

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
Role & Responsibilities	Key highlights of the role are listed below (purely indicative and not limiting):
	This position is responsible for driving business through outsourced executives. Being a people leader position, the candidate is also responsible for coaching and development of the Sales Team, ensuring appropriate sales processes are followed, and highest levels of controls and compliance are adhered to and manage the end to end sales cycle. The Role and responsibilities of this position include:
	 Driving Business through Defined Channels of Acquisition (3rd Party/ Channel Partner). Obtaining and analyzing market intelligence & implementing market share
	strategies.3. Develop strong interfaces with Operations to understand and contribute to Card approval process.
	 Analyze applications on an on-going basis to ensure that metrics on approval rates, cancellation rates, declines and spend behavior etc. are met. Team handling:
	 Monitoring and evaluating team performance. Acquiring and developing new talent. Ensuring on-going team coaching and development.
	 Creating a culture that motivates, empowers and retains talent. Focus on the key metrics.
	New card acquisition from the sales team.Sales Productivity.
	 Cost of acquisition. First year attrition rate. Deployment of people practices such as coaching & feedback.
	Attrition of team members.Controls and compliance.
Job specific skills	Applicants should possess the following attributes:
	 Strong consumer financial services sales experience leading a large team. Team management experience will be a plus. Excellent Inter personal and communication skills.
	Preferably from Retail, Banking, Insurance & financial services sector.



BOB Financial

Educational Qualifications	Graduate / Post Graduate
Minimum Experience	 3+ years with Graduate Qualification preferably from Banking and Financial Services sector companies of repute.
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	 Bhuj, Baroda, Valsad, Jalgaon, Ludhiana, Udaipur, Bareilly, Chennai, Vijayawada, Hubli, Anand, Gandhinagar. 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	45 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as "Area Sales Manager"
Website	www.bobfinancial.com
Other Terms	 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	10 th April 2020.