

**BOB Financial Solutions Limited , Mumbai**

**RECRUITMENT OF SALES STAFF FOR DIRECT SALES DIVISION**

BOB Financial Solutions Limited (BFSL) (Formerly known as BOBCARDS Limited), is an NBFC (Non-banking Financial Company) established in 1994, which is a wholly owned subsidiary of Bank of Baroda. BFSL is currently in the business of Credit cards issuance, merchant acquisition and Debit Card (Issuance & Reconciliation) on behalf of Bank of Baroda (Domestic & Overseas) & BOB Sponsored RRBs. BFSL now envisages doing business of Consumer Credit, Commercial Credit, Retail Credit and other Financial Services.

**As a part of the the Company's ambitious strategy to become a world class Non Banking Financial Company ( NBFC ), the company is looking for result oriented Sales personnel as part of its Direct Sales division with proven skills and requisite experience in selling retail financial products (Home Loan, Car Loans, Education Loans , Loan Against Shares and Tractor Loans).**

Last Date for submission of applications	16-Nov-2018
Date of Eligibility	17-Dec-2018

PLEASE NOTE THAT

1.	A candidate can apply for only one post.
2.	Before applying, candidates should ensure that they <b>fulfill the eligibility criteria for the post</b> as on the date of eligibility. Short-listing and interview will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview if called.

VACANCIES AND OTHER DETAILS IN RESPECT OF VARIOUS POSTS

SI No	POST	Age (as on 17-Dec-2018)	Education Qualification* (as on 17 <sup>th</sup> -Dec-2018)	Experience (as on 17 <sup>th</sup> -Dec-2018)
1	Area Sales Manager	Min – 30 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> <li>• <b>Minimum 8 years</b> of experience as a Sales Manager with leading Public / Private / Foreign Companies / Broking / NBFCs / FMCG companies.</li> <li>• The candidate should have adequate experience in building and managing a team of Sales person and have the ability to conduct business relationships with customers.</li> </ul>
2	Team Leader	Min - 25 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> <li>• <b>Minimum 5 years</b> of experience in Sales of Retail Financial products out of which <b>minimum 2 years experience</b> as a Team Lead.</li> </ul>
3	Sales Officer	Min - 21 Yrs Max - 35 Yrs	Graduate from Government recognized University or Institution / Engineering Diploma holders.	<ul style="list-style-type: none"> <li>• <b>Minimum 1 year</b> of relevant work experience Sales of Retail Financial products</li> </ul>

# - The recruitment will be for the following city or areas

**MUMBAI**

The company at its discretion may increase / decrease the number of cities or the number of staff to be recruited as per its business requirements.

<b>JOB PROFILE</b>	
<b>Position</b>	<b>Roles and Responsibilities</b>
Area Sales Manager	<p>This position is a field job and is responsible for driving business through a team of Sales Executive and Team Leaders. Being a people leader position, the candidate is also responsible for staffing of the team, coaching and development of the Sales Team, ensuring appropriate sales processes are followed, highest levels of controls and compliance are adhered to and manage the end to end sales cycle.</p> <p>The Role and responsibilities of this position which is a Field Job include:</p> <ol style="list-style-type: none"> <li>1) Driving Business through visits to prospective customers by team members or by the Team Leader</li> <li>2) Liasioning and building relationships with Customer touch points like Builders , Corporates , High Networth customers , Institutions and Government offices with a view to organise Loan camps and get business from their employees.</li> <li>3) Obtaining and analysing market intelligence &amp; implementing market share strategies.</li> <li>4) Develop strong interfaces with Operations and the business units to understand and contribute to faster processing</li> <li>5) Analyze performance of the team on an on-going basis to ensure that metrics on approval rates, cancellation rates, declines and spend behaviour etc. are met</li> <li>6) Team handling: <ul style="list-style-type: none"> <li>• Monitoring and evaluating team performance</li> <li>• Acquiring and developing new talent</li> <li>• Ensuring on-going team coaching and development</li> <li>• Creating a culture that motivates, empowers and retains talent</li> </ul> </li> <li>7) Focus on the key metrics: <ul style="list-style-type: none"> <li>• New acquisition from the sales team</li> <li>• Ensuring work for the team through inflow of camps , leads and customers</li> <li>• Sales Productivity</li> <li>• Cost of acquisition</li> <li>• Attrition rate</li> <li>• Deployment of people practices such as coaching &amp; feedback</li> <li>• Attrition of team members</li> <li>• Controls and compliance</li> </ul> </li> <li>8) Develop relationships with concerned Business team ( at Zonal and Regional level ) and branches</li> <li>9) Have sound knowledge of Banking and Loan processing systems</li> </ol> <p>This is a target driven field job and candidates must have</p> <ul style="list-style-type: none"> <li>• Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi . <ul style="list-style-type: none"> <li>o Ability to read , write and speak in the local language will be an added skill.</li> </ul> </li> <li>• Good attitude and ability to work hard and excel</li> </ul>

