

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. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations.

<b>Position</b>	<b>Assistant Manager/Senior officer - Legal</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <ul style="list-style-type: none"> <li>• Drafting, vetting, review &amp; negotiation of various contracts/agreements/MoUs/loan documents &amp; other documentation for various product lines of the Organization.</li> <li>• Drafting and negotiation of various contracts/agreements for various requirements/business engagements/various products and/or requirements of the Organization.</li> <li>• Carrying out necessary legal research and finding out relevant case laws/applicable laws/regulations in relation to various requirements of the Organization.</li> <li>• Carrying out necessary research for applicable RBI/SEBI/FEMA/other regulatory regulations/guidelines/directions for various requirements/products and queries from time to time.</li> <li>• Drafting, vetting, review of Plaints, Complaints, Written Statements, Counter Claims, Replies, Rejoinder, Affidavits, etc.</li> <li>• Filing and monitoring of all BY and AGAINST Cases, including without limitation, Suits, Consumer Dispute Cases/ Cases under Sec.138, recovery cases, decreed cases &amp; its execution etc.</li> <li>• Issuing various demand notices and other legal notices for recovery of dues, preparation of compromise proposals, reply to legal notices, customer complaints, Complaints received through Ombudsman and other Customer Escalations on regular basis.</li> <li>• Preparing replies to all legal notices/complaints received from Cardholders, ensuring timely submission of these replies after approval from Competent Authorities.</li> <li>• Supporting in the research and evaluation of different risk factors regarding business decisions and operations.</li> <li>• Providing support for contractual and legal evaluation of RFP documents, tender enquiries and other legal terms and conditions.</li> <li>• Coordinating with advocates/solicitors and counsel for litigation matters and important business matters and to engage or empanel appropriate advocates/ counsels for legal matters of the organization.</li> <li>• Engagement of Law Firms and coordinating with them for various legal requirements as the Organization.</li> <li>• Preparation of Monthly/ quarterly/ yearly compliances and submissions relating to legal matters, Fraud data/progress report, AML (Anti Money Laundering), etc to Internal Auditors/ Statutory Auditors/ CAG Auditors/RBI</li> </ul>



<b>Job specific skills</b>	<b>Applicants should possess the following attributes:</b> <ul style="list-style-type: none"><li>• Strong Legal drafting and negotiation skills;</li><li>• Knowledge of applicable laws and regulation, specifically banking laws and knowledge of corporate laws;</li><li>• Strong legal research capability and skills to find out relevant case laws;</li><li>• Good communication and coordination Skills;</li><li>• Good with MS Office (Word/Excel/Power Point)</li><li>• High Degree of Professional ethic and integrity</li><li>• Ability to handle high work pressure with stipulated time-lines; Should be comfortable with frequent Travel requirements</li></ul>
<b>Educational Qualifications</b>	LLB Graduate / Post Graduate / Professional Degree
<b>Minimum Experience</b>	2 years plus preferably in financial services.
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• Mumbai</li></ul> 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.
<b>Maximum Age on the last date of application</b>	45 Years
<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>25<sup>th</sup> August 2022</b>