

Job Title | Area Sales Manager - Home Loans and LAP**CTC | Up to ₹17 LPA****Coverage | 4-5 Branch****Reporting Structure | Supervises both CBH & Sales Managers****Brief**

The Area Sales Manager (ASM) - Home Loans will be responsible for overall business performance of a single branch, managing and driving both Direct Sales Team (DST) and DSA (Channel Sales) verticals. The role involves achieving branch-level disbursement targets, overseeing Sales Managers across channels, ensuring portfolio quality, strengthening distribution, and maintaining compliance with company and regulatory policies. The incumbent will play a key role in market expansion, team leadership, and sustainable business growth.

Key Result Areas (KRA)

- Achieve monthly and annual Home Loan disbursement targets for the branch
- Supervise, guide, and performance-manage DST & DSA Sales Managers
- Drive balanced business growth through direct and channel sourcing
- Monitor conversion ratios from login to sanction and disbursement
- Ensure productivity and effectiveness of DST teams and DSA networks
- Maintain portfolio quality and control delinquency and early defaults
- Coordinate with credit, operations, legal, and fulfilment teams for smooth processing
- Ensure adherence to internal policies and regulatory guidelines
- Develop local market strategy, builder tie-ups, and referral alliances
- Review MIS, pipeline, and performance dashboards regularly
- Track competition, pricing, and market trends at branch level

Must Have

- Minimum 7-10 years of experience in Home Loans sales
- At least 3-5 years in a managerial role handling teams and/or channel
- Proven experience managing both DST and DSA verticals
- Strong understanding of Home Loan products, credit, and risk basics
- Demonstrated track record of achieving branch or area-level targets
- Graduation mandatory (MBA preferred)

Skills

Sales Leadership | Branch Management | Home Loan Sales | DST & DSA Management | Target Achievement | Channel Development | Team Coaching | Relationship Management | Credit & Risk Understanding | Market Expansion | MIS & Reporting | Strategic Planning | Problem Solving

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