



Experience Next Generation Banking

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

## **RECRUITMENT OF OFFICERS IN SCALE V/ IV/ III CADRES**

**The South Indian Bank Ltd. invites applications from Indian Nationals for filling up vacancies in Assistant General Manager/ Chief Manager/ Senior Manager cadres**

➤ **PLEASE READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.**

Candidates are requested to apply ON-LINE through Bank's website 'www.southindianbank.com'. Before the registration, candidates are requested to ensure that there is a valid email id in their name.

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

Candidates are advised to use Internet Explorer 7 & higher or Mozilla Firefox browsers for the registration of applications.

### **A) Important Dates:**

Online registration opens from	31/01/2018
Online registration closes on	09/02/2018
Last date for remitting application fee	09/02/2018

### **B) Designation:**

Scale V : Assistant General Manager  
Scale IV : Chief Manager  
Scale III : Senior Manager

The final Selection of candidates to the above mentioned posts will be done based on the discretion of the Bank considering the eligibility criteria and suitability for the post

### **C) MODE OF APPOINTMENT:**

- On permanent basis
- On contract basis (only for Scale V)
  - Contract period : 3 years and extendable at the option of the Bank

## D) ELIGIBILITY CRITERIA:

### I. Banking Operations:

Cadre	Scale V	Scale IV
Work Experience	Minimum 10 years of service in any Commercial Bank in India with : 1) more than 5 years experience in relevant field and 2) more than 5 years in Scale II or above cadre	Minimum 8 years of service in any Commercial Bank in India with : 1) more than 3 years experience in relevant field and 2) more than 3 years in Scale II or above cadre
Age as on 31.12.2017	Less than 45 years	Less than 40 years
	In case of Scale V, age relaxation of 1 year each will be allowed for every additional year of experience in the relevant field, subject to a maximum of 10 years.	
Educational Qualification	Graduation/ Post Graduation Additional weightage for CAIIB & specialised qualification in the respective area.	

Sl. No.	Area/ Specialisation	Scale	Skill Sets/ core competencies	Job Roles/ profile in brief
1	Forex/ Treasury	V/ IV	Experience in analysis/ research role in foreign exchange Experience in processing and sanctioning of export and import limits desirable. Good expertise in Forex/ Fixed Income Trading activities, technical analysis and analytical capabilities in Macroeconomic fundamentals. Adequate knowledge of accounting, valuation, regulatory requirement etc. also required.	Processing and sanctioning of all forms of Export & Import Credit Dealing and managing both Domestic and Forex Treasury Managing front office/ mid office and back office functions
2	Credit	V/ IV	Thorough knowledge of financial statements and its analysis and logical interpretation. Good Credit appraisal skills to assess both funded and non funded limits/ project loans. Sound knowledge of current RBI instructions Experience in handling and supervising high value credit.	Processing and sanctioning of credit limits of MSME/ Corporate Dealing with all types of P-Segment and B-Segment Loans
3	Audit/ Inspection	V/ IV	Expertise in detecting anomalies/ deficiencies from laid down norms and policies of the bank.	Conducting on the spot inspection of Branch/ Dept operations Back office work in the Dept.
4	Risk Management	V/ IV	Expertise in all aspects of risk management including identification, qualification, analysis, model building, model validation, mitigation, reporting, audit & compliance etc.	Developing and periodically updating risk policies and procedures Managing and implementation of all aspects of risk functions Monitor major and critical risks issues and timely mitigation

## II. Marketing & Sales:

<b>Cadre</b>	<b>Scale V</b>	<b>Scale IV</b>	<b>Scale III</b>
Age as on 31.12.2017	Less than 45 years	Less than 40 years	Less than 35 years
	In case of Scale V, age relaxation of 1 year each will be allowed for every additional year of experience in the relevant field, subject to a maximum of 10 years.		
Educational Qualification	Graduation from recognized university Additional weightage for Post Graduation / MBA/ specialised qualification in the respective area.		

