

**BOB Financial Solutions Limited , Mumbai**

**RECRUITMENT OF SALES STAFF FOR DIRECT SALES DIVISION**

BOB Financial Solutions Limited (BFSL) (Formerly known as BOBCARDS Limited), is an NBFC (Non-banking Financial Company) established in 1994, which is a wholly owned subsidiary of Bank of Baroda. BFSL is currently in the business of Credit cards issuance, merchant acquisition and Debit Card (Issuance & Reconciliation) on behalf of Bank of Baroda (Domestic & Overseas) & BOB Sponsored RRBs. BFSL now envisages doing business of Consumer Credit, Commercial Credit, Retail Credit and other Financial Services.

**As a part of the the Company's ambitious strategy to become a world class Non Banking Financial Company ( NBFC ) , the company is looking for result oriented Sales personnel as part of its Direct Sales division with proven skills and requisite experience in selling retail financial products ( Home Loan , Education Loan , Auto Loan , Tractor Loan , Loan Against Shares , Loan Against Property , etc. ) .**

Last Date for submission of applications	25-May-2018
Date of Eligibility	01-May-2018
CV / Bio-data to be send on	<a href="mailto:salesforce.bob@bobcards.com">salesforce.bob@bobcards.com</a> with subject as <post name> applying for.

**PLEASE NOTE THAT**

1.	A candidate can apply for only one post under this project.
2.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview if called.
3.	Candidates are advised to check Company's's website <a href="http://www.bobfinancial.com/work-with-us.jsp">www.bobfinancial.com/work-with-us.jsp</a> regularly for details and updates. Call letters/advices, where required will be sent by e-mail only.

**VACANCIES AND OTHER DETAILS IN RESPECT OF VARIOUS POSTS**

Sl No	POST	Age (as on 01-May-2018)	Education Qualification* (as on 01-May-2018)	Post Qualification Experience (as on 01-May-2018)
1	Area Sales Manager	Min – 30 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> <li>• <b>Minimum 8 years</b> of experience as a Sales Manager with leading Public / Private / Foreign Companies / Broking / NBFCs / FMCG companies.</li> <li>• The candidate should have adequate experience in building and managing a team of Sales person and have the ability to conduct business relationships with customers.</li> </ul>
2	Team Leader	Min - 25 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> <li>• <b>Minimum 5 years</b> of experience in Sales of Retail Financial products out of which <b>minimum 2 years experience</b> as a Team Lead.</li> </ul>
3	Sales Executives --	Min - 21 Yrs Max - 35	Graduate from Government recognized University	<ul style="list-style-type: none"> <li>• <b>Minimum 1 year</b> of relevant work experience Sales of Retail Financial products</li> </ul>

	Graduates	Yrs	or Institution / Engineering Diploma holders.	
4	Sales Executives – Under - Graduates	Min - 21 Yrs Max - 30 Yrs	Candidates who have passed atleast First year of Degree college but have not yet completed their Graduation	<ul style="list-style-type: none"> <li>• <b>Minimum 2 year</b> of relevant work experience Sales of Retail Financial products</li> </ul>
5	Sales Executives – Freshers	Min - 21 Yrs Max - 25 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> <li>• <b>Candidates should have a knack for doing a Sales Job</b></li> </ul>
6	Manager /Asst. Manager - Processing	Min - 30 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> <li>• <b>Minimum 8 years</b> of experience in <ul style="list-style-type: none"> <li>○ Working in the HR Operations Department OR</li> <li>○ Working in the MIS Department OR</li> <li>○ Working in the Finance Department</li> </ul> </li> </ul>

# - The recruitment will be for the following cities or areas:

- Ahmedabad , Baroda, Surat , Bengaluru , , Hubli , Mysuru , Chennai, Coimbatore , Madurai , Trichy , Vizag , Vijayawada , Hyderabad, Bhopal , Raipur, Indore, Jaipur, Kota , Udaipur , Jodhpur , Kota , Kolkata, Patna , Bhubaneshwar, Lucknow, Kanpur , Varanasi , Agra , Mumbai, Nagpur, Pune, Panjim, NCR Delhi/NCR, Chandigarh , Jalandhar , Karnal , Kochi and Thiruvanthapuram for Retail Assets AND
- For the states of Andhra Pradesh, Uttar Pradesh , Rajasthan , Bihar , Gujarat and Madhya Pradesh for Tractor and Agriculture Equipment Finance.

#- The company proposes to recruit upto 500 Sales Executives ( using a mix of Graduates / Under-Graduates and Freshers ) , upto 65 Team Leaders and upto 25 Area Sales Managers.

