

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.

Position	Area Sales Manager – Alternate Channels
Role & Responsibilities	Key highlights of the role are listed below (purely indicative and not limiting):
	This position is responsible for driving business through outsourced executives. Being a people leader position, the candidate is also responsible for coaching and development of the Sales Team, ensuring appropriate sales processes are followed, and highest levels of controls and compliance are adhered to and manage the end to end sales cycle. The Role and responsibilities of this position include:
	 Prospecting for new customers through existing leads, cold calling and maximizing lead generation. Timely execution of all sales activities – leads, campaigns, referrals & any self-generated leads. Tracking and reporting sales performance including pipeline, acquisition results and market conditions. Maintain cordial relations with all business partners for generation of leads / corporate activities. Being up-to-date on product features, competition & trends in the credit card industry. Engages in regular portfolio planning to determine areas of focus & project accurate full year forecasts. Ensure customer acquisition as per the sourcing mix. Keeping a check on all policy changes, marketing offers. Keeping communication flow of changes to team. Ensuring audit parameters are adhered to in line with existing policies. Sustaining the relationship with vendors. Delivering presentations for monitoring & discussing monthly performance of credit card sales. Consistently try to achieve growth of business volumes. Responsible for ensuring smooth execution of the national sales strategy of BFSL, keeping in mind its validity to the specific region. Establish and manage strong business relationships with internal stakeholders (Risk, Credits, Back end, Product, Finance, etc.).
	 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.



	 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. Drive productivity of the tele callers, taking adequate measures to enhance through interventions like sales trainings, soft skills training and functional training.
Job specific	Applicants should possess the following attributes:
SKIIIS	 Strong consumer financial services sales experience leading a large team. Team management experience will be a plus. Excellent Inter personal and communication skills. Preferably from Retail, Banking, Insurance & financial services sector.
Educational Qualifications	Graduate/Postgraduate.
Minimum Experience	3+ years with Graduate Qualification preferably from Banking and Financial Services sector companies of repute.
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	Mumbai, Pune, Chennai, Bangalore, Hyderabad, Delhi. 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	45 Years as on date of receipt of Application.
Email to be sent to	<u>careers@bobfinancial.com</u> with subject as "Area Sales Manager – Alternate Channels"
Website	www.bobfinancial.com
Other Terms	 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	05 th November 2019.