

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	Sr. Officer / Officer - Quality
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position is responsible for setting up quality and sales backend process and checks for the region. 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. Analyze applications on an on-going basis to ensure that metrics on approval rates, cancellation rates and declines are met. Maintaining MIS and reports to analyze sourcing trends as well as track key metrics. 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"> • Maximizing 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 consumer financial services sales experience, preferably leading a large team.• Ability and willingness to establish businesses from scratch.• Ability to think on your feet and come up with quick solutions.• Hands on experience in managing a retail sales force is a plus.• Awareness of industry best practices, prevalent and emerging trends in the market and ability to inculcate industry best practices into the Organization.• A strong sales orientation, with a passion for success.• Ability to develop and motivate an engaging workforce towards achieving challenging sales targets.• Provide leadership, manage and motivate the team to ensure employee satisfaction in the workforce.• Excellent communication and interpersonal skills and respect for hierarchy.• Ability to work in evolving business environment in the context of a rapidly evolving industry Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance.
Educational Qualifications	<ul style="list-style-type: none">• Graduate degree in any stream.
Minimum Experience	<ul style="list-style-type: none">• 2+ Years as on last date of receipt of application.
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, Ahmedabad, Baroda, Pune, Hyderabad, Chennai, Kolkata. 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 “ Sr. Officer / Officer - 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 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.



BOB Financial
— Credit Reimagined —

Last Date for application	07th August 2019.
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