

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	AVP / VP – Head Analytics
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"> • Design and implement champion-challenger programs to test and calibrate credit, collections and marketing strategies • Develop and lead Advanced Analytics –Scorecards and other advanced techniques to optimize credit and business decisions • Own and manage Risk Systems – Rule Engines, Credit Bureau strategies, Fraud, Authorization & Collections systems including Vendor selection/implementation • Identify opportunities to automate and digitize credit processes; • Support the Business to develop innovative and effective Partnership solutions/platforms leveraging alternate data sources • Support the Business to drive customer management strategies: usage, retention, cross-sell • Develop a robust Portfolio management framework; develop a comprehensive monitoring dashboard, highlight trends and triggers along with recommended action in a timely manner to Senior Management • Monitor Competition and develop robust Industry performance benchmarking metrics • Develop and manage the Loss Forecast, IFRS, Stress Test framework • Drive process efficiencies through digitization and risk based processes • Lead design and development of BFSL's data architecture & tools to store/leverage data – traditional and alternate (big data) • Build and lead strong Analytics Team – recruit and develop talent • Independently engage with Business partners to drive Risk strategies
Job specific skills	Applicants should possess the following attributes:



	<ol style="list-style-type: none">1. Strong analytical and logical thinking skills; ability to solve complex business problems2. Atleast 10 years of work experience with a minimum of 5 years in Credit Cards driving analytics based strategies.3. Fluency with SAS, R, Python. Knowledge of other programming languages and statistical packages / tools will be an added advantage4. Fluency with Vision Plus/TSYS, Falcon.5. Strong presentation and communication skills6. 5+ years of people management
Educational Qualifications	Advance Degree in Statistics, Decision Science or equivalent
Minimum Experience	10+ Years overall experience with atleast 5 years in Credit Cards – Driving Analytics based strategies
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 “Vice President –Head Analytics
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	30 th January 2019