



The South Indian Bank Ltd., Regd. Office: Thrissur, Kerala

RECRUITMENT OF OFFICERS/ EXECUTIVES

The South Indian Bank Ltd., a Premier Scheduled Commercial Bank in India, invites applications from Indian Nationals for various roles in Sales, Credit and Collection domains.

READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.

Eligible applicants are requested to apply ONLINE through Bank’s website www.southindianbank.com No other means/modes of applications will be accepted. Before the registration, applicants are requested to ensure that there is a valid email id in his/her name. Applicants are advised to use Internet Explorer 7 & higher or Mozilla Firefox browsers for the registration of applications.

All future communications in this regard will be notified in our website.

a) IMPORTANT DATES

Online Application - Start Date	20.01.2021
Online Application - End Date	30.01.2021

b) DOMAIN, ROLES, PRODUCT & SCALE OF APPOINTMENT

DOMAIN	ROLE	PRODUCT	SCALE OF APPOINTMENT	
Sales	Zonal Sales Head	Home Loan	Scale IV/ V	
		Personal Loan		
		LAS & Demat 3 in 1 account		
Regional Sales Head		Home Loan	Scale III/ IV	
		Personal Loan		
Credit	Credit Head	Home Loan	Scale IV/ V	
		Personal Loan		
	Zonal Credit Head		Home Loan	Scale III/ IV
			Personal Loan	
	Regional Credit Head		Home Loan	Scale II/ III
			Personal Loan	
Head - Stock Monitoring & Credit		LAS & Demat 3 in 1 account	Scale IV	

DOMAIN	ROLE	PRODUCT	SCALE OF APPOINTMENT
Collection	Regional Collection Head	Home Loan	Scale I/ II
		Personal Loan	

c) ELIGIBILITY CRITERIA (as on 31.12.2020)

SALES

ROLE	WORK EXPERIENCE	EDUCATIONAL QUALIFICATION
Zonal Sales Head	Minimum 12 years	Minimum Graduation
Regional Sales Head	Minimum 8 years	

CREDIT

ROLE	WORK EXPERIENCE	EDUCATIONAL QUALIFICATION
Credit Head	Minimum 15 years	Minimum CA/ Post-Graduation
Zonal Credit Head	Minimum 10 years	
Regional Credit Head	Minimum 6 years	
Head - Stock Monitoring & Credit	Minimum 4 years	

COLLECTION

ROLE	WORK EXPERIENCE	EDUCATIONAL QUALIFICATION
Regional Collection Head	Minimum 8 years	Minimum Graduation

d) TERMS OF EMPLOYMENT

Probation Period	3 months
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e) COMPENSATION PACKAGE

Compensation shall be fixed by the management based on the knowledge and experience of the applicant. Will be eligible for Performance Linked Incentives (PLI) and all other benefits as applicable to the Scale in which the applicants are recruited

f) JOB DESCRIPTION/ CORE COMPETENCIES

The detailed Job Description/ Core Competencies is attached as Annexure of this Notification.

g) PLACE OF POSTING

Anywhere in India

(Liable for transfer anywhere in India at the sole discretion of the Bank.)

h) MODE OF SELECTION

Initial Shortlisting and Interview

- ✓ Adequate number of shortlisted applicants will be called for Interview.
- ✓ Mere eligibility will not vest any right on the applicant for being called for Interview.
- ✓ Bank reserves the right to make required modifications in selection process considering number of applications for the post and also decide the number of applicants to be called for Interview.
- ✓ In matters regarding eligibility and selection, Bank's decision will be final and **no further correspondence will be entertained.**

i) APPLICATION FEE

Rs.800/- (excluding GST and other applicable charges)	<ul style="list-style-type: none">• Applicants meeting the stipulated norms only need to apply for the post.• Application fee once remitted will not be refunded in any case.
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j) HOW TO APPLY

Applicants can apply online through Bank's website www.southindianbank.com only from **20.01.2021 to 30.01.2021** and no other mode of application will be accepted.

- ✓ Ensure that the applicant fulfils all the eligibility criteria.
- ✓ The applicants are requested to ensure that the information provided in the Online-Application Form is correct before submitting the application form.
- ✓ There will not be any provision to modify the submitted online application. Applicants are requested to take utmost care while filling up the online application.
- ✓ Applicants making multiple registrations will be disqualified.
- ✓ Applicants will have to enter their basic details and upload the photograph, signature and Curriculum Vitae (CV) as per the specifications given below. Copies of the photograph may be retained for use at the time of Interview.

❖ **Guidelines for uploading Photograph:**

- A recent passport size colour photograph should be used.
- Make sure that the picture is taken in a white background.
- Casual photographs wearing caps/hats/dark glasses will not be accepted.
- Resolution: 140 pixels (height) x 110 pixels (width).
- Ensure that the size of the scanned image is not more than 50kb.

❖ **Guidelines for uploading Signature:**

- The applicant should sign on a white paper with black ink pen and upload the same
- Resolution: 110 pixels (height) x 140 pixels (width)
- Ensure that the size of the scanned image is not more than 50kb.

