



BOB Financial Solutions Limited (BFSL) (Formerly known as BOBCARDS Limited) is an NBFC (Nonbanking 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 as Debit Card (Issuance & Reconciliation) on behalf of Bank of Baroda Overseas & BOB Sponsored RRB. Now envisage doing business of Consumer Credit, Commercial Credit, Retail Credit and other Financial Services

Position	AVP/VP - Zonal Sales Manager
Role & Responsibilities	<p>The Zonal Head, Sales will be responsible for responsible for developing and executing sales strategies for over achieving sales targets for card products, personal loans or any other retail financial services or products offered by BFSL, increasing sales effectiveness by developing the product knowledge and selling skills of the team and creating a team spirit within the Organisation, and focusing on developing collaborative relationships across business functions.</p> <ul style="list-style-type: none">• Display strong business & sales acumen to build & grow the region/state. Success in this role to be measured by over-achieving region level sales targets and demonstrating strong sales leadership• Responsible for the development of sound regional and local market sales strategy which aims at optimum penetration in desired segments in line with the national sales strategy• Ensuring an equitable distribution of business across channels and segments so as to reduce concentration risk• Responsible for revenue generation through Retail Sales, Fee Collection & Cross Sell• Leveraging on the bank's relationships and co brand networks/partners to enhance sales figures• Focus on controlling/lowering the costs of acquisition• Recruit, train and motivate the Sales staff to achieve the sales targets aligned to Business goals• Manpower planning for the retail Sales force for the region/state• Provide thought leadership in conceptualization and implementation of the retail strategy in the region/state by generating innovative ideas on processes and to identify new opportunities in the market to increase productivity of the region/state• Establish and manage strong business relationships with internal stakeholders (Risk, Credits, Back end, Product, Finance, etc.)• Carry out area segmentation and prepare Go To Market strategies for the respective areas within the region• Identify large corporates, clubs, malls, residence welfare associations, and the likes, to implement mass acquisition activities within relevant segments, in turn enhancing productivity• Manage the region's cost within assigned budget and operational plan• Educate the teams to ensure their constant focus on yield through product mix between Cards and Personal Loans products



	<p>collection through cross sell & processing fees</p> <ul style="list-style-type: none">• Drive productivity of sales teams, taking adequate measures to enhance through interventions like sales trainings, soft skills training and functional training
Job specific skills	<ul style="list-style-type: none">• Strong consumer financial services sales experience in leading a large team/zone and a• Ability and willingness to establish & build businesses from scratch• Strong analytical, problem solving and decision making skills with the ability to synthesize data into winning strategies and executional plans and come up with detailed business forecasts• Exceptional ability to think strategically, challenging the status quo to deliver innovative ideas, thus resulting in competitive advantage and commercial performance• Awareness of industry best practices, prevalent and emerging trends in the market and ability to inculcate industry best practices into the Organisation• Ability to develop and motivate the workforce, thus creating a high commitment work environment and a workforce engaged in achieving challenging sales targets• Provide leadership, manage and motivate the team to ensure employee satisfaction in the region• Excellent communication and interpersonal skills with a high regard for hierarchy <p>Ability to work in evolving business environment in the context of a rapidly evolving industry, with a strong passion for success</p>
Educational Qualifications	Post Graduate degree, preferably MBA with a specialization in Finance / Marketing from a reputed college or university in India / Overseas.
Minimum Experience	10-12+ years of related experience in a leadership role preferably from Banking and Financial Services sector companies of repute.
CTC offered	Negotiable, Compensation is not a limiting factor for the right candidate
Location of posting	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.
Email to be sent to	Suitable and willing candidate may submit his/her profile on email careers@bobcards.com with subject as Zonal Sales Manager
Last Date for receipt of applications	19th July 2018
Website	www.bobfinancial.com
Contact Number	022 - 4206 8547
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



	<p>for interview</p> <ul style="list-style-type: none">• 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.
Date of Publication	28th June 2018