

Position Title: Relationship Manager - Home Loan Sales Channel Manager

Department: Sales

Location: Bangalore/Hyderabad/Pune/Mumbai/Gurgaon

Reports To: Area Sales Manager

Job Summary:

The Relationship Manager for Home Loan Sales (Channel Manager) will be responsible for driving sales of home loans and related products through direct sales efforts, focusing on relationship building with potential customers. This role involves meeting sales targets, managing relationships with leads, and ensuring that the entire loan process runs smoothly from inquiry to disbursement. The Relationship Manager will work closely with other team members and stakeholders to ensure a seamless customer experience.

Key Responsibilities:

1. Sales & Business Development:

- Generate and close home loan sales through direct marketing and referrals.
- Meet monthly and quarterly sales targets for home loan products.
- Build and maintain relationships with builders, real estate agents, and other stakeholders to generate leads.
- Prospect potential customers through various channels, including tele-calling, customer visits, and online lead generation.

2. Customer Relationship Management:

- Build and maintain strong relationships with customers from the initial inquiry to loan disbursement.
- Provide excellent customer service and ensure all queries are addressed promptly.
- Educate customers on loan products, interest rates, and the application process.

3. Loan Process Management:

- Assist customers in completing loan applications and gathering necessary documentation.
- Coordinate with the credit team to ensure timely processing and approval of home loan applications.
- Track the loan application status and ensure smooth disbursement by working with relevant teams.

4. Market Knowledge:

- Keep up-to-date with market trends, product offerings, and competitor activities.

- Provide valuable insights and feedback to the sales team and product heads regarding market conditions and customer preferences.

5. Documentation & Compliance:

- Ensure proper documentation and KYC (Know Your Customer) compliance.
- Follow up on loan documentation and ensure all documentation is complete and accurate for successful loan approval.

6. Reporting & Analytics:

- Maintain and report daily, weekly, and monthly sales progress.
- Track individual performance against targets and ensure alignment with organizational goals.
- Analyze customer feedback and provide insights for product development.

Skills and Qualifications:

- **Educational Qualification:** Graduate/Postgraduate in any discipline. A background in finance or sales is preferred.
- **Experience:**
 - Minimum 2-3 years of experience in sales, preferably in home loans.
 - Experience in handling direct sales and achieving sales targets.
- **Key Skills:**
 - Excellent communication and interpersonal skills.
 - Strong negotiation and persuasion abilities.
 - Ability to work independently and as part of a team.
 - Basic knowledge of the home loan market, interest rates, and financial regulations.
- **Technical Skills:**
 - Proficiency in MS Office and CRM tools.
 - Knowledge of loan processing software and customer management tools is a plus.

Personal Attributes:

- Self-motivated with a drive to meet sales targets.
- Goal-oriented with a customer-first approach.
- Ability to work in a fast-paced and dynamic environment.
- Strong problem-solving skills and attention to detail.

Work Environment:

- Full-time role with flexibility in working hours.
- Combination of in-office and field work (customer meetings and site visits).