

RECRUITMENT OF HEAD – CREDIT POLICY

The South Indian Bank Ltd., a Premier Scheduled Commercial Bank in India, invites applications from Indian Nationals for the role of Head – Credit Policy

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 sent to the registered email id given while applying online.

a) IMPORTANT DATES

Online Application - Start Date	03.06.2023
Online Application - End Date	12.06.2023

b) ROLE & SCALE OF APPOINTMENT

ROLE	SCALE OF APPOINTMENT*
Head – Credit Policy	Scale VI

**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 <i>(Liable for transfer anywhere in India at the sole discretion of the Bank.)</i>

d) ELIGIBILITY CRITERIA (as on 31.05.2023)

ROLE	WORK EXPERIENCE	EDUCATIONAL QUALIFICATION	AGE
Head – Credit Policy	Minimum 12 years in relevant field	Post-Graduation or equivalent from a recognized University with minimum 50% marks	Not above 50 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) JOB DESCRIPTION/CORE COMPETENCIES

- Expertise in Credit as well as Credit Operations, including compliance, monitoring/ administration of credit.
- Aware of various loan products and products offered by Competition.
- Responsible for ensuring that all of the Bank’s internal credit policies are in line with regulatory policies, including and not limited to RBI policies, SEBI guidelines, FEMA guidelines, MSME guidelines.
- Accountable for creation, updation, dissemination and implementation/adherence of policies across the Bank’s product portfolio.
- Facilitate Business teams and Branches to function with customer focus by creating customer-friendly credit policies proactively, while also taking into account the interests of 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.
- Work in close coordination with various stake holders for product/policy approval as well as with Business Solution Group/ Information Technology team for system enablement/ implementation of policy guidelines.
- Assess the risk appetite at regular intervals and review the policy/ processes to grow quality business.
- Automation of key processes.
- Create dashboards that reflect real-time data of the Bank’s portfolio across different zones and products.
- Automate monitoring and tracking of key product portfolios within the Bank.

f) TERMS OF EMPLOYMENT

On Contract for a period of 3 years and renewable thereafter based on review

g) 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.

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) HOW TO APPLY

Applicants can apply online through Bank's website www.southindianbank.com only from **03.06.2023 to 12.06.2023** 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:

- 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.

- ✓ 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.

Future updates will be sent to the registered mail id given while applying online.

Please also note that the physical copy of the Application need not be sent to us.

j) 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**
