

RM - Home Loan | Housing Finance (Near Prime)

Designation: DST (Officer / Sr. Officer)

Basic Introduction

looking for dynamic and result-oriented Relationship Managers (DST – Officer / Sr. Officer) to drive sourcing and acquisition of **Home Loans (HL) and Loan Against Property (LAP-Near Prime)** through **Direct and Connector channels**. The role focuses on building strong relationships, generating quality business, and ensuring smooth loan processing with adherence to company policies.

Key Result Areas

- Source Home Loan and LAP (Near Prime) business through Direct Sales and Connector channels
- Develop and manage relationships with connectors, builders, DSAs, and individual customers
- Achieve monthly disbursement and login targets
- Maintain portfolio quality and ensure minimal delinquency
- Coordinate with credit, operations, and legal teams for smooth loan processing
- Ensure compliance with internal policies, processes, and regulatory guidelines
- Conduct field visits for customer acquisition and document collection

Must Have

- Experience in sourcing **Home Loans / LAP** from Housing Finance or NBFC sector
- Exposure to **Direct Sales and Connector sourcing**
- Strong understanding of loan products, eligibility, and documentation
- Graduation mandatory; if not a graduate, **minimum 2 years of relevant experience** required
- Maximum age limit: **35 years**
- Willingness to work in field sales environment

CTC

- Maximum up to **₹4.2 LPA**
- Final CTC to be decided based on current salary, experience, and internal evaluation
- **CTC should not be pre-committed to candidates**

Skills

Home Loan Sales | LAP Sales | Direct Sales | Connector Management | Relationship Management | Field Sales | Customer Acquisition | Credit Basics | Documentation | Negotiation | Local Market Knowledge

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