

Area Manager – Sales

Particulars	Details
Designation	Area Manager
Function	Loan Sales
Level	L3
Employment Type	Full-Time
Location	Pan-India (based on business requirements)
Reporting To	Regional Sales Manager / Deputy General Manage
Qualification	Post Graduate in Sales & Marketing
Travel Requirement	Field travel within assigned territory
Language Requirements	Preferred proficiency in local language, Hindi and English

About the Role

The Area Manager – Sales is responsible for driving business growth and market penetration across an assigned territory by leading field sales teams, strengthening channel partnerships, and ensuring achievement of disbursal and portfolio objectives.

The role requires ownership of sales performance across dealerships and distribution channels, effective management of field teams, and execution of growth strategies that enhance market share, customer acquisition, and portfolio quality. The incumbent will act as the primary business owner for the assigned geography and play a critical role in expanding BACL's presence in the market.

Key Responsibilities

Business Growth & Sales Performance

- Drive achievement of disbursal, finance penetration, and business growth targets across the assigned territory.
- Develop and execute territory-level business plans to maximize market share and channel productivity.
- Monitor sales performance across dealerships, sub-dealers, and alternate distribution channels, identifying opportunities for growth and corrective actions.

- Drive lead generation, lead conversion, and approved-yet-undisbursed loan closures to improve business outcomes.
- Ensure effective deployment of sales campaigns, schemes, and business initiatives across the territory.

Team Leadership & Capability Building

- Lead, coach, and develop Credit Sales Managers (CSMs) and field sales teams to achieve business objectives.
- Set clear performance expectations and conduct regular field reviews and performance discussions.
- Build team capability through structured coaching, product training, and market exposure.
- Foster a culture of accountability, customer focus, and execution excellence.

Dealer & Channel Management

- Build and strengthen relationships with dealerships, sub-dealers, MBOs, and channel partners.
- Drive dealer activation, engagement, and productivity enhancement initiatives.
- Support dealer onboarding and expansion of the distribution network within the assigned geography.
- Resolve partner concerns & ensure seamless business operations across channels.

Market Development & Customer Acquisition

- Identify new business opportunities, emerging markets, and underserved customer segments.
- Gather and analyze market intelligence, competitor activities, pricing trends, and customer preferences.
- Recommend territory-specific growth strategies and sales interventions based on market insights.
- Support implementation of new products, schemes, and distribution initiatives.

Customer Experience & Stakeholder Management

- Ensure superior customer experience across the sales lifecycle.
- Address escalated customer concerns and partner issues in a timely manner.
- Collaborate closely with Credit, Operations, Collections, and other internal teams to ensure smooth customer onboarding and disbursal processes.
- Build strong stakeholder relationships to support business objectives.

Portfolio Quality & Risk Management

- Monitor portfolio quality indicators including first EMI bounce, non-starter cases, and early delinquency trends.
- Drive preventive actions to improve portfolio quality & reduce future risk.
- Ensure adherence to KYC, credit, operational, and regulatory requirements.
- Promote responsible business growth while maintaining risk and compliance standards.

Performance Reporting & Governance

- Track key business metrics and sales performance through MIS reports.
- Conduct periodic business reviews and present insights, challenges, and action plans to leadership.
- Ensure timely and accurate reporting of sales, productivity, and portfolio performance metrics.
- Drive process discipline and adherence to company policies and governance standards.

Key Skills & Competencies

Functional Competencies

- Sales & Business Development
- Territory Management
- Channel & Dealer Management
- Distribution Expansion
- Portfolio Quality Management
- Business Analytics & Performance Management
- Market Intelligence & Competitive Analysis

Behavioral Competencies

- Leadership & Team Development
- Relationship Management
- Customer Centricity
- Strategic Thinking
- Execution Excellence
- Problem Solving & Decision Making
- Ownership & Accountability

If you are interested in exploring this career opportunity, please share your updated resume with rajith.ibs@gmail.com on or before 25th September 2026