### **Experience Criteria:**

<b>Assistant General Manager (Scale V)</b>		
<b>Sl. No.</b>	<b>Role</b>	<b>Experience Criteria (Skill Sets/ core competencies)</b>
1	NRI Sales Head and Product Management	<p>Minimum 10 years experience in any Commercial Bank or Wealth Management/Investment Management Companies with minimum 5 years experience in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Skill sets and experience in Non resident /High Networth Customer Acquisition and Retention Management.</li> <li>• Portfolio profitability</li> <li>• Product Development and Marketing skills</li> <li>• Channel Management /Scorecard ownership</li> <li>• Basic Knowledge of Investment Products - Remittances and Trade forex</li> </ul>
2	HNW-Relationship and Programme Head	<p>Minimum 10 years experience in any Commercial Bank or Wealth Management/Investment Management Companies with minimum 5 years experience in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Skill sets and experience in High Networth Customer Acquisition and Retention management.</li> <li>• Portfolio profitability</li> <li>• Product Development and Marketing skills</li> <li>• Channel Management /Scorecard ownership</li> <li>• Basic Knowledge of Investment Products</li> </ul>
3	Marketing Head -Campaign Management Data Analytics and Social Media Marketing	<p>Minimum 10 years experience in BFSI sector/any other industries with minimum 5 years experience in Middle/Senior level management handling similar portfolio. :</p> <ul style="list-style-type: none"> <li>• Brand Management</li> <li>• Marketing and Data Analytics</li> <li>• Events Based campaigns</li> <li>• Payment Wallet Management</li> <li>• Social Media and Digital Marketing</li> </ul>

4	Retail Asset-Channel Sales Head	<p>Minimum 10 years experience in any Commercial Bank or other financial sectors with minimum 5 years experience in Middle/Senior level management handling similar portfolio:</p> <ul style="list-style-type: none"> <li>• Experience in Business Development of Retail Asset products- (Housing Loan , Vehicle loan Personal loan, Loan against property)</li> <li>• Having an exposure of Channel Management/Distribution skills for both indirect n Direct channels.</li> <li>• Large team man management and interpersonal skills</li> <li>• Skill set for Portfolio profitability and NPA management</li> </ul>
5	Credit Card-Product and Sales	<p>Minimum 10 years experience in any Commercial Bank/ Payment card industry/ Card Networks/ Card Issuers with minimum 5 years experience in Middle/Senior level management handling similar portfolio:</p> <ul style="list-style-type: none"> <li>• Must have complete knowledge of the Credit card issuing process including both sales and operations</li> <li>• Experience in Payment Solutions/gateway desired</li> <li>• Sales Oriented and Channel management</li> <li>• Profit and loss ownership of the portfolio.</li> <li>• Merchant Acquisition/POS Knowledge a must</li> </ul>
6	Liability Acquisition Head	<p>Minimum 10 years experience in any Commercial Bank or other financial sectors with minimum 5 years experience in Middle/Senior level management handling similar portfolio:</p> <ul style="list-style-type: none"> <li>• Large team management experience a must</li> <li>• Dealer channel Management desired</li> <li>• Interpersonal skills</li> <li>• Retail Sales experience of Savings account and Current account a must</li> </ul>

<b>Chief Manager (Scale IV)</b>		
<b>Sl. No.</b>	<b>Role</b>	<b>Experience Criteria (Skill Sets/ core competencies)</b>
1	Customer Experience Group- Call Centre	<p>Minimum 8 years experience in any Commercial Banks or any service industry in large corporate with minimum 3 years in Middle/Senior level management handling similar portfolio.</p> <ul style="list-style-type: none"> <li>• Quality control Monitoring- TAT on Service levels</li> <li>• Lead Management- monitoring conversion and ageing</li> <li>• DBC performance management- Activation and Profitability</li> <li>• FTR management</li> <li>• Customer Onboarding and Experience</li> </ul>
2	Liability Acquisition	<p>Minimum 8 years experience in any Commercial Bank or other financial sectors with minimum 3 years in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Large team management experience a must</li> <li>• Dealer channel Management desired</li> <li>• Interpersonal skills</li> <li>• Retail Sales experience of Savings account and Current account a must</li> </ul>

