BOB Financial

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 - Sales**
Role & Responsibilities	**Key highlights of the role are listed below (purely indicative and not limiting):** • As a part of the leadership team, contribute to the development of the business strategy and ensure alignment for both Bank and external sources. • Set up and develop the Retail Sales team by hiring the right talent to drive the business objectives. • Recruit, train and motivate the Sales staff to achieve the sales targets aligned to Business goals. • Prepare sales strategy to expand/ launch the portfolio of Cards and potentially other retail asset products in existing/ new cities. • Responsible for revenue generation through Retail Sales, Fee Collection & Cross Sell. • Prepare, own and deliver on operational plan linked to business strategy by breaking overall target in monthly and quarterly target by geographical unit. • Carry out Market Segmentation and prepare Go to Market Strategies for the respective channels / geographies. • Identify the potential vendors / channel partners to support the sales strategy and ensure coverage across geographies and develop the performance metrics to monitor the same. • Manpower planning for the retail Sales force for PAN India. • Manage channel cost within assigned budget and operational plan. • Manage yield through product mix between Cards and other retail asset products leveraging cross sell & other fee levy. • Drive productivity of sales teams and channel partners taking adequate measures to enhance through interventions like sales trainings, soft skills training and functional training.
Job specific skills	**Applicants should possess the following attributes:** • Sales Orientation that supports multiple channel sourcing including digital. • Hands on experience in leading a retail sales force across the country / multiple geographies. • Strong knowledge of the credit card (and other retail asset preferable) product in the domestic industry, products and emerging trends/ best practices. • Understanding of the local regulation & compliance around credit cards and other retail asset products. • Strong Analytical and problem-solving skills with decision making ability. • Strong vendor management skills.

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	• Ability to develop and motivate an engaging workforce towards achieving challenging Sales targets. • Excellent communication and interpersonal skills. • Ability to work in evolving Business environment in the context of a rapidly evolving industry. • Evolving strategic thinking. • Extremely high execution focus.
Educational Qualifications	• Post – Graduate (Preferable).
Minimum Experience	• 16+ Years of professional Experience.
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	• **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	• **55 Years as on date of receipt of Application.**
Email to be sent to	careers@bobfinancial.com with subject as **"Head - Sales"**
Website	www.bobfinancial.com
Other Terms	• 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	**22nd February 2020.**