

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 – Risk Policy
Role & Responsibilities	Key highlights of the role are listed below (purely indicative and not limiting):
	To Formulate Risk Policy for the Corporate Card Program.
	<ul> <li>Covering all aspects of corporate card policy with respect to documentation, underwriting criteria's, limit assignment and repayments.</li> </ul>
	<ul> <li>Coordinating with various teams such Sales, Product, Underwriting, Marketing, and Legal for processing of corporate cards.</li> </ul>
	<ul> <li>Coordinating with Product for developing new partnerships for corporate card programs.</li> </ul>
	Ability to underwrite corporate card applications.
	Monitoring approval rate.
Job specific skills	Applicants should possess the following attributes:
	<ul> <li>Should have handled corporate card program in the earlier roles.</li> <li>Ability to formulate policies and underwrite a corporate card.</li> <li>Should be aware of all the legal and compliance aspects while boarding a corporate card application.</li> </ul>
Educational Qualifications	<ul> <li>Graduate degree in any stream.</li> <li>Post Graduate degree will be an added advantage.</li> </ul>
Minimum Experience	3+ Years as on last date of receipt of application.
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.



Maximum Age on the last date of application	45 years as on date of receipt of Application.
Email to be sent to	<u>careers@bobfinancial.com</u> with subject as "Manager / Assistant Manager – Risk Policy"
Website	www.bobfinancial.com
Other Terms	<ul> <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 selection procedure.</li> <li>Canvassing, in any form, will result in disqualification of candidature.</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> <li>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.</li> </ul>
Last Date for application	10 <sup>th</sup> April 2020.