

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	Chief Risk Officer
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <ul style="list-style-type: none"> <li>• Responsible for and has the authority to make decisions on risk management issues that directly impact the company. Sets the strategic risk management vision and is charged with delivering that strategy for the company.</li> <li>• Develop the Risk Management team by bringing in and developing the required competencies within the team to able to assess and mitigate the risks within and outside BOB Financial.</li> <li>• Set the risk assessment and underwriting framework for the credit cards and other loan products within BOB Financial in line with the company's risk appetite and monitor for results against set benchmarks and standards.</li> <li>• Identify the Market, Enterprise and Organizations Risks for BOB Financial, quantify the risk limits and take risk mitigation activities as required.</li> <li>• Identify the risks arising from emerging trends / regulatory changes / technology changes for the credit cards, unsecured and secured loan products and develop strategies to mitigate the same.</li> <li>• Set up the Framework and the guidelines to analyze the portfolio risk and build the team to continuously monitor risks from a product portfolio perspective.</li> <li>• Responsible for implementing the infrastructure necessary to identify, assess and manage the control of risk.</li> <li>• Create and disseminate risk measurements and reports.</li> <li>• Co-Ordinate with Technology team in managing Information Security for the BOB Financial by identifying the potential risk from network and data security and taking measures to mitigate the same.</li> <li>• Interface with key stakeholders such as the board, Bank of Baroda senior management, regulatory and compliance authorities.</li> <li>• Develop and set up the team by hiring talent with the appropriate competencies required within the Risk function to effectively support business needs and balance portfolio growth with quality of the balance sheet.</li> <li>• As a part of the leadership team, provide insights in the development and continuous evaluation of Risk across BOB Financial.</li> <li>• Develop a talent pipeline of high potential employees and ensure the retention of key and critical talent within the Risk function.</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 understanding of the Credit Card &amp; Personal Loans credit products and Risks associated with the same.</li><li>• Sound understanding of all relevant regulatory framework related to the Credit Cards and Personal Loan products as well as enterprise.</li><li>• Sound understanding of Business processes as well as dynamics of the external environment.</li><li>• Knowledge of Information Security related risks and processes and mitigating them would be an added advantage.</li><li>• Ability to identify patterns, forecast trends and risks associated therein.</li><li>• Ability to contribute to strategy and business growth.</li><li>• Strategic and analytical bent of mind.</li><li>• Strong investigative and decision making skills.</li><li>• Ability to make sound decisions by clear logical thinking and demonstrated process driven approach.</li><li>• Ability to deal with ambiguity.</li><li>• Ability to manage and influence internal as well as external stakeholders.</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• Graduate in any discipline.</li><li>• Post-Graduation (Preferable).</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• Minimum 16 years of experience in banking or financial services companies.</li><li>• Hands on experience within the risk function for credit cards or unsecured lending for a minimum of 5 years at a bank or NBFC is a pre requisite.</li><li>• Exposure to risk management of secured products will be an added advantage.</li><li>• Demonstrated credit and risk experience with a focus on analytics, data interpretation and holistic business understanding.</li></ul>
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• 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.</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>	careers@bobfinancial.com with subject as <b>“Chief Risk Officer”</b>
<b>Website</b>	www.bobfinancial.com
<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>



**BOB Financial**  
— CREDIT FINANCING —

**Last Date for  
application**

**11<sup>th</sup> March 2020.**