

BOBCARD is a wholly owned subsidiary of Bank of Baroda and a Non-Banking Finance Company (NBFC). BOBCARD was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BOBCARD 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.

Position	Senior Vice President / Vice President - Customer Service & Operations
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> Take active ownership in shaping and executing the credit card business strategy in alignment with organizational goals. Design and execute robust Customer Experience and back-office goals to support evolving long-term business strategy. <p>1. Customer Service Strategy & Execution</p> <ul style="list-style-type: none"> Develop and implement the overall service strategy for the Cards business. Define KPIs and drive NPS, and First Contact Resolution. Lead call center inbound and outbound operations including x-sell of VAS products to card customers and customer engagement channels (voice, email, chat, social media). <p>2. Card Operations & Issuance Management</p> <ul style="list-style-type: none"> Lead the entire card issuance lifecycle – application processing, fulfillment, activation, and PIN management. Ensure TAT and compliance in plastic issuance, reissuance, and upgrades. Implement robust controls to minimize issuance errors & improve first-time-right metrics. Responsible for end-to-end processing, servicing, and lifecycle management of credit card operations, ensuring accuracy, compliance, and customer satisfaction. Actively manage relationships with vendors and ensure timely delivery of card manufacturing, personalization, and logistics. <p>3. Digital Customer Onboarding & VKYC</p> <ul style="list-style-type: none"> Lead and drive end-to-end VKYC process (Video Know Your Customer) for card acquisition. Coordinate with compliance and tech teams to maintain regulatory standards. Ensure accountability in high success rates, drop-offs, and agent performance on VKYC. <p>4. Customer Experience & Retention</p> <ul style="list-style-type: none"> Map customer journeys and lead initiatives to eliminate pain points across touchpoints. Design and execute customer feedback loops, VOC programs, and loyalty enablers.

	<ul style="list-style-type: none"> • Drive initiatives to increase card activation and usage through proactive service. <p>5. Risk, Compliance & Audit</p> <ul style="list-style-type: none"> • Ensure adherence to regulatory and internal compliance guidelines across all operations. • Liaise with risk, audit, and legal teams for timely reviews and remediation. • Implement robust governance for data privacy, fraud detection, and customer authentication. <p>6. Team Leadership & Stakeholder Management</p> <ul style="list-style-type: none"> • Lead and mentor large cross-functional service and ops teams. • Collaborate with product, tech, sales, and compliance to build customer-first journeys. • Vendor and BPO management, including SLA governance and cost optimization.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Demonstrated capability in personally managing end-to-end credit card operations, card issuance and customer service functions. • Strong leadership track record in the credit card industry with proven results in VKYC, onboarding, and digital transformation. • Deep understanding of regulatory compliance in the BFSI sector. • Strategic thinker with hands-on execution capability. • Ability to collaborate with cross-functional teams to achieve common business goals. • Excellent communication and interpersonal skills.
Educational Qualifications	<ul style="list-style-type: none"> • 16+ Years with Graduation Qualification; 10+ Years with Post Graduate (Full Time)/ professional qualification. • Certifications in Customer Experience, Six Sigma, or Digital Operations will be an added advantage.
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.
Website	www.bobcard.co.in
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.

	<ul style="list-style-type: none">• 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.• Candidates shall not bring or attempt to bring any political or other outside influence to bear upon any superior authority to further their interests in respect of matters pertaining to their candidature.
Last Date for Application	02nd August 2025