

BOB Financial Solutions Limited 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.

<b>Position</b>	<b>AVP/Manager - Product &amp; Portfolio Management – Corporate &amp; Commercial Credit Cards</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>• End-to-end management of Corporate &amp; Commercial Credit Cards, including core and cobranded products</li> <li>• Responsible for acquisition, early engagement and lifecycle management</li> <li>• Deliver incremental cards and spends through the sales/relationship team</li> <li>• Design and implement cross-sell and bundling programs with the relevant businesses in Bank of Baroda; develop and manage working relationships with all stakeholders in the bank.</li> <li>• Design and execute customized payment solutions / product variants, in partnership with the sales/relationship team</li> <li>• Deliver early customer engagement metrics including activation, frequency of usage, cross-sell of other products and value-added services etc.</li> <li>• Ensure customer friendly and industry benchmarked acquisition and early engagement process including Application Turn Around Time (TAT), Product Feature Delivery, Customer Service Response Time etc.</li> <li>• Monitor risk parameters and take proactive action to ensure quality of incremental acquisition.</li> <li>• Ensure compliance with regulatory and industry requirements at all times.</li> <li>• Manage end-to-end relationship with cobrand partners</li> <li>• Managing all stakeholders including Sales, Marketing, Operations, Customer Service, Finance, IT, Risk and Collections.</li> <li>• Managing relationships with card schemes viz. Visa, Mastercard and NPCI.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• Experience in Corporate &amp; Commercial Credit Cards and Payment Solutions</li> <li>• Exposure to Credit Card technology including issuance as well as merchant acquiring.</li> </ul>



	<ul style="list-style-type: none"><li>• Understanding of Indian Credit Card Industry and Regulations governing it.</li><li>• Understanding of Credit Card parameters and their impact on profitability.</li><li>• Data and analytics orientation to interpret data and take necessary action.</li><li>• Experience of working in cross-functional teams.</li><li>• Interpersonal skills required to manage internal and external stakeholders.</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• Graduate / Post Graduate / Professional Degree.</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• 5+ years</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>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><li>• Preference would be given to Mumbai based candidate as this role is based out of Mumbai.</li></ul>
<b>Last Date for application</b>	<b>29<sup>th</sup> Jan 2024</b>