The company at its discretion may increase / decrease the number of cities or the number of staff to be recruited as per its business requirements.

<b>JOB PROFILE</b>	
<b>Position</b>	<b>Roles and Responsibilities</b>
Area Sales Manager	<p>This position is a field job and is responsible for driving business through a team of Sales Executive and Team Leaders. Being a people leader position, the candidate is also responsible for staffing of the team , coaching and development of the Sales Team, ensuring appropriate sales processes are followed, highest levels of controls and compliance are adhered to and manage the end to end sales cycle.</p> <p>The Role and responsibilities of this position which is a Field Job include:</p> <ol style="list-style-type: none"> <li>1) Driving Business through visits to prospective customers by team members or by the Team Leader</li> <li>2) Liasioning and building relationships with Customer touch points like Builders , Corporates , High Networth customers , Institutions and Government offices with a view to organise Loan camps and get business from their employees.</li> <li>3) Obtaining and analysing market intelligence &amp; implementing market share strategies.</li> <li>4) Develop strong interfaces with Operations and the business units to understand and contribute to faster processing</li> </ol>

	<p>5) Analyze performance of the team on an on-going basis to ensure that metrics on approval rates, cancellation rates, declines and spend behaviour etc. are met</p> <p>6) Team handling:</p> <ul style="list-style-type: none"> <li>• Monitoring and evaluating team performance</li> <li>• Acquiring and developing new talent</li> <li>• Ensuring on-going team coaching and development</li> <li>• Creating a culture that motivates, empowers and retains talent</li> </ul> <p>7) Focus on the key metrics:</p> <ul style="list-style-type: none"> <li>• New acquisition from the sales team</li> <li>• Ensuring work for the team through inflow of camps , leads and customers</li> <li>• Sales Productivity</li> <li>• Cost of acquisition</li> <li>• Attrition rate</li> <li>• Deployment of people practices such as coaching &amp; feedback</li> <li>• Attrition of team members</li> <li>• Controls and compliance</li> </ul> <p>8) Develop relationships with concerned Business team ( at Zonal and Regional level ) and branches</p> <p>9) Have sound knowledge of Banking and Loan processing systems</p> <p>This is a target driven field job and candidates must have</p> <ul style="list-style-type: none"> <li>• Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi . <ul style="list-style-type: none"> <li>o Ability to read , write and speak in the local language will be an added skill.</li> </ul> </li> <li>• Good attitude and ability to work hard and excel</li> <li>• Proven ability to manage a team and deliver on Sales numbers</li> <li>• Any other activities that are assigned from time to time</li> </ul>
Team Leaders	<p>This position is responsible for driving business through a team of Sales Executives. Being a people leader position, the candidate is also responsible for staffing of the team , coaching and development of the Sales Team, ensuring appropriate sales processes are followed, highest levels of controls and compliance are adhered to, and manage the end to end sales cycle.</p> <p>The Role and responsibilities of this position which is a target driven field job include:</p> <p>1) Driving Business through visits to prospective customers through team members or by the Team Leader</p> <p>2) Obtaining and analysing market intelligence &amp; implementing market share strategies.</p> <p>3) Develop strong interfaces with Operations to understand and contribute to faster processing</p> <p>4) Analyze applications on an on-going basis to ensure that metrics on approval rates, cancellation rates, declines and spend behaviour etc. are met</p> <p>5) Team handling:</p> <ul style="list-style-type: none"> <li>• Monitoring and evaluating team performance</li> <li>• Acquiring and developing new talent</li> <li>• Ensuring on-going team coaching and development</li> <li>• Creating a culture that motivates, empowers and retains talent</li> </ul> <p>6) Focus on the key metrics:</p> <ul style="list-style-type: none"> <li>• New acquisition from the sales team</li> <li>• Sales Productivity</li> <li>• Cost of acquisition</li> </ul>

