

Relationship Manager – Loan Against Property

Business Description:

The 'Loan Against Property (LAP)' Business vertical is the part of 'Secured Assets' division of the Consumer Bank.

This vertical specializes in acquiring retail customers for funding against Residential, Commercial & Industrial Properties. We also provide loans for purchase of Commercial Properties and funding with Lease Rental Discounting. The target customer segment is small & medium traders; manufacturers & service providers and self-employed professionals. We have recently started funding Salaried customers also. The vertical has Pan India presence with coverage in most of the major towns of the country. The Sales team comprises Relationship Managers (RMs) who are responsible for acquiring LAP customers from various channels i.e. Direct Marketing Agents, Direct Sales Teams, Branch Banking & Other Group Businesses etc.

Job Role:

- Manage sales for Loan against Property business from cross channel and open market
- Ensure unilateral growth by adding new Branches
- Manage and grow the Direct Sales team and focus on increased Productivity
- Marketing and encashing catchment areas
- Meeting HNI clients and explaining various products related to Loan against property/HF/ Working capital.
- Responsible for Builder relations and Builder Tie Ups to focus on Primary Markets
- Responsible for Project approvals of Builders
- Ensure additional revenue generation through cross sell & Multi selling of Insurance, CASA, Credit Cards etc.
- Training & Development of the DST Team and DSAs
- Liaisoning with Internal teams for business like Credit, Legal, Technical, RCU & Operations
- Responsible for end-to-end processing of the case and updating the status of the same to the customers.
- Ensuring Top Class service for Customers for better NPS Scores
- Experience in SECURED LOAN SALES is Must