3	Credit Card-Operations	<p>Minimum 8 years experience in any Commercial Bank / Payment card industry/ Card Networks/ Card Issuers with minimum 3 years in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Must have complete knowledge of the Credit card issuing process and operations</li> <li>• Experience in Payment Solutions/gateway desired</li> <li>• Merchant relationship/POS Knowledge a must</li> </ul>
4	Product Managers-Retail Assets	<p>Minimum 8 years experience in any Commercial Bank or other financial sectors with minimum 3 years in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Introduces and markets new products by developing time-integrated plans with sales, advertising, and production.</li> <li>• Channel strategy for increased market share</li> <li>• Assesses market competition by comparing the Bank's product to competitors' products.</li> <li>• Provides source data for product line communications by defining product marketing communication objectives.</li> <li>• Profitability of the portfolio</li> <li>• Preparing short-term and long-term product sales forecasts and special reports and analyses; answering questions and requests.</li> <li>• Designing Product Campaigns and planning the execution.</li> <li>• Training across channel</li> <li>• Determines product pricing by utilizing market research data; reviewing sales costs; anticipating volumes</li> </ul>

<b>Senior Manager (Scale III)</b>		
<b>Sl. No.</b>	<b>Role</b>	<b>Experience Criteria (Skill Sets/ core competencies)</b>
1	Marketing	<p>Minimum 6 years experience in BFSI Sector/ large corporate with minimum 2 years in Middle/Senior level management handling similar portfolio</p> <ul style="list-style-type: none"> <li>• Brand Management</li> <li>• Expertise in campaign management for retail products</li> <li>• Digital and Social media marketing</li> </ul>
2	Product Managers Liabilities	<p>Minimum 6 years experience in any Commercial Bank or other financial sectors with minimum 2 years in Middle/Senior level management handling similar portfolio</p>
3	Product Sales Managers-TPP	<p>Minimum 6 years experience in any Commercial Bank with minimum 2 years in Middle/Senior level management handling similar portfolio</p>

4	Regional Sales Manager (RSM) / Cluster Sales Manager (CSM)- Asset and Liabilities	<p>Minimum 6 to 10 years experience in any Commercial Bank or other financial sectors with minimum 2 years in Middle/Senior level management handling similar portfolio - assets and Liabilities</p> <ul style="list-style-type: none"> <li>• Large sales team management experience a must</li> <li>• Inter personal skills</li> <li>• Channel Sales –experience in Dealer Sales and Direct Selling</li> <li>• Training &amp; Sales Management Process</li> <li>• Third Party Products Sales &amp; Revenue Contribution</li> <li>• CASA Contribution by BDOs and BCs</li> <li>• Forecasting and Budgeting Sales Planning</li> <li>• Submission of DSR Daily Sales Report, Weekly Sales Report and Monthly Sales Report</li> </ul>
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### **Job Roles/ Brief Profile**

<b>Assistant General Manager (Scale V)</b>	
NRI Sales Head and Product Management	Business Profitability and Customer Life cycle management of High Net worth NRI customers through Portfolio Management Programs
HNW- Relationship and Programme Head	Running the relationship Program for the High Net worth Premier customers of the Bank- Product and Portfolio Management , RM score card management
Marketing Head -Campaign Management Data Analytics and Social Media Marketing	Data Analytics, Brand Management Content Creation , Digital Marketing and Campaigns for Retail Banking Products
Retail Asset- Channel Sales Head	To grow a strong Retail Asset Franchise through multiple Acquisition Channels across the country for Schematic loans
Credit Card- Product and Sales	Would be Responsible to build and manage Credit Card business for the Bank
Liability Acquisition Head	To Grow a strong Retail Liability franchise on CASA new to bank sourcing through network of branches and Direct Channels – National Sales

<b>Chief Manager (Scale IV)</b>	
Customer Experience Group- Call Centre	Customer Complaint and Query resolution , lead management and Quality control ,Customer Onboarding , Service levels monitoring
Liability Acquisition	Responsible for New to Bank CASA Acquisition through Direct and Indirect Sales team for Regions/States- Regional Sales
Credit Card- Operations	Monitoring/ Operations/ Merchant Relationship/ Risk/ Interchange Processes/Card Issuance
Product Managers- Retail Assets	Planning Forecasting and Marketing of Home Loan – Auto Loan-- LAP- ODAP- Personal loan throughout Product lifecycle

<b>Senior Manager (Scale III)</b>	
Marketing	Brand Management, Campaign management retail products, marketing activities strategies and implementation through channels
Product Managers Liabilities	Development of liabilities products, Monitor and measure the profitability of the specific portfolio and implement channel strategy
Product Sales Managers-TPP	Driving distribution through Branches and channels -Bank Assurance and Third Party Products Region specific
Regional Sales Manager (RSM) / Cluster Sales Manager (CSM)- Asset and Liabilities	Management of Asset/Liabilities Sales Verticals (Direct Sales Associate, Direct Sales Team, etc.), Develop and Achieve Business Plan through Direct and Indirect Channels across Regions