❖ **Guidelines for uploading Curriculum Vitae (CV):**

- The CV should be in PDF format
 - Ensure that the size of the file is not more than 1 MB.
- ✓ Please note that there will be a system generated User Id (Application Ref. Id) for your registered application. Applicants should create their own password to login and for taking print of the application form. Please note down the User ID (Application Ref. ID) and Password carefully for future references. An e-mail containing details of the registration will be sent to the e-mail Id given by the applicant.
- ✓ Keep a copy of the application printout for future reference.

Applicants are advised to visit “careers” page in our website www.southindianbank.com for future updates. Please also note that the physical copy of the Application need not be sent to us.

h) GENERAL CONDITIONS

- ✓ Before filling in the online application form, the applicant must ensure that he/she fulfills all the eligibility criteria with respect to age, educational qualifications, work experience etc. in respect of the post for which he/she is making the application. The applicants will be called for Interview based on the information provided in the online application form submitted by them. If any of the information furnished by the applicant is found to be false at later date, the selection / appointment is liable for termination.
- ✓ Applicants are advised to retain two copies of the same photograph which is used in the application for use at the time of Interview.
- ✓ Canvassing in any form will be a disqualification.
- ✓ Applicants will have to appear for Interview on their own.
- ✓ Applicants willing to serve anywhere in India only need to apply.
- ✓ Appointment will also be subject to Medical fitness, satisfactory background verification and completion of other formalities as per the rules and regulations of the Bank from time to time.

NOTE:

The Access to the Bank’s website could be delayed towards the closing date for submitting the Online Registration due to heavy Internet Traffic. Hence the applicants are advised to avoid last minute rush and make use of the time span available for submitting the applications online. The Bank does not assume any responsibility for the applicant not being able to submit his/her application due to non-availability of internet or any other reason beyond the control of the Bank.

For queries please contact:

Our Toll Free Customer Care Number **1800-425-1809/ 1800-102-9408** or mail us at **careers@sib.co.in**

• DOMAIN - SALES

HOME LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Zonal Sales Head	<ul style="list-style-type: none"> • Experience in sales and distribution of asset products, preferably home loan. • Experience in handling channel sales and managing large teams. • Collect market potential and competition data. • Create distribution channels. • Monitor weekly and monthly targets for each region and channel. • Run schemes in local areas based on potential. • Work closely with the RH-Liabilities for ensuring sourcing from branches. • Convert existing customer through digitised platform. • Tie up and work with local CA and wealth advisors. • Tie up with Builders in case of home loans. • Build relationship with local industry and merchant's associations. • Build relationship with brokers. • Ensure health of portfolio as per the budget. • Meet the budgeted target for topline and bottom-line.
Regional Sales Head	<ul style="list-style-type: none"> • Experience in sales and distribution of asset products, preferably home loan. • Experience in handling channel sales and training. • Set up distribution channels in each locations. • Set up CPA branches in locations. • Fix channel wise and location wise targets. • Regular training of the products. • Ensuring TAT of files. • Have a daily, weekly and monthly sales charts • Daily, weekly and monthly reviews of targets. • Work closely with bank branches for converting of existing customer based on BIU data, through the digital platform. • Recruit and assign DST to branches and monitor. • Regular visits to new projects sales offices in home loan. • Explore local merchant associations and CA for sourcing. • Meet the business goals including the yield.

PERSONAL LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Zonal Sales Head	<ul style="list-style-type: none"> • Experience in sale of asset products. • Experience in setting up distribution channels and managing large sales force. • Collect market potential and competition data. • Create distribution channels. • Monitor weekly and monthly targets for each region and channel. • Run schemes in local areas based on potential. • Work closely with the RH-Liabilities for ensuring sourcing from branches. • Convert existing customer through digitized platform. • Tie up and work with local CA and wealth advisors. • Build relationship with local industry and merchant's associations. • Ensure health of portfolio as per the budget. • Meet the budgeted target for topline and bottom-line.

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Regional Sales Head	<ul style="list-style-type: none"> • Experience in sales and distribution and handling channels and training. • Set up distribution channels in each locations. • Work closely with bank branches for converting of existing customer based on BIU data, through the digital platform. • Penetration to existing bank customers. • Fix channel wise and location wise targets. • Regular training of the products. • Ensuring TAT of files. • Have a daily, weekly and monthly sales charts • Daily, weekly and monthly reviews of targets. • Recruit and assign DST to branches and monitor. • Explore local merchant associations and CA for sourcing • Meet the business goals including the yield.

LAS & DEMAT 3 IN 1 ACCOUNT

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Zonal Sales Head	<ul style="list-style-type: none"> • Experience in sales and distribution in capital market industry. • Experience in team management and relationship with HNI's. • Collect market potential and competition data. • Create distribution channels. • Monitor weekly and monthly targets for each region and channel. • Work closely with the RH-Liabilities and to make existing customers take avail demat and trading accounts. • Tie up and work with local CA and wealth advisors for LAS. • Ensure health of portfolio as per the budget. • Fix channel wise and location wise targets. • Regular training of the products. • Ensuring TAT of files. • Have a daily, weekly and monthly sales charts. • Daily, weekly and monthly reviews of targets. • Recruit and assign DST to branches and monitor. • Explore local merchant associations and CA for sourcing. • Meet the business goals including the yield. • Meet the budgeted target for topline and bottom-line.