	<ul style="list-style-type: none"> <li>• Attrition rate</li> <li>• Deployment of people practices such as coaching &amp; feedback</li> <li>• Attrition of team members</li> <li>• Controls and compliance</li> </ul> <p>7) Preparing , understanding and explaining MIS.  8) Acquire and build relationships with Customer points ( including Builders , Dealers , etc.  9) Have knowledge of Banking and Loan processing systems</p> <p>This is a field job and candidates must have</p> <ul style="list-style-type: none"> <li>• Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi . <ul style="list-style-type: none"> <li>o Ability to read , write and speak in the local language will be an added skill.</li> </ul> </li> <li>• Good attitude and ability to work hard and excel</li> <li>• Willingness to undertake any other activities that are assigned from time to time</li> </ul>
Sales Executives	<ul style="list-style-type: none"> <li>• This position is responsible for approaching prospective customers of the company or its parent and sell Financial products.</li> <li>• This is a target driven field job and the staff will ensure appropriate sales processes are followed, highest levels of controls and compliance are adhered to and manage the end to end sales cycle.</li> <li>• Candidates must have Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi .</li> <li>• Ability to read , write and speak in the local language will be an added skill.</li> <li>• Good attitude and ability to work hard and excel</li> <li>• Have basic knowledge of Banking and Loan processing systems</li> <li>• Any other activities that are assigned from time to time</li> </ul>
Manager / Asst. Manager – Processing	<ul style="list-style-type: none"> <li>• This position is responsible for managing the work of the Human Resources ( HR ) Department that will be set-up for the Sales division .</li> <li>• Candidates must have Excellent Inter personal and communication skills</li> <li>• Ability to read , write and speak in English + Hindi .</li> <li>• Ability to read , write and speak in the local language will be an added skill.</li> <li>• Good attitude and ability to work with MS word and excel</li> <li>• have prior experience in working in an HR department preferably of a Bank / NBFC / HR companies / BPOs.</li> <li>• Have excellent skills in working on Microsoft Excel , Powerpoint and Word.</li> </ul>

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#### A. REMUNERATION:

Remuneration offered will be on CTC basis as per market benchmarks and is negotiable based on candidate's qualifications, experience and overall suitability for the respective posts. CTC will be fixed, however selected candidate will be eligible for Performance Linked Variable Pay which will be over and above the Fixed Salary but linked to the achievement of specific targets.

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#### B. SELECTION PROCEDURE:

Selection will be based on short listing and/or combination of written aptitude test and one or more rounds of Personal Interview and / or Group Discussion.

- The company reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.

- The Company reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion.
- Adequate candidates as decided by the the company will be shortlisted based on their qualification, experience and overall suitability for Interview.
- The qualifying marks in test/Interview will be as decided by the the company/Interview Panel.
- A candidate should qualify in all the processes of selection, i.e. test and/or GD and/or PI (as the case may be) and sufficiently high in the merit to be shortlisted for subsequent allotment process.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.

#### C. HOW TO APPLY:

Candidates are required to have a valid personal email ID and Contact No. It should be kept active till completion of this recruitment project. The Company may send call letters for GD /interview etc. through the registered email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying Online. Under no circumstances, he/she should share/ mention email ID to/ or of any other person.

##### a) GUIDELINES FOR SUBMITTING APPLICATION:

- Candidates need to send their updated bio-data to [salesforce.bob@bobcards.com](mailto:salesforce.bob@bobcards.com) with a **subject as <post name> i.e. Sales Executive (or) Team Leader (or) Area Sales Manager (or) Processing Staff.**
- The name of the candidate and his/ her father/ husband etc. should be spelt correctly in the Bio Data as it appears in the certificates/ mark sheets. Any change/ alteration found may disqualify the candidature.
- Candidates are advised in their own interest to apply much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on account of heavy load on internet .
- The Company does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of the company.

##### b) GENERAL INFORMATION:

- The selected candidate will be required to sign an employment contract.
- Candidates should satisfy themselves about their eligibility for the post applied for.
- Candidates will have to appear for the GD/interview at their own expense.
- Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered.
- In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- In case it is detected at any stage of recruitment and after joining that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without any notice/reasons.
- Decisions of the company in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the the Company in this regard.
- Intimations will be sent by email and/ sms only to the email ID and mobile number registered in the online application form. The Company shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of the company. Candidates are advised to keep a close watch on the company's website [www.bobfinancial.com/work-with-us.jsp](http://www.bobfinancial.com/work-with-us.jsp) for latest updates.

ix) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any case/dispute.

**D. ANNOUNCEMENTS**

- x) All further addendums /announcements/ details pertaining to this process will only be published/ provided on company's website [www.bobfinancial.com](http://www.bobfinancial.com) from time to time and e-mail sent to the successful candidates
- xi) Disclaimer: - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. Clarifications/Decisions of the the compny in respect of all matters pertaining to this recruitment would be final and binding on all candidates.
- xii) Merely satisfying the eligibility criteria norms does not entitle the candidate to be called for test/ GD/ interview. The company reserves the right to call only the requisite number of candidates for test/GD/ interview after preliminary screening/ short-listing with reference to the candidate's age, qualification, essential requirements, suitability etc.
- xiii) The Company reserves right to reject any application/candidature at any stage or cancel the conduct of test /GD/ interview without assigning any reason.

Mumbai  
02.05.2018

**RAJEEB CHATTERJEE**  
NATIONAL SALES HEAD