

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.

<b>Position</b>	<b>Sr. Officer / Officer - Credit Underwriter</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <ul style="list-style-type: none"> <li>• Underwriting of loans/credit cards and ensuring good portfolios in assigned area by identifying potential credit and operating risks.</li> <li>• Ensure adherences to credit processes and policies.</li> <li>• Good knowledge of credit bureau checks and KYC norms.</li> <li>• Understanding of inherent credit, collateral, operational &amp; fraud risk.</li> <li>• 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.</li> <li>• Adhering to the company's policies and ensuring compliance of the same.</li> <li>• Keep close watch on turnaround time and ensure speed with accuracy.</li> <li>• Compliance &amp; Risk responsibilities, awareness of post disbursal documentation (PDD) and Audit query resolution.</li> <li>• Should be able to understand various business profiles of self-employed &amp; non-professional.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• Excellent attention to detail.</li> <li>• Good communication skills &amp; command over English.</li> <li>• Computer skills viz MS Office.</li> <li>• Good Interpersonal skills.</li> <li>• Prior experience in credit risk profiles preferable.</li> <li>• Prior experience with Unsecured Lending is preferable.</li> </ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"> <li>• Graduate degree in any stream.</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>• 2+ Years as on last date of receipt of application.</li> </ul>
<b>CTC offered</b>	<ul style="list-style-type: none"> <li>• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.</li> </ul>
<b>Location of posting</b>	<ul style="list-style-type: none"> <li>• <b>Mumbai.</b> The candidate may be deputed to work with the team(s) within the</li> </ul>



	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.
<b>Maximum Age on the last date of application</b>	<ul style="list-style-type: none"><li>• 45 Years as on date of receipt of Application.</li></ul>
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as “ <b>Sr. Officer / Officer - Credit Underwriter</b> ”
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<b>Other Terms</b>	<ul style="list-style-type: none"><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>
<b>Last Date for application</b>	<b>22<sup>nd</sup> August 2019.</b>