



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	Assistant Vice President / Manager – Cobrands & Portfolio Management
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>Cobrands</p> <ul style="list-style-type: none"> • Identify, design and implement cobrand/s for incremental business growth. • Manage the cobrand partner/s and ensure periodic monitoring of mutually agreed parameters and milestones. • Deliver cobrand numbers ensuring the targeted customer and channel mix. • Deliver targeted profitability through efficient design and management of product construct, fees and charges. • Monitor portfolio parameters and work closely with Risk and Collections to ensure desired portfolio quality. • Ensure compliance with regulatory and industry requirements at all times. • Manage all stakeholders including Sales, Marketing, Operations, Customer Service, Finance, IT, Risk and Collections. <p>Portfolio Management</p> <ul style="list-style-type: none"> • This position will also be responsible for managing Usage of Credit Cards. • Design and implement segmented interventions to deliver spend targets viz. Late Activation, EMI, POS EMI, Frequency of Spends, Breadth of MCC etc. • Design and implement interventions to deliver targeted profitability viz. Reduced Rate of Interest (RRI), Payment Holiday etc. • Work closely with Marketing to make best use of offers and benefits sourced by the Marketing team.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Experience in Credit Card product and portfolio management. • Experience in managing cobrands or strategic alliances. • Exposure to Credit Card technology including issuance as well as merchant acquiring. • Understanding of Indian Credit Card Industry and Regulations governing it. • Understanding of Credit Card parameters and their impact on profitability. • Data and analytics orientation to interpret data and take necessary action.



	<ul style="list-style-type: none">• Experience of working in cross-functional teams.
Educational Qualifications	<ul style="list-style-type: none">• Graduate / Postgraduate degree.
Minimum Experience	<ul style="list-style-type: none">• 4 Years, including at least 2 years in product and /or portfolio management preferably in a Credit Cards or Financial Services company.
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. 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">• 55 years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “ Assistant Vice President / Manager – Cobrands & Portfolio Management ”
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.