

Job Title: Sales Manager - DST (Home Loans)

CTC Up to 7 LPA

Team Size – Up to 5 Relationship Officers

Brief

The Sales Manager - DST will be responsible for leading and driving the Direct Sales Team for Home Loans. The role involves achieving business targets, managing a team of sales officers, generating sourcing through direct channels, maintaining strong relationships with customers, and ensuring compliance with company policies. The incumbent will play a key role in expanding the home loan portfolio while maintaining asset quality.

Key Result Areas (KRA)

- Achieve monthly and annual Home Loan disbursement targets
- Manage, mentor, and motivate a team of up to 10 DST members
- Drive sourcing through direct sales channels and self-generation
- Ensure high conversion ratios from login to disbursement
- Monitor team productivity, daily activity, and performance metrics
- Maintain portfolio quality and minimize delinquency
- Coordinate with credit, operations, and legal teams for smooth processing
- Ensure compliance with internal policies and regulatory guidelines
- Build and maintain strong customer relationships
- Track market trends and competitor activity

Must Have

- Minimum 4-7 years of experience in Home Loans sales
- At least 2-3 years of team handling experience in DST
- Strong knowledge of Home Loan products and credit basics
- Proven track record of meeting sales targets
- Experience in direct sourcing (open market, referrals, self-generated leads)
- Graduation mandatory

Skills

Sales Management | Team Handling | Home Loan Sales | Direct Sales (DST) | Target Achievement | Customer Acquisition | Relationship Management | Credit Knowledge | Market Development | Communication Skills | Negotiation Skills | MIS & Reporting | Problem Solving

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