

**Job Description – Team Leader –
Loan Against Property for Managing DST LAP**

Position	Assistant Manager / Deputy Manager - DST- LAP (Team Leader)
Position Purpose	<ul style="list-style-type: none"> • Would be responsible for driving sales for loans sourcing • Would be managing a team of Direct Sales Executives. • Provide exceptional customer experience to all customers engaged. • Cross sell different products as per requirement from time to time. • Driving sales and targets across shared locations and ensuring compliance
Role & Responsibilities	<ul style="list-style-type: none"> • Strategize achievements of sales target through direct sales team by breaking down of annual targets • Provide leadership and direction at local and area Level to achieve objectives , customer needs and foster team development • Responsible for leading , mentoring , developing , directing & handling activities of direct sales team within the area assignment • Ensure co-ordination and vision dissemination with City Managers 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 area • 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 4+ years of relevant experience in the LAP SALES domain with Banks or NBFCs only. (Experience in Home Loan, Auto loan, Unsecured loan, education loan, etc will NOT be considered) • Should not be currently working with any Financial Consultant/DSA • Relationship Management, Channel management skills • Proven track record of managing large teams in the respective geography. • Co-ordination skills to work with credit, legal, branch and operations. • 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. • 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. • Strong capability to work with people from different background • Coordinating with City Mangers, Branches, SMS etc.as and when required.
Educational Qualification	Graduate Degree is mandatory. Preferably MBA,IIBF certification (any Field).

Minimum Experience	Minimum 4 – 7 years of experience in banking/financial services industry
Age Criteria	Maximum age 40 Years
Location of posting	Mumbai/Bengaluru/NCR/Pune/Hyd./Chennai/Kolkata/Ahd./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.