

BOBCARD Ltd. (Previously Known as BOB Financial Solutions Limited) is a wholly owned subsidiary of Bank of Baroda and a Non- Deposit Accepting Non-Banking Finance Company (NBFC). BOBCARD was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BOBCARD 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.

<b>Position</b>	AVP - IT Tech Analyst MMS (Merchant Management Service - Project Management)
<b>Role &amp; Responsibilities</b>	<p>As an Assistant Vice President (MMS - Project Management), you will lead the end-to-end project management of merchant management services, ensuring seamless onboarding, integration, and optimization of merchant payment solutions. You will drive strategic initiatives in digital payments, fraud prevention, and transaction processing while ensuring compliance with RBI, PCI-DSS, and data security standards. This role requires strong leadership, technical expertise, and a deep understanding of the merchant acquiring ecosystem.</p> <p><b>Merchant Management &amp; Digital Payments Strategy:</b></p> <ul style="list-style-type: none"> <li>• Develop and execute the merchant management roadmap, focusing on digital payments, omnichannel commerce, and secure transactions.</li> <li>• Drive merchant onboarding automation, ensuring smooth integration with credit card payment systems, UPI, BNPL, and other digital payment modes.</li> <li>• Collaborate with business, IT, and regulatory teams to enhance merchant settlement, chargeback handling, and fraud prevention measures.</li> </ul> <p><b>Project Management &amp; Agile Execution:</b></p> <ul style="list-style-type: none"> <li>• Lead cross-functional teams (engineering, compliance, risk, and operations) to deliver high-impact merchant payment solutions.</li> <li>• Ensure timely execution of projects using Agile, Scrum, and Kanban methodologies.</li> <li>• Define and track project KPIs, ensuring alignment with business growth and customer satisfaction metrics.</li> </ul> <p><b>Merchant Experience &amp; Innovation:</b></p> <ul style="list-style-type: none"> <li>• Implement AI-driven merchant analytics for transaction insights, fraud detection, and personalized offerings.</li> <li>• Optimize the merchant journey by enhancing self-service capabilities, onboarding automation, and real-time dispute resolution.</li> <li>• Drive innovation in contactless payments, tokenization, and embedded finance solutions.</li> </ul> <p><b>Risk, Compliance &amp; Security:</b></p> <ul style="list-style-type: none"> <li>• Ensure compliance with RBI guidelines, PCI-DSS, GDPR, and data privacy regulations.</li> <li>• Work closely with fraud detection and risk management teams to mitigate merchant-related risks.</li> <li>• Implement secure authentication mechanisms (OAuth, OpenID, tokenization, and biometric verification).</li> </ul>

Job specific skills	<p><b>Applicants should possess the following attributes:</b></p> <p>Project Management &amp; Agile Frameworks:</p> <ul style="list-style-type: none"> <li>• Agile, Scrum, Kanban, SAFe methodologies</li> <li>• Project tracking tools: JIRA, Confluence, Trello</li> <li>• Stakeholder reporting and governance frameworks</li> </ul> <p>Merchant Payment Solutions &amp; Digital Banking:</p> <ul style="list-style-type: none"> <li>• Experience with credit card transaction processing, UPI, POS systems, and payment gateways</li> <li>• Understanding of merchant onboarding, settlement, and reconciliation processes</li> <li>• Exposure to Open Banking APIs and embedded finance for merchants</li> </ul> <p>Data Analytics &amp; AI Integration:</p> <ul style="list-style-type: none"> <li>• AI-driven merchant segmentation, transaction analytics, and fraud detection</li> <li>• Real-time monitoring tools: Google BigQuery, Tableau, Power BI</li> <li>• A/B testing for merchant engagement optimization</li> </ul> <p>Security &amp; Compliance:</p> <ul style="list-style-type: none"> <li>• API Security (OAuth, OpenID, JWT)</li> <li>• Compliance with PCI-DSS, RBI IT Security Guidelines, GDPR</li> <li>• Fraud detection techniques using machine learning and AI-driven risk scoring</li> </ul>
Educational Qualifications	<p>Graduate</p> <p>Familiar with machine learning and artificial intelligence applications in data analytics</p>
Minimum Experience	<ul style="list-style-type: none"> <li>• 10+ years of experience in cross-border payments and international merchant settlement.</li> <li>• Familiarity with blockchain for secure merchant transactions.</li> <li>• Exposure to low-code/no-code platforms for rapid merchant onboarding.</li> <li>• Knowledge of AI-powered credit scoring for merchant risk profiling</li> </ul>
Location of posting	<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. The candidate is liable to be transferred to any other location in India.</li> </ul>
Maximum Age on the last date of application	<ul style="list-style-type: none"> <li>• <b>55 Years.</b></li> </ul>
Website	<p><a href="https://bobcard.co.in">https://bobcard.co.in</a></p>
Other Terms	<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> </ul>

	<ul style="list-style-type: none"><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>2<sup>nd</sup> August 2025</b>

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The Company's core business is credit card issuance.

