

BOB Financial Solutions Limited (BFSL, formerly known as BOBCARDS Ltd.) is a wholly owned subsidiary of Bank of Baroda and a Non-Deposit Accepting Non-Banking Finance Company (NBFC). BFSL was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BFSL is one among the pioneers in Indian card market and was the first nonbanking company in India to issue credit cards.

The Company's core business is credit card issuance and consumer lending. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations and its debit cards operation for its overseas territories/ subsidiaries and sponsored RRBs. The Company is aiming to expand within Consumer Credit, Commercial Credit, Retail Credit, Capital Market Lending (loan against securities, IPO financing) and other Financial Services.

<b>Position</b>	<b>Manager / Assistant Manager – Customer Value Management</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <ul style="list-style-type: none"> <li>• Design and execute a multi-channel Customer Value Management Program, covering the entire customer lifecycle from on-boarding, Activation, Usage, X-Sell and Retention.</li> <li>• Plan customer on-boarding journey. It is important for the customer to be informed about the basic details of the card setup, give him/her awareness on the product features and use offers and benefits to engage them on the card.</li> <li>• Creation and execution of customer engagement activities and campaigns across all segments, with particular focus on retention of customers.</li> <li>• Identification of pain points and moments of delight within the customer's journey using data including surveys and research - and creation of plans to address/amplify the said conclusions.</li> <li>• Development and execution of retention toolkit including incentives and financial offers / alliances to retain customers to be targeted to specific customer groups depending on customer lifetime value.</li> <li>• Management of agencies (including outsourced ones) involved in activities within the reasonable parameters of the targeted activities and performance indicators.</li> <li>• Deliver relevant performance data at regular and agreed review points. The data must be interpreted to determine customer performance and support recommendations to increase the business benefits through usage of Credit Cards.</li> <li>• Ensure that all engaged staffs including outsourced agencies are focused upon the customer success factors that increase usage of Credit Cards within agreed criteria.</li> <li>• Maintain a high level of customer response and satisfaction based upon both survey and attrition indicators. Increase reference ability and look to promote connection between the customer and the organization.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• Experience in Credit Card product and/or portfolio management.</li> <li>• Exposure to managing inbound/outbound telemarketing teams.</li> <li>• Understanding of Indian Credit Card Industry and Regulations governing it.</li> </ul>



	<ul style="list-style-type: none"><li>• Understanding of Credit Card parameters and their impact on profitability.</li><li>• Data and analytics orientation to interpret data and take necessary action.</li><li>• Experience of working in cross-functional teams.</li><li>• Interpersonal skills required to manage internal and external stakeholders.</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• Graduate</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• 3+ Years, including at least 2 years in product or portfolio management preferably in a Credit Cards or Financial Services company.</li></ul>
<b>CTC offered</b>	<ul style="list-style-type: none"><li>• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.</li></ul>
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• <b>Mumbai.</b> The candidate may be deputed to work with the team(s) within the organization / parent organization / any subsidiary of the parent organization if and as deemed necessary. Candidate is liable to be transferred to any other location in India.</li></ul>
<b>Maximum Age on the last date of application</b>	<ul style="list-style-type: none"><li>• 50 Years as on date of receipt of Application.</li></ul>
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as <b>“Manager / Assistant Manager – Customer Value Management”</b>
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<b>Contact Number</b>	022 - 40286631
<b>Other Terms</b>	<ul style="list-style-type: none"><li>• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for interview.</li><li>• In case of any modification in advertisement shall be updated only in Website.</li><li>• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.</li></ul>
<b>Last Date for application</b>	<b>03<sup>rd</sup> April 2019</b>