

Job Title: Sales Manager – DST | Team Handling - Retail | Home Loans & Housing Finance

Brief

Sales Manager - DST (Direct Sales Team) to drive Retail Home Loan & Housing Finance business through connectors, open market sourcing, and builder relationships. The role involves managing and leading a sales team to achieve business targets while ensuring portfolio quality and profitability.

- **Role Type:** Team Handling | **Vertical:** DST (Direct Sales Team)
- **Product:** Retail - Home Loans & Housing Finance
- **ROI Range:** 10% - 12% | • **Ticket Size:** Up to ₹1 Crore
- **Business Target:** ₹2 Crore+ (Team Target) | **CTC:** Up to 7.5 LPA

Key Responsibilities (KRA)

- Lead, manage, and drive DST team to achieve assigned business targets
- Generate business through connectors, open market sourcing, and builder tie-ups
- Develop strong builder and connector relationships in the allocated geography
- Monitor team productivity, login-to-disbursement ratios, and daily performance metrics
- Drive team for higher conversion rates through regular training and field visits
- Ensure cases are structured within defined ROI range (10%-12%)
- Coordinate with credit & operations for smooth processing and faster TAT
- Maintain sourcing quality as per company credit & compliance policies
- Monitor portfolio quality and control delinquency
- Track daily pipeline (login, sanction, disbursement, rejection analysis)
- Provide competitor and market intelligence inputs

Must Have (Conditions Mandatory)

- 3-6 years of experience in Retail Home Loans / Housing Finance (DST / Open Market mandatory)
- Minimum 1-2 years of team handling experience
- Strong local market knowledge with builder & connector network
- Proven track record of achieving ₹2 Cr+ team business target
- Experience handling ticket size up to ₹1 Cr
- Strong understanding of credit policies & home loan documentation
- Graduate (MBA preferred) with No career gap & No unemployment history
- Age not more than 38 years

Skills

Team Leadership | Direct Sales Management | Builder Relationship Handling | Connector Management | Retail Home Loans | Business Development | Credit Assessment | Performance Management | Target Achievement | Portfolio Management | Pipeline Management | Negotiation | Communication Skills

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