	<ul style="list-style-type: none"> <li>• Proven ability to manage a team and deliver on Sales numbers</li> <li>• Any other activities that are assigned from time to time</li> </ul>
Team Leaders	<p>This position is responsible for driving business through a team of Sales Executives. Being a people leader position, the candidate is also responsible for staffing of the team , coaching and development of the Sales Team, ensuring appropriate sales processes are followed, highest levels of controls and compliance are adhered to, and manage the end to end sales cycle.</p> <p>The Role and responsibilities of this position which is a target driven field job include:</p> <ol style="list-style-type: none"> <li>1) Driving Business through visits to prospective customers through team members or by the Team Leader</li> <li>2) Obtaining and analysing market intelligence &amp; implementing market share strategies.</li> <li>3) Develop strong interfaces with Operations to understand and contribute to faster processing</li> <li>4) Analyze applications on an on-going basis to ensure that metrics on approval rates, cancellation rates, declines and spend behaviour etc. are met</li> <li>5) Team handling: <ul style="list-style-type: none"> <li>• Monitoring and evaluating team performance</li> <li>• Acquiring and developing new talent</li> <li>• Ensuring on-going team coaching and development</li> <li>• Creating a culture that motivates, empowers and retains talent</li> </ul> </li> <li>6) Focus on the key metrics: <ul style="list-style-type: none"> <li>• New acquisition from the sales team</li> <li>• Sales Productivity</li> <li>• Cost of acquisition</li> <li>• Attrition rate</li> <li>• Deployment of people practices such as coaching &amp; feedback</li> <li>• Attrition of team members</li> <li>• Controls and compliance</li> </ul> </li> <li>7) Preparing , understanding and explaining MIS.</li> <li>8) Acquire and build relationships with Customer points ( including Builders , Dealers , etc.</li> <li>9) Have knowledge of Banking and Loan processing systems</li> </ol> <p>This is a field job and candidates must have</p> <ul style="list-style-type: none"> <li>• Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi . <ul style="list-style-type: none"> <li>o Ability to read , write and speak in the local language will be an added skill.</li> </ul> </li> <li>• Good attitude and ability to work hard and excel</li> <li>• Willingness to undertake any other activities that are assigned from time to time</li> </ul>
Sales Officers	<ul style="list-style-type: none"> <li>• This position is responsible for approaching prospective customers of the company or its parent and sell Financial products.</li> <li>• This is a target driven field job and the staff will ensure appropriate sales processes are followed, highest levels of controls and compliance are adhered to and manage the end to end sales cycle.</li> <li>• Candidates must have Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi .</li> <li>• Ability to read , write and speak in the local language will be an added skill.</li> <li>• Good attitude and ability to work hard and excel</li> </ul>

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|  | <ul style="list-style-type: none"><li>• Have basic knowledge of Banking and Loan processing systems</li><li>• Any other activities that are assigned from time to time</li></ul> |
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- Remuneration offered will be on CTC basis as per market benchmarks and is negotiable based on candidate's qualifications, experience and overall suitability for the respective posts. CTC will be fixed, however selected candidate will be eligible for Performance Linked Variable Pay which will be over and above the Fixed Salary but linked to the achievement of specific targets.
  - The Selected 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.
  - It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for interview .
  - In case of any modification in advertisement shall be updated only in Website.
  - The above recruitment may be scrapped in full or part at any stage of recruitment process without assigning any reasons.

Interested Candidates may click here to Apply ::

<https://www.dstapply.com/ApplyPanIndia.aspx>