

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.

Position	Manager / Assistant Manager – Anti-Money Laundering
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>The position will support the management in ensuring that the Business operates in accordance with all legal and regulatory requirements and all standards relating to anti money laundering and sanctions, so as to protect and enhance the reputation of the Bank with its regulators and avoid significant financial loss or reputational damage.</p> <ul style="list-style-type: none"> • Identify control gaps, process inefficiencies, technology opportunities, and coordinate with key stakeholders in developing solutions and Operations. • Obtain and retain system access to independently validate processes and conduct spot validations on recurring basis. • Interpret and understand governing policies to ensure processes are adherent. • Identify trends, themes, tendencies that indicate risks and facilitate deep dives in to any significant current or emerging risk areas. • Proactively analyse various data sources to form an independent assessment/opinion of inherent risk and probe to understand the associated controls and residual risk. • Proactively identify significant risks in the processes and develop specific recommendations for execution functions to action. • Develop strong working relationship with cross-functional units and illustrate strong policy, process and control knowledge to establish self as a valued and respected partner. • Assist all functions for AML Governance & Control Head lead/present relevant material as necessary at senior level governance forums such as Business Risk Reviews and Business Risk Compliance and Control (BRCC) Committees as well as for meetings with stakeholders such as Regulators and senior management. • Assist in preparing deliverables for audits and regulatory reviews • Independently act as single point of contact and coordination for Cards business during audits and regulatory reviews of the AML & Sanctions program. • Support the Cards AML Program Oversight Entity by maintaining control activities including Records Management, Continuity of Business, End-User Computing assessments and tracking, Key Risk Indicator tracking & reporting.
Job specific skills	Applicants should possess the following attributes:



	<p>Min 3 years' experience with Credit Cards in one of the following areas:</p> <ul style="list-style-type: none">• Risk Management, Operational Risk, or Audit/Control/AML function.• Ability to break down complex processes into core activities and identify control gap root causes so they can be more readily addressed.• Strong knowledge of Cards Products, User Interfaces, and Support structure.• Experience in Risk and Controls and the Managers Control Framework is a plus.• Experience communicating effectively, orally and in writing, with various levels within the organization.• Experience working on team projects in a collaborative environment to deliver on regulatory commitments and organizational mission.• Ability to work collaboratively within and across functions to clearly communicate information and actions needed by peers and stakeholders at multiple levels.• Effective team player and contributor in dynamic and shifting teams as well as virtual teams.• Self-starter with proven ability to plan and work independently to excel in a fast-paced environment with large workloads and tight deadlines.• Ability to re-prioritize work as the immediate needs of the business change.
Educational Qualifications	<ul style="list-style-type: none">• Bachelor's Degree or relevant work experience.
Minimum Experience	<ul style="list-style-type: none">• Minimum 3 years of experience preferably from Banking and Financial Services
CTC offered	<ul style="list-style-type: none">• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	<ul style="list-style-type: none">• Mumbai. 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.
Maximum Age on the last date of application	<ul style="list-style-type: none">• 50 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as " Manager / Assistant Manager – Anti-Money Laundering "
Website	www.bobfinancial.com
Other Terms	<ul style="list-style-type: none">• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for selection procedure.• Canvassing, in any form, will result in disqualification of candidature.• In case of any modification in advertisement shall be updated only in Website.• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.• Company may conduct background checks/CIBIL check at any stage of process and also call for current compensation detail/qualification documents/past employment proofs for conclusion of recruitment process.



BOB Financial
— CREDIT FINANCING —

Last Date for application	30th January 2020.
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