- DOMAIN - CREDIT

HOME LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Credit Head	<ul style="list-style-type: none"> • Experience in handling credit function in retail business. • Experience in making policy and understanding risk. • Responsible for drawing up the credit policy for home loan/ lap business. • Responsible for hiring and training of the credit policy to the credit team. • Responsible for underwriting of the cases across the credit team within stipulated TAT. • Working with stakeholders with common objective of achieving the organizational goals and objectives. • Conduct regular reviews on the health of the portfolio and the hind sighting of the cases. • Ensuring that the policies and underwriting is compliant with the existing guidelines. • Responsible for the delinquencies esp. the nonstarter cases.

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Zonal Credit Head	<ul style="list-style-type: none"> • Experience in handling credit functions. • Responsible for the underwriting of the cases within stipulated TAT throughout the zone. • Hiring, training of the credit team. • Conduct regular reviews on the TAT, nonstarter cases, delinquencies, policy deviations with the credit managers and sales team. • Training the sales team on the credit policies and products. • Responsible for compliance and internal audit parameters.
Regional Credit Head	<ul style="list-style-type: none"> • Experience in handling large volumes. • Responsible for the credit underwriting of cases within stipulated TAT throughout the region. • Regular travel to the branches and meeting with customers. • Work with stakeholders to identify bottleneck issues and fix them by bringing them to the notice of zone/national head. • Responsible for the compliance/internal audit guidelines.

PERSONAL LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Credit Head	<ul style="list-style-type: none"> • Experience in making policy. • Responsible for drawing up the credit policy PL business. • Work with Business, Risk and policy for pre-approved offers and load on the bank net banking. • Preparation of the score card along with policy and risk and work towards approvals of 50% through the score card model. • Responsible for hiring and training of the credit policy to the credit team. • Responsible for underwriting of the cases across the credit team within stipulated TAT. • Working with stakeholders with common objective of achieving the organizational goals and objectives. • Conduct regular reviews on the health of the portfolio and the hind sighting of the cases. • Ensuring that the policies and underwriting is compliant with the existing guidelines. • Responsible for the delinquencies esp. the nonstarter cases.
Zonal Credit Head	<ul style="list-style-type: none"> • Responsible for the underwriting of the cases within stipulated TAT throughout the zone. • Working closely with the ZH-Liabilities for increasing penetration within our existing customers, through digital conversion. • Hiring, training of the credit team. • Conduct regular reviews on the TAT, nonstarter cases, delinquencies, policy deviations with the credit managers and sales team. • Training the sales team on the credit policies and products. • Responsible for compliance and internal audit parameters.
Regional Credit Head	<ul style="list-style-type: none"> • Responsible for the credit underwriting of cases within stipulated TAT throughout the region. • Work towards enhancing disbursement through digital mode and through pre-approved offers. • Regular travel to the branches and meeting with RH-Liabilities and branch managers. • Work with stakeholders to identify bottleneck issues and fix them by bringing them to the notice of zone/national head. • Responsible for the compliance/internal audit guidelines.

LAS & DEMAT 3 IN 1 ACCOUNT

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Head – Stock Monitoring & Credit	<ul style="list-style-type: none">• Experience in handling credit.• Have interest in capital markets with an analytical mind.• Able to foresee risk and analyse.• Create the list of securities spreading across instruments like shares, bonds, MF's, Insurance policies, Debt funds, against which bank can lend.• Analyze the data of companies and come out with parameters.• Monitor daily exchanges notices and negative news which can impact price of instrument• Prepare periodic reports on the portfolio and highlight concern areas.• Monitor stock price movement and take proactive actions on volatile stocks and markets.• Create template for approvals for loans as well as for notes which go to committee for large deals.• Periodic review of the lending list and make additions and deletions.

- DOMAIN - COLLECTION

HOME LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Regional Collection Head	<ul style="list-style-type: none">• Experience in handling collections, agencies, large teams.• Having knowledge of SARFAESI Acts and have handled home loan collections.• Empanel agencies for collecting the over dues from customers.• Monitor the allocation of the customers in the delinquent bucket to each of the agencies.• Keep track on nonstarters and take early action on them.• Arranging payment pick up• Negative pin codes identifications.• Initiate legal actions on relevant cases.• Meet the budgeted target on delinquency.• Reduce roll forwards.• Organise awareness campaign on prompt payment and its positive impact.• Ensure adherence to compliance• SARFAESI and one time settlements to be taken care.

PERSONAL LOAN

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Regional Collection Head	<ul style="list-style-type: none">• Experience in handling collections, agencies, call centre.• Self-starter and ability to build team and train them.• Meet the budgeted delinquency targets• Appoint pick up and follow up agencies in the locations.• Identify negative pin codes• Keep track of nonstarter's customers and take early actions.• Monitoring of the allocations and its productivity.• Initiate legal proceeding against relevant cases.