

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.

Position	AVP/Manager - Product & Portfolio Management – Corporate & Commercial Credit Cards
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> • End-to-end management of Corporate & Commercial Credit Cards, including core and cobranded products • Responsible for acquisition, early engagement and lifecycle management • Deliver incremental cards and spends through the sales/relationship team • 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. • Design and execute customized payment solutions / product variants, in partnership with the sales/relationship team • Deliver early customer engagement metrics including activation, frequency of usage, cross-sell of other products and value-added services etc. • 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. • Monitor risk parameters and take proactive action to ensure quality of incremental acquisition. • Ensure compliance with regulatory and industry requirements at all times. • Manage end-to-end relationship with cobrand partners • Managing all stakeholders including Sales, Marketing, Operations, Customer Service, Finance, IT, Risk and Collections. • Managing relationships with card schemes viz. Visa, Mastercard and NPCI.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Experience in Corporate & Commercial Credit Cards and Payment Solutions • Exposure to Credit Card technology including issuance as well as merchant acquiring.

	<ul style="list-style-type: none"> • Understanding of Indian Credit Card Industry and Regulations governing it. • Understanding of Credit Card parameters and their impact on profitability. • Data and analytics orientation to interpret data and take necessary action. • Experience of working in cross-functional teams. • Interpersonal skills required to manage internal and external stakeholders.
Educational Qualifications	<ul style="list-style-type: none"> • Graduate / Post Graduate / Professional Degree.
Minimum Experience	<ul style="list-style-type: none"> • 5+ years
Location of posting	<ul style="list-style-type: none"> • 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.
Maximum Age on the last date of application	<ul style="list-style-type: none"> • 55 Years as on date of receipt of Application.
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 selection procedure. • Canvassing, in any form, will result in disqualification of candidature. • 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. • 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. • Preference would be given to Mumbai based candidate as this role is based out of Mumbai.
Last Date for application	29th Jan 2024



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