

BOBCARD is a Non-Deposit Accepting 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.

<p>Position</p>	<p>AVP/Sr. Manager – ECL Management</p>
<p>Role & Responsibilities</p>	<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> <p>Model Development and Management</p> <ul style="list-style-type: none"> • Design and build ECL models: Develop, maintain, and manage quantitative and statistical models for calculating Expected Credit Loss across the Credit Card Portfolio • Ensure compliance: Guarantee that all ECL models and methodologies comply with IND-AS 109 (based on IFRS 9) and the latest regulatory guidelines • Model validation and calibration: Oversee the periodic review, validation, and calibration of ECL models, including the key parameters like Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD) <p>Reporting and analysis</p> <ul style="list-style-type: none"> • Generate credit loss forecasts: Prepare and present detailed, data-driven credit loss forecasts and outlooks to senior management • Manage monthly/quarterly reporting: Lead the preparation of financial reports and presentations on ECL movements, including drivers and scenario analysis, for internal and external stakeholders • Conduct portfolio analysis: Perform comprehensive portfolio analysis, including vintage analysis, flow rate analysis, and stress testing, to identify trends and assess credit risk concentrations. <p>Audits and stakeholder management</p> <ul style="list-style-type: none"> • Liaise with auditors: Act as the primary point of contact for all ECL-related audits, including statutory audits and regulatory inspections. Provide detailed documentation and justification for all modelling assumptions • Cross-functional collaboration: Work closely with Product, Finance, Risk, Operations and business teams to gather data, refine assumptions, and integrate ECL insights into business strategy <p>Regulatory and process adherence</p> <ul style="list-style-type: none"> • Stay updated on regulations: Continuously monitor changes in IND-AS, IFRS 9, and RBI regulations regarding credit loss provisioning and risk frameworks • Enhance internal processes: Identify opportunities to improve the ECL calculation and reporting processes by leveraging automation, data quality checks, and advanced analytical techniques
<p>Job specific skills</p>	<p>Applicants should possess the following attributes:</p> <p>Technical Skill:</p> <ul style="list-style-type: none"> • Strong analytical, quantitative, and problem-solving skills. • Proficiency in statistical software (e.g., Python, R, SAS) and advanced data analysis tools. • Expertise in data extraction, manipulation, and visualization using tools like SQL and Power BI/Tableau. • Thorough knowledge of regulatory frameworks such as Basel and capital planning.

	<ul style="list-style-type: none"> • Experience in credit analysis, risk assessment, and understanding of Delinquency management <p>Other Skills:</p> <ul style="list-style-type: none"> • Excellent communication and interpersonal skills to present complex financial concepts to senior management and other stakeholders. • Strong attention to detail and accuracy. • Ability to work effectively in a fast-paced, regulated, and data-intensive environment • Ability to think strategically • Understanding of processes, functions and regulations in lending business (exposure in Credit Cards business will be an added advantage)
Educational Qualifications	<ul style="list-style-type: none"> • Graduate / Post Graduate / Professional Qualification.
Minimum Experience	<ul style="list-style-type: none"> • Minimum 6+ Years of Experience
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.
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. • 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	16 th March 2026