the duties and responsibilities of the job, nor is it intended to be an all-inclusive list of the skills and abilities required to do the job.
- The number of direct and indirect reportees may change depending upon the criticality of the role as well as business requirements.
- Management may, at its discretion, assign or reassign duties and responsibilities to this job at any time.
- "The duties and responsibilities in this job description may be subject to change at any time due to reasonable accommodation or other reasons."