



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

RECRUITMENT OF OFFICERS/EXECUTIVES FOR CREDIT

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

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 and to the registered email id given while applying online.

a) IMPORTANT DATES

Online Application - Start Date	29.12.2021
Online Application - End Date	04.01.2022

b) ROLES & SCALE OF APPOINTMENT

ROLE	SCALE OF APPOINTMENT*
Head – Policy (Asset Products)	Scale IV/V (IBA/Contract Package)
Regional Technical Manager	Scale II/III (IBA Package)

**However, the scale of appointment will be fixed by the management based on the qualification and experience of the applicant*

c) PLACE OF POSTING

Thrissur/Ernakulam (*Liable for transfer anywhere in India at the sole discretion of the Bank.*)

d) ELIGIBILITY CRITERIA (as on 30.11.2021)

ROLE	WORK EXPERIENCE	EDUCATIONAL QUALIFICATION	AGE
Head – Policy (Asset Products)	15 years	60% in Post-Graduation from a recognized University	Not above 45 years
Regional Technical Manager	6 years	60% in B.Arch/ B.Tech(Civil)/B.E.(Civil) from a recognized University	Not above 40 years

- Candidates who are meeting the requisite eligibility criteria only need to apply.
- Candidate should indicate the percentage marks obtained calculated to nearest two decimals in the Online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicated in the Online Application. If called for Interview the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of these norms
- If Grade/ CGPA is awarded instead of marks, only candidates securing CGPA/ Grade equivalent to 60% or more may apply. Equivalent percentage should be mentioned at the time of application.
- The Grade Point Average (GPA) to percentage conversion criteria as detailed below may be adopted for converting the GPA/SGPA/CGPA, as the case may be, to percentage in case marks are not directly given in the mark list and no criteria is available from the institution for converting the GPA to percentage. **“Percentage= (GPA*7.1) + 11” (for the scale of 10-point)**
- Those who have scored less than 60% marks will not be eligible for applying. Rounding off to the nearest integer is not allowed. (For e.g. 59.99 % cannot be rounded off to 60 %)
- The percentage of marks shall be arrived by dividing the total marks obtained in all the subjects in all the semester(s)/ year(s) by the total maximum marks in all subjects, irrespective of honours/ optional/ additional optional subject, if any.

e) TERMS OF EMPLOYMENT

Probation Period	1 year (in case of IBA Package)
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f) 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) based on performance review on the terms and conditions of the Board approved Performance Linked Incentive Scheme for the respective financial years. All other benefits will be as applicable to the Scale in which the applicants are recruited.

g) JOB DESCRIPTION/CORE COMPETENCIES

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
Head – Policy (Asset Products)	<ul style="list-style-type: none"> • Post Graduate, preferably MBA with minimum 15 years’ experience, in compliance, monitoring or mid-office roles. • Accountable for ensuring the creation, updating, and dissemination of policies across the Bank’s product portfolio • Responsible for ensuring that all of the Bank’s internal credit policies are in line with all regulatory policies, including and not limited to RBI policies, SEBI guidelines, FEMA guidelines, MSME guidelines • Enable Business teams and Branches to function with customer focus by creating customer-friendly credit policies while also taking into account the interests of the Bank • Automate monitoring and tracking of key product portfolios within the Bank • Ensure a standardized process for new credit policy creation and updates across the Bank, via continuous training of staff • Conceptualize, build and maintain real-time dashboard reflecting the Bank’s portfolio details • Automation of government schemes to enable better tracking and monitoring of portfolio • Provide final input on credit policy changes to be made across CPCs and business teams • Automate product tracking and compliance parameters for products under the Bank’s specific focus areas

	<ul style="list-style-type: none"> • Oversee the creation of product policies and processes • Assess the risk appetite at regular intervals to grow quality business • Protect the quality by timely review of Policies and processes • Automation of key processes • Create dashboards that reflect real-time data of the Bank's portfolio across different zones and products. • Review process periodically to ensure accuracy of data.
Regional Technical Manager	<ul style="list-style-type: none"> • Lead and nurture team, maintain quality, partner with business, maintaining portfolio quality. • Manage vendors involved in the technical evaluation process. Validation and Billing of vendor. • Complete APF process for project like site visit, Builder meeting, Original documents verification, preparing valuation reports, APF reports for property visited • Monitor technical evaluation process & Suggest process improvement & effective implementation of same • Vetting external reports, • Initiation cases to external vendor, getting report in TAT, • Updating to sales/credit / policy units for current market trend in real estate. Coordination with all stake holders. • Monitoring and adhering to process, technical policy, project approval policy • Conducting spot checks at various locations and suggest region specific amendments to increase business and mitigate risk. • Train and evaluate the proficiency levels of the team on the regular basis, including cross functional trainings. • Maintain TAT targets for the technical evaluation process. • Work closely with the legal counterpart on the technical evaluation front. • Monitor handling of fraud cases on the technical front i.e. identification, handling, reporting and facilitating closure as per the action decided. • Market Intelligence on Real Estate Competencies

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

<p>Rs.100/- (excluding GST and other applicable charges)</p>
<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.

j) HOW TO APPLY

Applicants can apply online through Bank's website www.southindianbank.com only from **29.12.2021 to 04.01.2022** 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:**

- Taken in a studio with White Background
- Colour Code for White Background: R-255, G-255, B-255
- JPEG format (.jpg)
- Width - 378 pixel, Height - 437 pixel
- Resolution – 300 per sq. inch
- File Size – should not exceed 200 KB

❖ **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.

❖ **Guidelines for uploading Experience Certificate:**

- The Experience certificates corresponding to all the experience claimed should be uploaded as a single file
- Ensure that the size of the file is not more than 1 MB.

❖ **Guidelines for uploading Educational Certificates:**

- The Educational certificates from Class X till base qualification as per notification should be uploaded as a single file.
- Ensure that the size of the file is not more than 3 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.

k) GENERAL CONDITIONS

- ✓ Before filling in the online application form, the applicant must ensure that he/she fulfils 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 incorrect/ false on a 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**
