

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>Vice President – Collections (Credit Cards, Personal Loans &amp; Other Retail Products)</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>• Self-motivated Operations leader adept at managing large teams in multiple locations both in-house and outsourced.</li> <li>• Deliver on Budget/Plan – NPA Provision and Collections Expense.</li> <li>• Manage large Automated Tele-calling teams; drive automated strategies.</li> <li>• Manage large field Collections teams (on-rolls /off-rolls) spread across the country.</li> <li>• Develop Collections Policies procedures; ensure policies and procedures are compliant with regulatory requirements.</li> <li>• Select and implement System solutions to ensure Collections standards meet Business requirements.</li> <li>• Recruit and train talent.</li> <li>• Select and manage Vendors (vendor scorecards and performance management).</li> <li>• Develop effective customer communication strategies.</li> <li>• Develop effective skip tracing, legal and recovery strategies.</li> <li>• Drive innovation through alternate data sources; run champion- challenger strategies in partnership with Analytics.</li> <li>• Develop Annual loss/expense budget in partnership with Policy/Analytics and ensure targets are met.</li> <li>• Develop and deliver on credit and efficiency metrics.</li> <li>• Develop a robust Operational risk /controls framework, RCSA and QC.</li> <li>• Interface internal/external audit/regulator; ensure satisfactory audit rating.</li> <li>• Provide timely feedback to Policy/ Business basis ground level findings.</li> <li>• Lead Monthly / Quarterly Risk reviews with Senior Management addressing portfolio performance and collections efficiency metrics.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• 10+ years Cards Collections management experiences with 3-5 years heading a regional/national Cards Collections function.</li> <li>• Demonstrated track record of delivering on Plan/Budget for both</li> </ul>

	<p>Provisions/losses and expense.</p> <ul style="list-style-type: none"> <li>• Experience collecting through down-turns / crisis period. Ideally with both Cards and Loans collections experience.</li> <li>• Fluency with contemporary Card platforms i.e., Vision Plus / TSYS etc.</li> <li>• Strong understanding of Collections applications to streamline delivery and effectiveness.</li> </ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"> <li>• MBA / Professional Degree / Post Graduate.</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>• 10+ Years of experience in collections for unsecured lending products.</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 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.</li> </ul>
<b>Maximum Age on the last date of application</b>	<ul style="list-style-type: none"> <li>• 55 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>Vice President - Collections</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>20<sup>th</sup> February 2020.</b>