



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 non-banking 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	Assistant Manager – Loan Against Securities (LAS) – Risk & Credit
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none">• Define the process of the selection criteria of securities like scrips/ mutual funds etc. to be shortlisted for collaterals, concentration risk and LTV criteria• Periodically review the shortlisted basket and amend as and when necessary• The role involves Term sheet finalization and preparation of sanction note through Loan Origination System, financial/income analysis, evaluating risk factors and identifying suitable mitigants• Co-coordinating with the internal teams (RMS/ Operations/ Legal) & External for documentation and post-sanction activities for the disbursement of the loan if required• Monitoring of the limits sanctioned under various retail product portfolio and ensure Periodic reviews/renewals• Follow-up with the RMs / Clients for compliance of the covenants, security cover stipulations etc.• Monitoring of early warning signals and portfolio Delinquency• Monitoring various Hygiene checks• Tracking Policy defined triggers and adherence to various Policies and processes for identifying control breaches and anomalies at an early stage.

Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Minimum of 3 to 5 years of experience of Risk & Credit in a similar role • Through understanding of Stock Market Operations • Good interpersonal skills and dealing with other stake holders – Finance, Treasury, and Sales • Good Analytical and Financial Skills • Ability to organize and prioritise • Good market intelligence, keeping track of key Borrowers & Lenders
Educational Qualification	He/ she should hold a Graduate / Professional qualification
Minimum Experience	Should have a minimum of 5 years of experience in banking and financial services specifically within LAS division.
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	<p>Mumbai</p> <p>The candidate may be deputed to work with the team(s) with the organization/ parent organization/ any subsidiary of the parent organization if and as deemed necessary.</p>
Maximum Age on the last date of application	35 Years
Email to be sent to	careers@bobcards.com with subject as “Asst. Manager – Risk & Credit (Loan Against Securities)”
Website	www.bobfinancial.com
Contact Number	+91 22 42068547
Last Date for application	04th September, 2018