

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	Head – Consumer Finance
Role & Responsibilities	<p>Key highlights of the role are listed below <i>(purely indicative and not limiting):</i></p> <p>Head of Consumer Finance is responsible for providing leadership in the development and management of Consumer Finance vertical.</p> <ul style="list-style-type: none"> • Develop high quality business strategies and plans ensuring their alignment with short-term and long-term objectives • Oversee all operations and business activities to ensure they produce the desired results and are consistent with the overall strategy and mission. • Make high-quality investing decisions to advance the business and increase profits • In-charge of overseeing a consumer lending portfolio. • Oversee a loan resolution strategy and responsible for the development, management and oversight of commercial lending standards. • Enforce adherence to legal guidelines and in-house policies to maintain the company's legality and business ethics. • Review financial and non-financial reports to devise solutions or improvements. • Build trust relations with key partners and stakeholders. • Maintain a deep knowledge of the markets and industry of the company • Plan for reaching overall business targets, collection targets & ensure no NPA/Zero bad debts



	<ul style="list-style-type: none">• Develop Customer Strategy, create, apply and follow-up on a customer development plan.• Establishing proper engagement with relevant stakeholders and setting proper expectations to achieve the Company defined targets• Conduct monthly & quarterly review with all stakeholders & timely submission of the reports to concerned authorities• To manage conflict and come up with effective negotiation and sales strategies and ensure adherence to complaint handling process & resolving all the complaints as per defined timeline• Handle any additional responsibilities as and when given
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none">• An expert with working experience in Retail lending management or relevant field.• Demonstrated organizational skills and strong track record in meeting deliverables and deadlines• Experience in BFSI segment is an advantage• Ability to interact professionally with partners, senior host-government and private-sector counterparts on policy and strategic and operational planning issues.• Demonstrated ability to communicate, take direction and make rational decisions.• High motivation, initiative and adaptability in a challenging working environment.
Educational Qualifications	Should preferably hold a MBA/CA/ professional qualification
Minimum Experience	Around 16 years of experience in the unsecured loans business with Banks, NBFCs, consumer finance companies etc.
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	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
Email to be sent to	Careers@bobfinancial.com
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 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	2 nd July 2019