Job Description

POSITION DETAILS			
Functional Designation	Branch Sales Manager-Loan against property	Department	Sales
Sub Department	Loan against property	HR Grade	Assistant Manager/Deputy Manager/Manager
Location	PAN India	Reporting Manager	Area Sales Manager

Job Purpose

This position requires effective leadership, strong organizational skills, and a deep understanding of processes to ensure smooth operations and compliance with regulatory requirements

Principal Accountabilities

- Min. 2 years of lending work ex, of which recent (min.) 1 years' exp should be in LAP to SENP segment
- Should have sound exposure to various sourcing models for LAP business- DSA, CA connectors, Direct sourcing, Cross Sell (DSA being primary requirement)
- Should have hands on working exposure in the given location in lending (preferably LAP) segment
- Should be well versed with legal and technical nuances of various property segments in the given geographies
- Should have sound understanding of requirements of various cross functional stakeholders (Risk/Credit, Technical, Lawyer, operations, product team etc.)
- Should have a strong network of key/high performing DSAs in key geographies in the given zone
- Should have sound understanding of financial analysis, underwriting methods, property related nuances, business segments in the regions under zone
- Understanding of local language will be added advantage
- Should have sound inclination towards technology/digital processes

Desired Profile

- Bachelor's degree, Management, or a related field.
- Several years of experience in LAP Sales.
- Thorough knowledge of regulatory requirements applicable to NBFCs.
- Excellent budget management and financial analysis skills.
- Strong communication, interpersonal, and negotiation abilities.

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