

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.

Position	Asst. Manager / Manager - Collections
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position would include the mentioned set of responsibilities but not limited to:</p> <ul style="list-style-type: none"> • Demonstrates good understanding and exposure to credit cards/ Unsecured Loans collections dynamics. • Managing Field Collection agencies / tele-calling team to help improve resolution rates for pre-write-off accounts and money collection on NPA /write-off/180+ cases. • Development and management of outsourced collection agencies for optimal results at the best cost. • Designs and improves processes to improve cash flows and reduce outstanding receivables. • Implementation and management of all compliance, regulatory and other customer experience related norms during execution of collection activity. • Develop and update robust MIS and ensure all reporting requirements are met for statutory, compliance and regulatory requirements.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Candidates must have robust previous experience working as a collections specialist in the credit cards/ unsecured loans collections domain with supervisory experience. • Must possess strong analytical and decision making skills. • Good negotiation skills to be personally able to convince delinquent customers to make payments on their overdue accounts. • Is adept at doing field-visits on selected delinquent accounts to help boost collections & recoveries. • Has good understanding of agency reviews including reviewing collector-level performance w.r.t coverage, frequency, resolution, quality of feedback. • Knowledge of risk operations with strong focus on controls and compliance.
Educational Qualifications	<ul style="list-style-type: none"> • Graduate or MBA / Professional Degree / Post Graduate.



Minimum Experience	<ul style="list-style-type: none">• Minimum of 3 years of Graduate and Minimum of 1 Year with Post Graduate / Professional Qualification.
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">• 45 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “Asst. Manager / Manager - Collections”
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	19th March 2021.