

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 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 is aiming to expand within Consumer Credit, Commercial Credit, Retail Credit, Capital Market Lending (loan against securities, IPO financing) and other Financial Services.

<b>Position</b>	<b>Manager - Regional Sales Manager</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <p>The Regional Manager will be responsible for achieving their team's sales targets for Card products, Personal Loan and any other retail financial services products offered by BFSL. The Sales Manager function for BFSL will entail leading and managing a sales workforce and ensuring thorough implementation of the national sales strategies, thus constantly focusing on growth of absolute and percentage sales figures of the region.</p> <ul style="list-style-type: none"> <li>• Display strong business &amp; sales acumen to take complete charge of the region through thorough know how of the industry and focus on team building and overachieving targets assigned.</li> <li>• Responsible for ensuring smooth execution of the national sales strategy of BFSL, keeping in mind its validity to the specific region.</li> <li>• Establish and manage strong business relationships with internal stakeholders (Risk, Credits, Back end, Product, Finance, etc.).</li> <li>• Recruit, train and motivate the team of BDEs to achieve the sales targets in alignment with the business goals.</li> <li>• Focus on constantly upgrading sales strategies by generating innovative ideas on processes and to identify new opportunities in the market to increase productivity of the team.</li> <li>• Carry out thorough analyses and prepare relevant sales strategies for the team to follow, in order to ensure high productivities and come up with detailed business forecasts.</li> <li>• Execute sales volume numbers as desired by the organization for the assigned region.</li> <li>• Identify large corporates, clubs, malls, residence welfare associations, and the likes, to implement mass acquisition activities within relevant segments, in turn enhancing productivity.</li> <li>• Educate the teams to ensure their constant focus on yield through product mix between Cards and Personal Loans products collection through cross sell &amp; processing fees.</li> <li>• Drive productivity of the sales team, taking adequate measures to enhance through interventions like sales trainings, soft skills training and functional training.</li> <li>• Responsible for ensuring high motivational levels of the teams, withstanding the high stress environment of a sale division of the Organization.</li> </ul>



<b>Job specific skills</b>	<b>Applicants should possess the following attributes:</b> <ul style="list-style-type: none"><li>• Strong consumer financial services sales experience, preferably leading a large team.</li><li>• Ability and willingness to establish businesses from scratch.</li><li>• Ability to think on your feet and come up with quick solutions.</li><li>• Hands on experience in managing a retail sales force is a plus.</li><li>• Awareness of industry best practices, prevalent and emerging trends in the market and ability to inculcate industry best practices into the Organization.</li><li>• A strong sales orientation, with a passion for success.</li><li>• Ability to develop and motivate an engaging workforce towards achieving challenging sales targets.</li><li>• Provide leadership, manage and motivate the team to ensure employee satisfaction in the workforce.</li><li>• Excellent communication and interpersonal skills and respect for hierarchy.</li><li>• Ability to work in evolving business environment in the context of a rapidly evolving industry Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance.</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• Graduate / Post Graduate degree, preferably MBA with a specialization in Finance / Marketing from a reputed college or university in India / Overseas.</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• 6-8 years with Post Graduate Qualification and / or 10-12 years with Graduate Qualification of related experience in a leadership role preferably from Banking and Financial Services sector companies of repute.</li></ul>
<b>CTC offered</b>	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• <b>Gujarat.</b> 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.</li></ul>
<b>Maximum Age on the last date of application</b>	<ul style="list-style-type: none"><li>• 50 Years as on date of receipt of Application.</li></ul>
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as “ <b>Regional Sales Manager</b> ”
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<b>Contact Number</b>	022 - 40286631
<b>Other Terms</b>	<ul style="list-style-type: none"><li>• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for interview.</li><li>• In case of any modification in advertisement shall be updated only in Website.</li><li>• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.</li></ul>
<b>Last Date for application</b>	06 <sup>th</sup> April 2019



**BOB Financial**  
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