



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 / Assistant Manager – Operational Risk
<p>Role & Responsibilities</p>	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> • Understand business processes, risks and identify control issues. • Create Process Risk Self-Assessment (PRSA) methodology to identify risk and controls in the various Business processes. • Manage projects, process design while assessing data quality within the purview of Operations risk and control. • Keep an oversight on Third party Vendor Performance & Manage & publish the Vendor Risk Scorecards. • Perform gap analysis on all applicable regulatory circulars & work with the internal stakeholders to close the gaps. • Help identify KRIs & prepare Dash board for reporting the same to the senior management. • Work to understand data flows and develop reports and related distribution to ensure visibility of control issues and early detection in a proactive manner. • Manage relationships with Operations unit heads and ensure the control environment and reporting is robust. • Create robust MIS and unit wise Scorecards to assess performance and control adherence. • Report out over all risk for Operations and create action plans with the functional unit to improve it in a timely manner. • Be the face for managing internal auditors for reviews and management action plans.
<p>Job specific skills</p>	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Usage of tools and techniques to effectively identify and assess trends and risks. • Knowledgeable about risk systems infrastructure including key processes, data flows including documentation requirements & ongoing maintenance of desk instructions for all relevant processes. • Makes decisions in a timely manner balancing between need of actions and related analysis. • Institutes measures for strong control environment for Operations/ Product teams. • Understands applicable compliance, regulatory guidelines and practices.



Educational Qualifications	<ul style="list-style-type: none">• Bachelor's degree in the fields of finance, accounting, business or another related field.• Post graduate degree will be preferable.
Minimum Experience	<ul style="list-style-type: none">• 3+ years of experience preferably from Banking and Financial Services.
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">• 45 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “Manager / Assistant Manager – Operational Risk”
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 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	03rd October 2019.