<b>Position</b>	<b>AVP - Project Manager</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 for managing the day-to-day functioning of the IT department. The Role and responsibilities of this position include:</p> <ul style="list-style-type: none"> <li>• Design and Implement Technology solutions on Credit Card Management Systems, Digital Card Onboarding Platforms, Digital Payment and surround systems.</li> <li>• Ensure that the solutions deployed are robust, scalable and there are no major functional/performance issues post the implementation.</li> <li>• Act as a key interface between users, IT, and partner development teams and is responsible and accountable for all functional requirement-related decisions.</li> <li>• Act as a functional expert to the business teams to ensure the requirements are fulfilled with minimal changes to systems and existing system capabilities are fully exploited.</li> <li>• Help Product and Marketing Groups to convert the Idea to a Solution for Business products.</li> <li>• Owns &amp; manages Business Analysis/development, Requirement gathering (BRD), FSD, UD, Costing, Project Management.</li> <li>• Drives Functional understating, Changes and System Implementation, UAT testing &amp; signoff, and Team handling.</li> <li>• Prioritizing and escalating issues when needed and keeping stakeholders informed of progress.</li> <li>• Develop and maintain implementation best practices, documentation procedures, and standards.</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 Knowledge of commonly used Credit Cards platforms like Vision Plus</li> <li>• Excellent understanding of Credit Cards, Digital Payment eco-system, and system architecture.</li> <li>• Experience in designing a solution for digital onboarding and underwriting.</li> <li>• Working experience on AI platform.</li> <li>• Prior experience of implementing/migrating /supporting Credit Cards systems for any Indian bank is a must.</li> <li>• Should have working knowledge of technology frameworks like API management, File transfers, Change control, Application management etc.</li> <li>• Should understand security protocols used in Credit Cards related systems such as PCI DSS standards</li> <li>• Experience in defect management/troubleshooting for Credit Cards applications would be an advantage.</li> </ul>

	<ul style="list-style-type: none"> <li>• Excellent communication and negotiating skills.</li> <li>• Good leadership skills, should be able to lead a team of 5 to 10 members.</li> <li>• Good interpersonal skills and the candidate should work closely with all internal and external stakeholders with a solution-oriented approach.</li> <li>• Should be result oriented and must think of all aspects like business, customer, reputation, regulatory impact, etc. while designing solutions Proven ability to identify, solve and prevent regulatory issues.</li> <li>• Good Project Management skills.</li> <li>• Good in preparing and reviewing technical documentation like BRDs, FSD, and Architecture diagrams etc.</li> <li>• Good Business Analysis and Consulting Skills.</li> <li>• Good in requirements gathering and understanding both stated and assumed business requirements.</li> <li>• Prioritise and manage workload effectively, recognizing the quick turn-around requirements.</li> <li>• Work independently with minimal supervision and take responsibility</li> </ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"> <li>• Graduate/ Post Graduate</li> <li>•</li> </ul>
<b>Minimum Experience</b>	<input type="checkbox"/> 5+ years of experience
<b>Location of posting</b>	<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
<b>Maximum Age on the last date of application</b>	<input type="checkbox"/> <b>55 Years.</b>
<b>Website</b>	<a href="http://www.bobcard.co.in">www.bobcard.co.in</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>
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<b>Position</b>	<b>AVP - IT Digital Tech Analyst</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>• Drive IT strategies and long-term vision to build best in class digital platform.</li> <li>• Should have understanding of the digital payment ecosystem and various digital modes</li> <li>• Work with fintech payment partners, work on partner APIs</li> <li>• Partner with business owners and agile product teams to build company portfolio plan</li> <li>• Lead requirements discovery, solution design, user story writing, feature development, and user acceptance testing</li> <li>• Identify key capabilities needed as well as identifying potential issues</li> <li>• Partner with cross functional teams regularly to ensure alignment on feature development and prioritization</li> <li>• Monitor and evaluate product performance to ensure constant improvements</li> <li>• Strong analytical, prioritization, and negotiating skills</li> <li>• Usability and customer-focused design experience a plus</li> <li>• Passionate about solving customer and business problems</li> <li>• Prepare the UAT, CUG and go live plan Take knowledge transfer from development managers for any project due for testing.</li> <li>• Make test cases basis user document shared by development managers.</li> <li>• Perform comprehensive testing covering all journey and features and scenarios both positive and negative. Identify issues and share feedback with development team.</li> <li>• Ensure thorough checking of entire life cycle of an application across all downstream applications and systems.</li> <li>• Test each and every journey thoroughly on all browsers, devices (mobile/desktop) etc</li> <li>• Discuss the feedback / issues jointly with development managers, BSG and product teams. Make trackers and keep all stake holders updated.</li> <li>• Overlook progress of issue resolution and ensure timelines are met. Ensure on-time and bug-free delivery.</li> <li>• Ensure Root Cause Analysis (RCA) is done by BSG for reported bugs and ensure corrective action is taken in a time-bound manner □ Ensure all stake holders are updated periodically.</li> <li>• Digital innovations</li> <li>• Continuous intervention on new products and changes on digital space.</li> <li>• Study Market dynamics of Digital technology and bring to the table innovations that will help the bank acquire customers and impact existing processes.</li> </ul>

