

## Job Description

POSITION DETAILS			
Functional Designation	Area Sales Manager – Business Loan	Department	Sales
Sub Department	Direct	HR Grade	Manager / Senior Manager
Location	Corporate Office	Reporting Manager	National Sales Manager – Direct Business
<b>Job Purpose</b>			
<p>The Area Sales Manager will be responsible for driving and managing sales activities in the assigned territory for Business Loans. The role involves developing and maintaining a robust distribution network, achieving sales targets, and ensuring the smooth functioning of day-to-day operations. The ideal candidate will have a proven track record in sales, particularly in the financial services sector, and be able to work independently while leading a team of sales executives.</p>			
<b>Principal Accountabilities</b>			
<ul style="list-style-type: none"><li>- Sales Management - Develop and execute strategies to achieve sales targets for Business Loans in the assigned area. Identify and develop new business opportunities through direct sales and open market channels. Monitor and drive sales activities to ensure targets are met and exceeded. Manage and support the sales team in acquiring new clients and expanding existing relationships.</li><li>- Team Leadership: - Recruit, train, and manage a team of Sales Executives to achieve individual and team sales targets. Provide guidance, coaching, and support to team members to enhance their performance. Conduct regular performance reviews and set clear performance objectives.</li><li>- Market Development: Analyze market trends and competitors to identify growth opportunities. Develop and maintain relationships with key stakeholders, including channel partners, to expand market reach. Conduct market research to identify potential customers and understand their financial needs.</li><li>- Customer Relationship Management: Build and maintain strong relationships with customers to ensure a high level of customer satisfaction. Address customer queries and complaints in a timely and professional manner. Ensure a high level of service delivery and adherence to company policies and guidelines.</li><li>- Compliance &amp; Risk Management: Ensure all sales activities comply with the company's policies and regulatory requirements. Manage and mitigate risks associated with loan disbursement, customer onboarding, and portfolio management. Ensure proper documentation and verification processes are followed for all loans.</li><li>- Reporting &amp; Analysis: Prepare regular reports on sales performance, market trends, and team productivity. - Provide insights and recommendations to the senior management based on sales data analysis. Monitor loan portfolio quality and ensure timely recovery of dues.</li></ul>			
<b>Desired Profile</b>			
<ul style="list-style-type: none"><li>- Bachelor's degree in business, Finance, or related field (MBA preferred).</li><li>- 5+ years of experience in sales, preferably in Business Loans.</li><li>- Strong knowledge of financial products, credit policies, and the lending process.</li><li>- Excellent leadership, communication, and interpersonal skills. Ability to work independently and manage a team. Proficiency in MS Office and CRM software.</li></ul>			