Job Description

POSITION DETAILS			
Functional Designation	Relationship Manager – Business Loan	**Department**	Sales
Sub Department	Direct	**HR Grade**	Senior Executive / Assistant Manager
Location	Corporate Office	**Reporting Manager**	Area Sales Manager – Business Loan

Job Purpose

The Relationship Manager - Business Loans will be responsible for acquiring new clients and managing relationships with existing clients for business loan products. As an individual contributor, the role requires a proactive approach to sales, including lead generation, client engagement, and end-to-end management of the loan process. The ideal candidate will have experience in the financial services sector, particularly in business loans, and a strong ability to work independently to achieve sales targets.

Principal Accountabilities

- Sales & Client Acquisition: Identify and acquire new clients for business loans through direct sales efforts. Develop and maintain a robust pipeline of potential clients by leveraging various channels, including cold calling, networking, and referrals. Present business loan products and solutions to prospective clients, highlighting benefits that align with their business needs.
- Client Relationship Management: Build and nurture long-term relationships with clients, ensuring high levels of customer satisfaction and retention. Conduct regular follow-ups with clients to understand their evolving financial needs and provide appropriate solutions. Serve as the primary point of contact for clients throughout the loan application process, from initial inquiry to loan disbursement.
- Market Analysis & Strategy: Conduct market research to stay informed about industry trends, competitor activities, and potential business opportunities. Use market insights to refine sales strategies and improve the effectiveness of business loan offerings. Provide feedback to management on market conditions, customer preferences, and product performance.
- Target Achievement: Meet or exceed monthly and quarterly sales targets for business loans. Maintain detailed records of all sales activities and client interactions in the CRM system. Regularly report on sales performance, including lead generation, conversion rates, and revenue generation.
- Compliance & Risk Management: Ensure all sales activities comply with company policies, regulatory requirements, and ethical standards. Conduct thorough due diligence on prospective clients to assess their creditworthiness and minimize risk. Ensure accurate and complete documentation is collected and submitted for each loan application.
- Collaboration & Networking : Collaborate with internal teams (e.g., credit, operations) to ensure a smooth and timely loan processing experience for clients. Build and maintain a network of referral sources, such as accountants, business consultants, and financial advisors, to generate leads. Participate in industry events, workshops, and seminars to enhance market knowledge and build professional relationships.

Desired Profile

- Bachelor's degree in business, Finance, or related field.
- 2+ years of experience in sales, specifically in business loans or related financial products.
- Proven ability to achieve sales targets and grow a client base.
- Strong understanding of business loan products, credit policies, and the financial needs of SMEs.
- Excellent communication, negotiation, and interpersonal skills.
- Ability to work independently and manage multiple priorities in a fast-paced environment.

Classification | INTERNAL

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