

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	Manager- Quality
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position is responsible for quality and sales backend process and checks for BFSL. Being a people leader position, the candidate is also responsible for coaching and development of the sales backend Team which will be on vendor payroll, ensuring appropriate sales processes are followed, and highest levels of controls and compliance are adhered to and manage the end to end sales cycle.</p> <p>The Role and responsibilities of this position include:</p> <ol style="list-style-type: none"> 1. Defining and implementing the Quality process as well as sales backend process for documentation, eligibility and fulfilment of applications basis sourcing policies setup by Risk team. 2. To ensure applications are not cancelled on account of documentation/ information pendency. 3. To ensure we reduce card cancellation on card fee as well as product miscommunication. 4. Develop strong interfaces with Operations as well as Risk team to understand and contribute to Card approval process. 5. Analyse applications on an on-going basis to ensure that metrics on approval. 6. Team handling: <ul style="list-style-type: none"> • Monitoring and evaluating team performance. • Acquiring and developing new talent. • Ensuring on-going team coaching and development. • Creating a culture that motivates, empowers and retains talent. 7. Focus on the key metrics: <ul style="list-style-type: none"> • Maximising card approval rates with increased sourcing quality. Reducing cancellation on account of incomplete documentation/ information. • Training of sales team on documentation as well as sourcing policy. • First year attrition rate on account of miscommunication of product features. • Controls and compliance. • Strong MIS skills to track and maintain reports of business sourced as well as booked business.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Strong understanding of credit card sales, operations as well as risk processes and policies.



	<ul style="list-style-type: none">• Strong understanding of documentation including KYC as well as documentation is key skills.• Maintaining MIS as well as generating relevant reports is a key skill.• Handling a team and setting up of sales backend processes is a key skill.
Educational Qualifications	<ul style="list-style-type: none">• Graduate / Postgraduate /MBA (Desirable)
Minimum Experience	<ul style="list-style-type: none">• 5 Years with Graduate Qualification preferably from Banking and Financial Services sector companies of repute.
CTC offered	<ul style="list-style-type: none">• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 50 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as " Manager- Quality "
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	24th April 2019