# **Job Description**

POSITION DETAILS			
Functional Designation	Area Sales Manager-Credit card	Department	Sales
Sub Department	Credit card	HR Grade	SM
Location	PAN India	Reporting Manager	Regional Sales Manager

## **Job Purpose**

This role involves strategic planning, business development, and ensuring the delivery of high-quality customer service. The ideal candidate will have extensive experience in the financial services industry, particularly in credit card products, and a proven track record of driving sales growth.

### **Principal Accountabilities**

- 1. Managing the Credit Card Sales for the location/State.
- 2. Ensure credit card issuance, delivery & requisite services in-order to serve the customer.
- 3. Driving Credit card business through DMA & Open market channel.
- 4. Managing the team of on-roll team members.
- 5. Ensuring product trainings in regular intervals.
- 6. Annual budgeting for business numbers, Cost of acquisition.
- 7. Driving compliant & quality process in Channel/Vendor ensuring to maintain minimum delinquency & NPA.
- 8. Empanelment of new channel partners for acquiring cards market share.
- 9. Ensuring monthly/annual target achievement of the team.

#### **Desired Profile**

### **Qualifications:**

- **Education:** Bachelor's degree in Business, Finance, or a related field. MBA or equivalent advanced degree preferred.
- **Experience:** Minimum of 4 years of experience in the financial services industry, with at least 2 years in a leadership role in credit card sales.
- Skills:
  - Excellent communication and interpersonal skills.
  - Strategic thinking and problem-solving abilities.
  - In-depth knowledge of credit card products and the financial services market.