

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	Area Sales Manager – Telesales
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>The ASM-Tele Sales will be responsible identifying potential buyers and convincing them to buy the credit cards. The role would be responsible for the development of sound market sales/lead fulfilment strategies, which ensure optimum penetration in the desired segments in line with the regional digital & tele-sales strategy, thus in turn increasing the sales number/quota of the organization.</p> <ul style="list-style-type: none"> • Responsible for, achieving monthly sales targets to meet the organization requirements of targeted Number of New Card Accounts. • Responsible for new customer acquisition through pre-defined channel within defined cost of acquisition. • Work closely with the sales, product & marketing teams to optimize productivity through product/channel mix. • To Derive Efficiency from the Callers in terms of Application Productivity. • Tracking Daily performance of tele-callers through Sales Funnels analysis. • Periodically checking trends and taking corrective measures. • To Monitor Decline Trends and accordingly Modify the Sourcing Mix. • Measuring conversions of leads given by the team. • Creating detailed dispositions to track leads effectively to the last mile. • Connecting with the field teams/ fulfilment team to take regular feedbacks on lead quality. • Maintain knowledge on all bank products and services and assist to resolve customer queries. • Regularly measuring the performance of the team. • Creating a training and development calendar to upskill the tele-callers. • Engages with customers to build relationships, and delivering a positive customer experience while acquiring. • Managing Sales Quality by ensuring defined benchmarks on First Time Not Right (FTNR), Gross Approval Rate (GAR), and Rejects & Sourcing Mix. • Keep up-to-date on products, policy and competition.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Ability and willingness to establish & build businesses from scratch, thus having an entrepreneurial streak becomes preferable.



	<ul style="list-style-type: none">• Comfort with ambiguity and laying the foundation for the organization in both Digital and Tele Sales Verticals.• Ability to work in the ever-evolving digital environment in the context of a keeping abreast with changing online & offline mediums, with a strong passion for success.• Strong analytical, problem solving and decision-making skills with the ability to synthesize data received from online/offline campaigns (like emails/SMS/missed calls/Social Media/Raw Data for Tele-callers etc.) and convert them into winning strategies to enhance sales figures.• Manage and motivate both the tele-sales and digital sales team to ensure employee satisfaction.• Excellent communication and interpersonal skills.• Exceptional ability to think strategically, Challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance.
Educational Qualifications	<ul style="list-style-type: none">• Graduate / Post Graduate.
Minimum Experience	<ul style="list-style-type: none">• 3+ years of related experience preferably from banking and financial service sector companies of repute. Previous experience in Tele or digital sales would be favorable.
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, Delhi, Bangalore. 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">• 45 years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as” Area Sales Manager - Telesales ”
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.
Last Date for application	20th February 2020.