



BOB Financial Solutions Limited 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. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations. The company intends to expand in Retail Asset products like Home Loan, Education Loan, Auto Loan, Loan against property and other financial services.

<b>Position</b>	<b>AVP / VP – Business Solutions Group.</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b> This position is responsible managing the day to day functioning of the department. The Role and responsibilities of this position include:</p> <p>Design and Implement Technology solutions for Credit Cards/Personal Loans business with support from internal technology teams and application vendors.</p> <ul style="list-style-type: none"><li>• Ensure that the solutions deployed are robust, scalable and there are no major functional/performance issues post the implementation.</li><li>• Act as a key interface between users, IT and partner development teams and is responsible and accountable for all functional requirement related decisions.</li><li>• Act as a functional expert to the business teams to ensure the requirements are fulfilled with minimal changes to systems and existing system capabilities are fully exploited.</li><li>• Help Product and Marketing Groups to convert the Idea to a Solution for Business products.</li><li>• Owns &amp; manages Business Analysis/development, Requirement gathering (BRD), FSD, UD, Costing, Project Management.</li><li>• Drives Functional understating, Changes and System Implementation, UAT testing &amp; signoff, Team handling.</li><li>• Prioritizing and escalating issues when needed and keeping stakeholders informed of progress.</li><li>• Develop and maintain implementation best practices, documentation procedures and standards.</li></ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"><li>• Strong Knowledge of commonly used Credit Cards platforms like Vision Plus, Prime etc.</li><li>• Excellent understanding of Credit Card, Personal Loans eco-system and system architecture.</li><li>• Experience on designing a solution for digital onboarding and underwriting.</li><li>• Working experience on AI platform.</li><li>• Prior experience of implementing/migrating /supporting Credit Cards systems for any Indian bank is a must.</li><li>• Should have working knowledge of technology frameworks like API management, File transfers, Change control, Application management etc.</li><li>• Should have understanding of security protocols used in Credit Cards related</li></ul>



	<p>systems like PCI DSS standards etc.</p> <ul style="list-style-type: none"><li>• Experience in defect management/troubleshooting for Credit Cards applications would be an advantage.</li><li>• Excellent communication and negotiating skills.</li><li>• Good leadership skills, should be able to lead a team of 5 to 10 members.</li><li>• Good interpersonal skills and candidate should work closely with all internal and external stakeholders with a solution-oriented approach.</li><li>• Should be result oriented and must think of all aspects like business, customer, reputation, regulatory impact etc. while designing solutions Proven ability to identify, solve and prevent regulatory issues.</li><li>• Good Project Management skills.</li><li>• Good in preparing and reviewing technical documentation like BRDs, FSD, and Architecture diagrams etc.</li><li>• Good Business Analysis and Consulting Skills.</li><li>• Good in requirements gathering and understanding both stated and assumed business requirements.</li><li>• Prioritise and manage work load effectively, recognising the quick turn-around requirements.</li><li>• Work independently with minimal supervision and take responsibility</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• B.E/B.Tech/B.S.C from Reputed Colleague/University.</li><li>• MBA/PG in Management specializing in banking, finance, IT systems would be preferred.</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• Minimum of 12 years of Graduate and Minimum of 8 Year with Post Graduate / Professional Qualification.</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>• 55 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>AVP / VP – Business Solutions Group</b> ”
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<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 selection procedure.</li><li>• Canvassing, in any form, will result in disqualification of candidature.</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><li>• 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.</li></ul>
<b>Last Date for application</b>	<b>19<sup>th</sup> March 2021.</b>