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	**Zonal Sales Manager- East**
Role & Responsibilities	**Key highlights of the role are listed below (purely indicative and not limiting):** The Zonal Sales Manager, will be responsible for responsible for developing and executing sales strategies for over achieving sales targets for card products, personal loans or any other retail financial services or products offered by BFSL, increasing sales effectiveness by developing the product knowledge and selling skills of the team and creating a team spirit within the Organization, and focusing on developing collaborative relationships across business functions. • Display strong business & sales acumen to build & grow the region/state. Success in this role to be measured by over-achieving region level sales targets and demonstrating strong sales leadership. • Responsible for the development of sound regional and local market sales strategy which aims at optimum penetration in desired segments in line with the national sales strategy. • Ensuring an equitable distribution of business across channels and segments so as to reduce concentration risk. • Responsible for revenue generation through Retail Sales, Fee Collection & Cross Sell. • Leveraging on the bank's relationships and co - brand networks/partners to enhance sales figures. • Focus on controlling/lowering the costs of acquisition. • Recruit, train and motivate the Sales staff to achieve the sales targets aligned to Business goals. • Manpower planning for the retail Sales force for the region/state. • Provide thought leadership in conceptualization and implementation of the retail strategy in the region/state by generating innovative ideas on processes and to identify new opportunities in the market to increase productivity of the region/state. • Establish and manage strong business relationships with internal stakeholders (Risk, Credits, Back end, Product, Finance, etc.) • Carry out area segmentation and prepare Go To Market strategies for the respective areas within the region. • Identify large corporates, clubs, malls, residence welfare associations, and the likes, to implement mass acquisition activities within relevant segments, in

	turn enhancing productivity. • Manage the region's cost within assigned budget and operational plan. • Educate the teams to ensure their constant focus on yield through product mix between Cards and Personal Loans products collection through cross sell & processing fees. • Drive productivity of sales teams, taking adequate measures to enhance through interventions like sales trainings, soft skills training and functional training.
Job specific skills	**Applicants should possess the following attributes:** • Strong consumer financial services sales experience in leading a large team/zone. • Ability and willingness to establish & build businesses from scratch. • Strong analytical, problem solving and decision-making skills with the ability to synthesize data into winning strategies and executional plans and come up with detailed business forecasts. • Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance. • Awareness of industry best practices, prevalent and emerging trends in the market and ability to inculcate industry best practices into the Organization. • Ability to develop and motivate the workforce, thus creating a high commitment work environment and a workforce engaged in achieving challenging sales targets. • Provide leadership, manage and motivate the team to ensure employee satisfaction in the region. • Excellent communication and interpersonal skills with a high regard for hierarchy. • Ability to work in evolving business environment in the context of a rapidly evolving industry, with a strong passion for success.
Educational Qualifications	• Post Graduate.
Minimum Experience	• 8+ years of related experience in a leadership role preferably from Banking and Financial Services sector companies of repute.
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	• **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	• 55 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as "**Zonal Sales Manager-East**"

Website	www.bobfinancial.com
Other Terms	• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for interview • 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.
Last Date for application	**12th June 2019.**