



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.

<b>Position</b>	<b>Manager - Collections</b>
<b>Role &amp; Responsibilities</b>	<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"><li>• experience of managing collection agencies</li><li>• experience in credit card collections (with preferably managing hard buckets/write-offs)</li><li>• Good understanding &amp; experience in supervising &amp; driving multiple agencies performances includes periodic on-site reviews with agency supervisor/collectors</li><li>• Open to field visits with agency personnel to customer premises for purposes of effecting recoveries on delinquent accounts</li><li>• Good understanding of legal provisions &amp; laws as applicable to delinquent accounts</li><li>• Open to Travel</li><li>• Demonstrates eye for detail and innovative thinking to help improve collections efficiency (speed to collect at low cost), skip-tracing tools &amp; techniques</li><li>• Adept at creating and building upon portfolio MIS's to track sub-segments and buckets</li></ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"><li>• Clear understanding of resolution concepts like normalization,</li></ul>



	<p>stabilization &amp; roll backs</p> <ul style="list-style-type: none"><li>• Managing agencies to help improve resolution rates for pre-write-off accounts and money collection on write-off/180+ cases</li><li>• Is able to drive and help improve quality of collections (more normalization versus stabilization)</li><li>• Able to leverage legal provisions to help improve collections efficiency</li><li>• Demonstrates good team management skills and ability to drive &amp; push vendors to deliver improved performances</li><li>• Good negotiation skills to be personally able to convince delinquent customers to make payments on their overdue accounts</li><li>• Has good understanding of agency reviews including reviewing collector-level performance w.r.t coverage, frequency, resolution, quality of feedback</li><li>• Exposure and knowledge of skip-tracing tools &amp; techniques</li></ul>
<b>Educational Qualifications</b>	Graduate degree in any stream, post graduate degree will be an added advantage
<b>Minimum Experience</b>	5+ Years of Experience with NBFC, Financial Institutions
<b>CTC offered</b>	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
<b>Location of posting</b>	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
<b>Maximum Age on the last date of application</b>	40 Years as on date of receipt of Application
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as “Manager – Collections
<b>Website</b>	www.bobfinancial.com
<b>Contact Number</b>	022 - 4206 8547



<b>Other Terms</b>	<ul style="list-style-type: none"><li>• 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</li><li>• In case of any modification in advertisement shall be updated only in Website.</li><li>• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.</li></ul>
<b>Last Date for application</b>	24 <sup>th</sup> January 2019