	<ul style="list-style-type: none"> <li>• Upgrade digital marketing knowledge and skills by attending various workshops and seminars</li> <li>• End to end ownership of alliances and partner management, self-motivated, multi-tasker, and demonstrated team-player.</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>○ Manages partner on-boarding. Oversees operational and technology integration</li> <li>○ Partner management. Track and evaluate performance of new alliances against business model projections and determine actions</li> <li>○ Lead the development in IT with vendors and processes to maximize ROI from partner channels</li> <li>○ Good understanding of digital ecosystems and technology (in payments and/or financial services is preferred)</li> <li>○ Strong problem-solving skills</li> <li>○ Ability to work independently and in a collaborative environment and accomplish tasks with self-direction</li> <li>○ Ability to prioritize and manage multiple initiatives simultaneously ○ Meet established deadlines</li> <li>○ Excellent written and verbal communication skills ○ Experience in any of the following technologies will be an added advantage ○ IBM Integration Bus, Kafka, Java, WebSphere MQ. ○ Web Service (SOAP &amp; REST), Middleware /API governance using IBM Integration Bus, WebSphere Message Broker ○ SQL &amp; PL/SQL, NodeJS, Basic Unix/Linux knowledge, Angular JS, Jira</li> </ul>
<b>Educational Qualifications</b>	<input type="checkbox"/> Graduate / Post Graduate / Professional Degree.
<b>Minimum Experience</b>	<input type="checkbox"/> 5+ years of experience of relevant experience in Cards & Payment
<b>Location of posting</b>	<p><b>Mumbai.</b></p> <p>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. The candidate is liable to be transferred to any other location in India.</p>
<b>Maximum Age on the last date of application</b>	<p><b>55 Years.</b></p>
<b>Website</b>	<a href="http://www.bobcard.co.in">www.bobcard.co.in</a>
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<b>Position</b>	<b>Manager/ Assistant Manager - IT Private Cloud Service</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>• Assist the IT Infrastructure team in designing <b>private cloud architectures</b> (Nutanix, VMware vSAN, Dell VxRail) systematically, considering future business plans.</li> <li>• Set up <b>private cloud infrastructure</b> to support business operations efficiently.</li> <li>• Implement <b>best practices</b> for all private cloud components to ensure security, scalability, and performance.</li> <li>• Ensure all <b>regulatory compliances</b> for private cloud components are met.</li> <li>• Work with <b>internal &amp; external auditors</b> to address and resolve audit findings related to private cloud infrastructure.</li> <li>• Integrate <b>innovative solutions</b> into existing private cloud systems to enhance efficiency.</li> <li>• Identify and resolve <b>issues and inefficiencies</b> in the current private cloud platform.</li> <li>• Monitor, control, and optimize <b>private cloud performance</b> while ensuring <b>system stability</b>.</li> <li>• Plan and execute <b>upgrades</b> for private cloud components to align with business and technology advancements.</li> <li>• Provide <b>purchase recommendations and licensing insights</b> for cloud infrastructure.</li> <li>• Generate and present <b>MIS reports</b> to senior management on <b>private cloud performance, compliance, and optimization</b></li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• 5-10 years of experience in IT/Banking/NBFC sector as cloud administrator</li> <li>• 4-6 years relevant experience in leading Private cloud support team / part of Private cloud support team. Should have work experience in private cloud like Nutanix, VMware vSAN, Dell VxRail.</li> <li>• Core expertise in troubleshooting private cloud related issues, like connectivity, creation of VM serves/ Instance, tunnelling configuration.</li> <li>• Experience in design and implementation of Best in industry standard level architecture for multiple private cloud service provider.</li> <li>• Experience in handling internal &amp; external regulatory IT audits and closer of IT audit findings, knowledge on cyber security compliance</li> <li>• Experience in Banking &amp; NBFC will be preferred</li> </ul>

<b>Educational Qualifications</b>	Graduation
<b>Minimum Experience</b>	<input type="checkbox"/> 8 years of experience in Private cloud administration
<b>Location of posting</b>	<input type="checkbox"/> <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. The candidate is liable to be transferred to any other location in India.
<b>Maximum Age on the last date of application</b>	<input type="checkbox"/> 50 Years
<b>Website</b>	<a href="http://www.bobcard.co.in">www.bobcard.co.in</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>02<sup>nd</sup> August 2025</b>