



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

<b>Position</b>	<b>VP / AVP - Analytics</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <p>This position is responsible managing the day to day functioning of the department. The Role and responsibilities of this position include:</p> <ul style="list-style-type: none"> <li>• Design and implement champion-challenger programs to test and calibrate credit, collections and marketing strategies.</li> <li>• Develop and lead Advanced Analytics –Scorecards and other advanced techniques to optimize credit and business decisions.</li> <li>• Own and manage Risk Systems – Rule Engines, Credit Bureau strategies, Fraud, Authorization &amp; Collections systems including Vendor selection/implementation.</li> <li>• Identify opportunities to automate and digitize credit processes.</li> <li>• Support the Business to develop innovative and effective Partnership solutions/platforms leveraging alternate data sources.</li> <li>• Support the Business to drive customer management strategies: usage, retention, cross-sell.</li> <li>• Develop a robust Portfolio management framework; develop a comprehensive monitoring dashboard, highlight trends and triggers along with recommended action in a timely manner to Senior Management.</li> <li>• Monitor Competition and develop robust Industry performance benchmarking metrics.</li> <li>• Develop and manage the Loss Forecast, IFRS, Stress Test framework.</li> <li>• Drive process efficiencies through digitization and risk based processes.</li> <li>• Lead design and development of BFSL's data architecture &amp; tools to store/leverage data – traditional and alternate (big data).</li> <li>• Build and lead strong Analytics Team – recruit and develop talent.</li> <li>• Independently engage with Business partners to drive Risk strategies with Analytics.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• Strong analytical and logical thinking skills; ability to solve complex business problems.</li> <li>• At least 8 years of work experience driving analytics based strategies.</li> <li>• Fluency with SAS, R, Python. Knowledge of other programming languages and statistical packages / tools will be an added advantage.</li> <li>• Fluency with Vision Plus/TSYS, Falcon.</li> <li>• Strong presentation and communication skills.</li> </ul>



	<ul style="list-style-type: none"><li>• 5+ years of people management.</li></ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"><li>• Graduate / Post Graduate / Professional Qualification.</li><li>• Advance Degree in Statistics, Decision Science or equivalent will be preferred.</li></ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"><li>• Graduate with 12+ Years of Experience or Post Graduate / Professional Degree with 8+ Years of Experience.</li></ul>
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• <b>Mumbai.</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>• <b>55 Years as on date of receipt of Application.</b></li></ul>
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as “ <b>VP / AVP - Analytics</b> ”
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<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 selection procedure.</li><li>• Canvassing, in any form, will result in disqualification of candidature.</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><li>• 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.</li></ul>
<b>Last Date for application</b>	<b>18<sup>th</sup> December 2020.</b>