

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 – Card Issuance
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> • Manage Card Issuance processes like Conversions, Customer & internal emails, PIN issuance, Return Card process. • Ensure adherences to policies & stringent SLAs. • Good knowledge of credit bureau checks and KYC norms. • Understanding of inherent credit, collateral, operational & fraud risk. • Should have full knowledge of product and policy and constantly update themselves with all relevant changes which can impact the customer repayment capacity and performance ability. • Adhering to the company's policies and ensuring compliance of the same. • Keep close watch on turnaround time and ensure speed with accuracy. • Compliance & Risk responsibilities, awareness of post disbursal documentation (PDD) and Audit query resolution. • Should be able to understand various business profiles of self-employed & non-professional. • Responsible for corporate/ business card processing & underwriting. • Conducting quality checks of underwriter decisions from published MIS report basis existing underwriting policy. • Analyze the underwriter approval & declines on ongoing basis to strengthen the quality of card portfolio. • Ensure quality checking of credit card application as per the existing policy parameters set by the company. • Ensuring that the controls & check (like verification, CIBIL etc) are followed as per the defined process. • Interacting with underwriting team & providing feedback on quality of decisions
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • credit Understanding • Experience in underwriting would be added advantage • Should have upto date knowledge of negative profile of corporate, Individual • Excellent attention to detail. • Good communication skills & command over English. • Computer skills viz MS Office. • Good Interpersonal skills.



Educational Qualifications	<ul style="list-style-type: none">• Graduate degree in any stream.
Minimum Experience	<ul style="list-style-type: none">• 1+ Year 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. 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 – Card Issuance”
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	10th April 2020.