

Job Description – City Manager Home Loan/BML for DST	
Position	City Manager - DST- Home Loans/ Loan Against Property Senior Manager / Manager
Position Purpose	<ul style="list-style-type: none"> • Driving sales and targets across shared locations and ensuring compliance. • Would be responsible for driving sales for Home /Mortgage loans sourcing. • Will be responsible for achieving territory targets of respective products. • Would be managing a team of Team Leaders. • Ensure teams achieve monthly productivity targets assigned at Sales executive level. • Regular hiring and optimum team structure to be maintained as per the targeted teams size and business targets. • Take requisite action to weed out non-productive staff as per periodicity decided. • Regular training of teams on the banks product and process to be organised in co-ordination with bank teams. • Track FTR, TAT and deliver on standards as set by bank from time to time. • Ensure privacy of data is maintained by the teams managing customers by auditing from time to time. • Ensure teams discipline in customer engagement and channel/lead management. • Provide exceptional customer experience to all customers engaged. • Manage customer grievances as per standards set by bank from time to time. • Cross sell different products as per requirement from time to time.
Role & Responsibilities	<ul style="list-style-type: none"> • Strategize achievements of sales target through Team Leaders by breaking down of annual targets • Provide leadership and direction at City Level to achieve objectives , customer needs and foster team development • Responsible for leading , mentoring , developing , directing & handling activities of team leaders within the city assignment • Ensure co-ordination and vision dissemination with Vertical Heads/National Head to deliver effective communication with workers. • Responsible for Year on Year Incremental addition to the Business book Size & Net Income across multiple products through new acquisition & Customer relations. • Review / validate current Sales process & methodologies across products to bring more effectiveness and remove bottlenecks by co-ordinating with various stakeholders. • Ensuring budgeted volumes and revenues are achieved for the city allocated • Build & maintain key relationships across businesses and products. • Preparing business presentation and conducting meetings with bank and other stakeholders on performance and action taken. • Ensure adherence to all processes laid by both BGSS / Bank internal policies, compliance & policies.
Job Specific skills	<ul style="list-style-type: none"> • Minimum 7+ years of relevant experience in the Home loan /LAP sales domain. • Relationship Management, Channel management skills.

	<ul style="list-style-type: none"> • Proven track record of managing large teams in the respective geography. • Co-ordination skills to work with credit, legal, branch and operations. • Deep understanding of credit underwriting standards and different market practices and credit bureau functions. • Ability to read and understand financials, credit reports, bureau reports. • Deep understanding of legal knowledge for property related transactions in the respective geography. • Strong knowledge of retail assets, regulatory knowledge and ability to assess customer requirements basis available products. • Strong analytical, interpersonal, and verbal and written communication skills. • Co-ordination skills to work with credit, legal, branch and operations. • Detail-oriented with strong ability to manage sales and compliance simultaneously. • Ability to work in a flexible and target-oriented environment. • Must be able to work in a high stress environment while achieving agreed upon sales-target consistently. • Must be willing and able to work as part of a team. • Strong capability to work with people from different background • Swift decision making to ensure closure of targets. • Coordinating with Vertical Heads/National Head, Team Leaders, Branches, SMS etc.as and when required
Educational Qualification	Graduate Degree is mandatory. Preferably MBA. IIBF certification (any Field) is a must.
Minimum Experience	Minimum 7 – 10 years of experience in banking/financial services industry with around at least 4 years in team management/sales. Experience in dealing with multiple banking products is a plus.
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on case to case basis. Bonus, over and above the fixed compensation, for leaders and achievers.
Location of posting	Mumbai/Bengaluru/NCR/Pune/Hyd./Chennai/Kolkata/Ahmedabad/Baroda The candidate may be deputed to work with team(s) with the organization / any subsidiary of the parent organization if and as deemed necessary.