

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.

Position	Manager/Assistant Manager Product & Portfolio (Product Manager – Consumer Cards)
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <p>This position would include the mentioned set of responsibilities but not limited to:</p> <ul style="list-style-type: none"> • Consumer card product and complete life cycle management. • Tracking Product profitability, key products parameters tracking and co-ordination with all internal/external stakeholders for driving key interventions. • Increasing Market share & profitable growth of the portfolio. • SPOC for the Program for multiple departments. • Identify, design and implement consumer credit card products for incremental business growth. • Manage existing consumer cards and ensure periodic monitoring of key parameters and milestones. • Strategic project implementation to offer value added services (VAS) like wallets, scheme related projects, payment mechanisms, RCRL (LE_Upgrade) etc • Deliver targeted numbers ensuring the targeted customer and channel mix. • Deliver targeted profitability through efficient design and management of product construct, fees and charges • Monitor portfolio parameters and work closely with all departments for desired portfolio quality & parameters. • Ensure compliance with regulatory and industry requirements at all times. • Manage all internal/external stakeholders including but not limited to Sales, Marketing, Operations, Customer Service, Finance, IT, Risk and Collections.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Passion, Curiosity and interest to learn the entire Credit Card Business. • Min. 2 years of relevant experience in Credit Card product and portfolio management. • Experience in managing cobrands or strategic alliances will be added advantage. • Exposure to Credit Card technology including issuance as well as merchant acquiring. • Understanding of Indian Credit Card Industry and Regulations governing it. • Strong business development and relationship management skills • Commercial skills, negotiation skills and domain expertise. • Experience in working with cross-functional teams • Product thinking, Problem solving, Strategic Orientation • Tech Understanding, Hustle, Collaboration Skills • Analytical Ability, Business Understanding, Marketing



Educational Qualifications	<ul style="list-style-type: none">• Post graduate/Graduate
Minimum Experience	<ul style="list-style-type: none">• 3+ Years, including at least 2 years in Credit Card product and/or portfolio management
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">• 50 years
Email to be sent to	careers@bobfinancial.com with subject as “ Manager/Assistant Manager Product & Portfolio ”
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.
Last Date for application	18 th May 2023