

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	Head - Microfinance
Role & Responsibilities	<p>Key highlights of the role are listed below <i>(purely indicative and not limiting)</i>: Head of Microfinance is responsible for providing leadership in the development and management of Micro Finance vertical.</p> <ul style="list-style-type: none"> • Design the Micro-finance department Portfolio • Responsible for overall functioning and management of the Micro Finance business. • Offer specialized advisory in the establishment of the Microfinance business channels supporting its sustainable development sectors. • Develop a suitable Business Plan and operational business model for multiple locations and regions in the selected area of operations • Conduct Research and Development • Drive the department team to ensure that customers' needs are met • Ensure that department's procedures are followed to mitigate risks. • Coordinate Credit Appraisal & Deposit Mobilization on department level • Drive the actualization of financial and non-financial targets • Plan and drive business development initiatives at the department level • Liaise with line agencies e.g. Government ministries, other MFIs, NGOs, Provisional administration etc. in order to facilitate company's activities in area of operations. • Sustainability of Operations & Operational Self Sufficiency (OSS) • Assist with any other tasks such as developing relevant governance policies and procedures, marketing and business plan, reviewing and

	<p>improving financial, controlling and risk management tools, and reporting procedures</p> <ul style="list-style-type: none"> • Perform any other duties assigned by the immediate supervisor.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • An expert with working experience in Microfinance/ rural sales / Financial Inclusion or related field. • Demonstrated organizational skills and strong track record in meeting deliverables and deadlines • Experience in BFSI segment is an advantage • Ability to interact professionally with partners, senior host-government and private-sector counterparts on policy and strategic and operational planning issues. • Demonstrated ability to communicate, take direction and make rational decisions. • High motivation, initiative and adaptability in a challenging working environment.
Educational Qualifications	<ul style="list-style-type: none"> • Should preferably have MBA/CA/Professional Education
Minimum Experience	<ul style="list-style-type: none"> • Should have a minimum of 16 years of experience with around 8 years in senior leadership role in Rural sales / Microfinance / Financial Inclusion
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	<p>Mumbai</p> <p>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</p>
Maximum Age on the last date of application	55 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “ Head - Microfinance ”
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 interview • 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.
Last Date for application	31st July 2019

*The appointment is Subjected to regulatory Approval