

Job Title: Sales Manager – Team Handling – Informal / Affordable Home Loans

Brief

Sales Manager - Team Handling to lead and drive business in the Informal - Affordable Home Loans segment. The role involves managing a field sales team and generating business through, connectors, open market sourcing, and builder relationships.

- **Role Type:** Team Handling | Product: Informal / Affordable Home Loans
- **ROI Range:** 11% - 14%
- **Business Target:** ₹1.4Crore (Team Target) | CTC: Up to 9.5 LPA

Key Responsibilities (KRA)

- Lead, manage, and drive the sales team to achieve ₹1.4Cr assigned target
- Generate business through, connectors, open market, and builder tie-ups
- Expand business in informal income and affordable housing segment
- Ensure cases are structured within defined ROI range (11%–14%)
- Guide team in profiling informal income customers and documentation collection
- Monitor team productivity, login-to-disbursement ratio & daily activity
- Coordinate with credit, legal & operations teams for smooth processing
- Maintain sourcing quality as per credit & compliance policies
- Maintain portfolio quality and control delinquency
- Conduct regular field visits and performance reviews
- Track daily pipeline (login, sanction, disbursement, rejection analysis)

Must Have (Conditions Mandatory)

- 3-5 years of experience in Affordable / Informal Home Loans segment with Minimum 1-2 years of team handling experience
- Proven track record of achieving ₹1.4 Cr+ team business target into Affordable Segments
- Experience managing team with open market sourcing
- Strong understanding of informal income assessment & affordable housing documentation
- Strong local market presence with connector & builder network
- Graduate (MBA preferred) with No career gap & No unemployment history
- Age not more than 38 years

Skills

Team Leadership | Affordable Housing Finance | Informal Income Assessment | Field Sales Management | Builder & Connector Handling | Retail Home Loans | Business Development | Credit Understanding | Portfolio Management | Target Achievement | Pipeline Management | Risk Assessment | Communication Skills

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