

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	Asst. Vice President – Credit Policy head
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position is responsible managing the day to day functioning of the department. The Role and responsibilities of this position include:</p> <ul style="list-style-type: none"> • Define Risk Appetite and document Board level lending policies • Develop Lending Programs to support new product launches - drive acquisitions, authorization, line management, collections and fraud risk management strategies. • Innovative thinking – digital, alternate – straight through processing, No-touch/one-touch • Work closely with Product and Sales to drive Business initiatives and Partnerships • Document and monitor Credit Delegation and Deviation Matrices • Stay abreast of Regulatory requirements /changes; ensure policies are in compliance with regulations • Develop a robust RCSA and QC function to ensure policy compliance and minimize operational risk • Interface internal and external Audit; ensure satisfactory audit results • Implement robust Competition and Industry benchmarking / market intelligence gathering to ensure policies and practices are aligned with the market; identify opportunities to be the market leader in the company's chosen businesses • Work closely with Credit Operations – Underwriting, Collections, Authorizations & Fraud; ensure alignment in intent and execution; calibrate policies based on ground level feedback • Work closely with the Analytics team to develop and sign-off on loss forecast, IFRS, Stress test • Lead Monthly, Quarterly Risk Reviews with key stakeholders to review Portfolio • Deliver on agreed on Annual Business and Credit goals, risk appetite metrics.



	<ul style="list-style-type: none">• Build a strong Policy team; develop talent• Independently engage with key stakeholders to develop and influence business goals and strategies
Job specific skills	Applicants should possess the following attributes: <ol style="list-style-type: none">1. Fluency with VisonPlus/TSYS, Falcon, Card Systems.2. Experience with and exposure to Automation, Innovation, Digitization3. Experience with PL/BL policy will be an additional asset
Educational Qualifications	Post Graduate degree / Advance Degree in Management or equivalent
Minimum Experience	Minimum 7 years of overall experience with at least 4 years in Credit Card risk Policy covering, but not limited to acquisition, Line Management, Authorisation and Fraud Risk Management
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
Email to be sent to	careers@bobfinancial.com with subject as “Asst. Vice President – Credit Policy head”
Website	www.bobfinancial.com
Contact Number	022 - 4206 8547
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	30th January 2019