Saraswat Bank

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Job Description for Areas Sales Manager - Acquisition (Liabilities)

Role - Area Sales Manager - Acquisition (Liabilities)

Department

Retail Banking.

Reports To

Geography Head (West) – Liabilities Sales.

Location

Mumbai / Pune

Position Purpose

The Area Sales Manager (ASM) – Acquisition is responsible for driving liability business growth by acquiring quality Retail, Affluent, MSME and Corporate customers within the assigned geography. The role will lead a field acquisition team, develop sustainable sourcing channels, and accelerate CASA growth while strengthening Saraswat Bank's market presence.

The ASM will act as the growth catalyst for the geography by ensuring superior customer acquisition, portfolio quality and sales productivity.

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1. Business Acquisition

- Deliver CASA, Current Account and Salary Account acquisition targets.
- Drive New-to-Bank (NTB) customer acquisition.
- Increase Average Quarterly Balance (AQB) and Average Daily Balance (ADB).
- Generate high-quality Current Account relationships from MSMEs, traders, professionals and corporates.
- Drive Fixed Deposits, Assets, Wealth and Third-Party Product referrals.

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2. Market Development

- Identify high-potential markets and acquisition opportunities.
- Develop local acquisition strategies for residential, commercial and industrial clusters.
- Build strong visibility for Saraswat Bank through customer engagement programs and activation campaigns.
- Strengthen relationships with business associations, housing societies, educational institutions and corporates.

- Regular Activity Planning with Lead Funnel Management.

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3. Channel Development

Develop multiple acquisition channels including:

- Corporate Salary Relationships
- MSME Ecosystem
- Builder & Developer Tie-ups
- Chartered Accountants
- Business Consultants
- Trade Associations
- Referral Partners
- Merchant Acquisition
- Digital Lead Generation

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4. Sales Leadership

- Lead, coach and inspire Acquisition Managers and Sales Executives.
- Conduct daily morning huddles and weekly business reviews, along with proper DSR.
- Improve team productivity through structured coaching.
- Drive a high-performance, result-oriented sales culture.

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5. Portfolio Quality

- Ensure sourcing complies with RBI and Bank KYC norms.
- Maintain excellent activation ratios.
- Monitor funding and balance build-up.
- Improve customer engagement and early portfolio behaviour, with proper product Hook’s

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6. Governance & MIS

- Monitor daily sales dashboards.
- Track conversion ratios and productivity metrics.
- Review pipeline health and business performance.
- Ensure timely reporting and adherence to all regulatory and bank compliance requirements.

Key Deliverables (KPIs)

Business

- CASA Value
- CASA Volume
- Current Account Acquisition
- Salary Account Acquisition
- New-to-Bank (NTB) Customers
- AQB/ AMB Growth
- ADB Growth (Average Daily Balance) Build up
- Fixed Deposit Mobilisation
- Cross-sell Income

Productivity

- Accounts per Sales Officer
- Daily Customer Meetings
- Lead Conversion Ratio
- Account Activation Ratio
- Funding Ratio
- Team Productivity

Quality

- KYC Accuracy
- Customer Activation
- Low Account Rejection Rate
- Compliance Score
- Customer Experience

Span of Control

Direct Reporting

- Acquisition Managers
- Senior Sales Officers
- Sales Officers

Key Stakeholders

- Cluster Heads
- Operations Team
- Service Team
- Product Team
- Marketing Team

Desired Candidate Profile

Education

- Graduate (Mandatory)
- MBA / PGDBM preferred

Experience

- 6 – 10 years of experience in Retail Banking Liability Sales.
- Minimum 3 years in a team handling role.
- Proven track record in CASA acquisition and Current Account sourcing.
- Strong understanding of Retail Banking and MSME Banking.

Core Competencies

- Sales Leadership
- Business Development
- Customer Acquisition
- Channel Development
- Relationship Management
- Team Development
- Strategic Planning
- Market Intelligence
- Analytical Thinking
- Execution Excellence
- Compliance & Risk Awareness

Success Measures

A successful Area Sales Manager consistently delivers sustainable liability growth by building a high-performing acquisition team, expanding market penetration, developing strong sourcing channels, acquiring quality customers, and contributing significantly to Saraswat Bank’s retail liability franchise.

Expected Outcomes

- Achieve 100%+ acquisition targets consistently.
- Increase CASA market share across the assigned geography.
- Build a strong pipeline of Retail, MSME and Salary relationships.
- Maintain high account activation and funding ratios.
- Deliver superior portfolio quality and customer experience.
- Develop a future-ready acquisition team aligned with Saraswat Bank’s growth strategy.