

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 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 indents to expand in Retail Asset products like Home Loan, Education Loan, Auto Loan, Loan against property and other financial services.

Position	Head - DSA
Role & Responsibilities	Key highlights of the role are listed below (purely indicative and not limiting):
	This position is responsible managing the day to day functioning of the department. The Role and responsibilities of this position include:
	 BFSL distribute Home loan, Auto Loan, Education Loan, Loan against property and other retail assets products of parent bank and role holder would be responsible for creating process and other guidelines to scale up distribution. Driving the sales of retail assets products. Building up of DSA model including systems and processes. Management of field staff and their productivity. Working closely with Vendors to ensure compliance and hiring of quality manpower. Build a detailed knowledge of the distribution network structure with key revenue drivers. Maintains relationships with distribution channel by providing support, information, and guidance, recommending profit and service improvements. Identifies product improvements or new products by remaining current on industry trends, market activities, and competitors. Develop new business relationships with the objective of generating and negotiating new revenue for the organization. Ensure performance as per agreed targets to be set jointly with the organizations management. Develop high quality business strategies and plans ensuring their alignment with short-term and long-term objectives. Conduct productivity & Retention Analytics (product, location, vintage). Ensure Compliance & governance in terms of handling work. Liaison with HR for manpower requirements and other employee functions. Oversee all operations and business activities to ensure they produce the desired results and are consistent with the overall strategy and mission. Establishing proper engagement with relevant stakeholders and setting proper expectations to achieve the defined targets. Conduct monthly & quarterly review with all stakeholders & timely submission of the reports to concerned authorities.
Job specific	 Handle any additional responsibilities as and when given assigned. Applicants should possess the following attributes:
skills	 A seasoned individual with multi-disciplinary financial services background in retail products with a strong orientation and sharp focus on assets. The ideal combination is experience in both assets as well as liabilities. A leader who has demonstrated building and managing large teams, established



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	 culture in line with organization values and business goals. A team leader with right combination of strategy and execution, to envision and create the optimal sales organization from scratch. Thereby setting up the systems and processes, to map the entire life cycle: Customer acquisition and segmentation, on-boarding, customer engagement and customer service. Commercially successful, self-driven and self-motivated professional, who is strongly aligned with organization goals. Demonstrated and proven track record of delivering results in growth and rapidly evolving market. Excellent written and verbal communication and strong internal stakeholder's management skill.
Educational Qualifications	Graduate / Post Graduate / Professional Qualification.
Minimum Experience	 Graduate with 12+ Years of Experience or Post Graduate / Professional Degree with 8+ Years of Experience.
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.
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 "Head – DSA"
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 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.
Last Date for application	10 th November 2020.