## **E) COMPENSATION PACKAGE**

### **IBA Package:**

#### **Pay Scale:**

**Scale V:** IBA approved pay scale of Rs. 59170 - 1650/2 – 62470 - 1800/2 - 66070. plus DA, HRA & other allowances.

**Scale IV:** IBA approved pay scale of Rs. 50030 - 1460/4 – 55870 - 1650/2 - 59170. plus DA, HRA & other allowances.

**Scale III:** IBA approved pay scale of Rs. 42020 - 1310/5 – 48570 - 1460/2 - 51490. plus DA, HRA & other allowances.

- All other benefits as applicable in the respective scale will be offered to the candidate.
- Eligible for performance linked incentive as per the scheme in vogue.
- Higher fitment of Basic Pay may be considered, based on qualification, exposure & experience of the candidate.

### **On Contract (for Scale V)**

Compensation will be on CTC basis and is negotiable based on candidate's qualification, experience and suitability for the post.

\*Salary will not be a limiting factor for suitable candidates.

## **F) MODE OF SELECTION:**

1. Initial short listing of applications will be done by the Bank and the call letter for the shortlisted candidates can be downloaded/ printed from our website.
2. Personal Interview (Bank reserves the right to make required modifications in the selection process considering the number of applications for the post).

**G) APPLICATION FEE: Rs. 800/-**

Candidates meeting the stipulated norms only need to apply for the post. Application fee once remitted will not be refunded in any case.

Candidates can remit the application fee online through our payment gateway. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards and Internet Banking.

**H) HOW TO APPLY**

- 1) Ensure that the applicant fulfills all the eligibility criteria.
- 2) Candidates can apply online through Bank's website [www.southindianbank.com](http://www.southindianbank.com) from 31.01.2018 to 09.02.2018.
  - 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. Candidates are requested to take utmost care while filling up the online application.
  - Candidates making multiple registrations will be disqualified.
  - Candidates will have to enter their basic details and upload the photograph and signature as per the specifications given below. Copies of the photograph may be retained for use at the time of Personal Interview.

**Guidelines for Uploading Photograph & Signature**

**Photograph :**

- A recent passport size colour photograph should be used.
- Make sure that the picture is taken in a light-coloured, preferably 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.

**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.

- 3) Please note that there will be a system generated User Id (Application Ref. Id) for each registered application. Candidates 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 TAKING



**PRINT OUT OF THE CALL LETTER FOR PERSONAL INTERVIEW. An e-mail containing details of the registration will be sent to the e-mail Id given by the candidate.**

- 4) Remit application fee online through Bank's payment gateway. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards and Internet Banking. Keep a copy of e-receipt for future reference and submission at the time of interview.
- 5) Keep a copy of the application printout for future reference.
- 6) Take printout of Call Letters for the Personal Interview from our Website [www.southindianbank.com](http://www.southindianbank.com) after the **last date for application as and when intimated.**

**Candidates are also advised to check 'careers' page in our website 'www.southindianbank.com' regularly for details and updates**

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

#### **D) GENERAL CONDITIONS:**

1. Before filling up the online application form, the candidate must ensure that he/she fulfills all the eligibility criteria with respect to age, educational qualifications, experience etc. in respect of the post for which he/she is making the application. If the information furnished by the candidate is found to be false at later date, the selection / appointment shall be liable for termination.
2. Candidates are advised to retain two copies of the same photograph which is used in the application, for use at the time of interview.
3. Shortlisted candidates will have to appear for Personal Interview at their own cost.
4. Mere eligibility will not vest any right on the candidate for being called for Personal Interview. In matters regarding eligibility and selection, Bank's decision will be final and **no correspondence will be entertained.**
5. Canvassing in any form will be a disqualification.
6. Candidates willing to work outside their home State/ anywhere in India as decided by the Bank only need to apply.

#### **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 CANDIDATES 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 CANDIDATE 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 843 1800 (Toll Free India) or Our HRD Cell: 0487-2420020.**