



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

RECRUITMENT OF OFFICERS/EXECUTIVES FOR RETAIL BANKING

The South Indian Bank Ltd., a Premier Scheduled Commercial Bank in India, invites applications from Indian Nationals for various roles in Retail Banking 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 & POSTING

ROLE	SCALE OF APPOINTMENT*	POSTING
Head – CASA Product Sales (Rest of India)	Scale IV/V (IBA/Contract Package)	Mumbai
Head Sales – Government Business	Scale IV/V (IBA/Contract Package)	Ernakulam
Head – Wealth Management		
Head – Non Life Insurance		
Sales Head – Customer Experience Group	Scale III/IV (IBA Package)	

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

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

c) **ELIGIBILITY CRITERIA** (as on 30.11.2021)

ROLE	WORK EXPERIENCE	AGE	EDUCATIONAL QUALIFICATION
Head – CASA Product Sales (Rest of India)	15 years	Not above 50 years	60% in Post-Graduation from a recognized University
Head Sales – Government Business	10 years		
Head – Wealth Management	10 years	Not above 45 years	
Head – Non Life Insurance	10 years		
Sales Head – Customer Experience Group	8 years	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.

d) **TERMS OF EMPLOYMENT**

Probation Period	1 year (in case of IBA Package)
------------------	---------------------------------

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) 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.

f) JOB DESCRIPTION/ CORE COMPETENCIES

ROLE	JOB DESCRIPTION/ CORE COMPETENCIES
<p>Head – CASA Product Sales (Rest of India)</p>	<ul style="list-style-type: none"> • Post Graduate in any discipline, preferably in Sales and Management. • Accountable for delivering results in a single area of operations – CASA. Deliver innovative product, service, and solutions that facilitate building quality retail liability book growth and cater to various customer segments through the branch network, digital platform, and acquisition channel consistently. • Develop and present Liability Product strategy to grow the book- Develop strategy to acquire current accounts for various businesses, TASC, and other segments present in the market. Assess the current market condition and relevance of existing products to the market. Design complementing portfolio rationalization strategies and initiatives to increase fee, float & profitability for the Liability product offerings. Collaborate with RH/CH/Marketing team to arrive at apt campaigns to drive the CASA acquisition. • Market Penetration through new product delivery- Conceptualization / Ideation of new liability product offerings vis-a-vis the market dynamics & the competition offerings. Design and develop new and innovative products that meet the customer expectations. Identify segment-wise opportunity to increase the unique customer base like corporate salary, student, senior citizen, Minor account acquisition, etc. Drive the teams to develop Standard Operating Processes related to sales, service, and operation of new products across channels and delivery platforms • Product Management- Review the existing products in terms of customer base, value base, additional attributes that create high wallet share and long-term relationship with the customer. Create in coordination with the marketing team to bring out the unique selling proposition and sales pitch for the branch banking staff. Collaborate and design the collateral, materials, forms, and formats relevant to acquire and serve the customer for the new product variants wherever necessary. • Product Profitability- Deliver product profitability as per budget, review the same at quarterly intervals during the first year of launch. Champion the process of attrition control at the customer level and the wallet share to deliver a consistent product portfolio for all managed products. Maximize direct product sales on the acquired/existing customer base (assets, liabilities, cards, fee-based) and agree on a notional transfer pricing to support the product profitability. • Regulatory Compliance- Maintain formal and informal contacts with stakeholders like other Regulatory bodies & authorities in India to keep track of market trends and trade practices that impact financial goals. Stay abreast with the regulatory changes in the product norms and find innovative ways to implementing the same without disturbing the customer/branch to meet the guidelines.
<p>Head Sales – Government Business</p>	<ul style="list-style-type: none"> • Post Graduate in any discipline, preferably in Sales and Management with good experience in Government Business segment. • To drive and deliver the GBD segment's growth of the Bank as an independent engine and contribute a significant share by driving the Government Business's entire strategy by expanding network and innovative solution. • Business Development – GB- Responsible for the overall business of GBD including CASA, TD and Assets. Prepare the entire revenue budget of the GBD Business through new Acquisition & Deepening of the existing relationship. New Acquisition will be the core objective. Maintain a low Cost of Acquisition with a greater focus on low-cost deposits and a strong focus on

	<p>CASA. Divide the focus of the business between Kerala and Non- Kerala Regions and ensure adequate staffing for both. Act as the face of the Bank with RBI & other Regulators and will coordinate for all kinds of approvals & Licenses from RBI.</p> <ul style="list-style-type: none"> • Evolve and monitor the sales strategy, MIS & Reporting- Assign specific targets & objectives between Kerala & Non-Kerala regions to the managers in Central Office. Create a robust mechanism for reporting through strong MIS. Design MIS templates to provide a daily balance of different segments of the business- CA, SA, FD & Assets. • Marketing initiatives- Allocate the marketing budget between Regions based on current business potential and future growth. Devise a robust Referral program in collaboration with the central office and identify ways & means to recognize and reward the employees • Customer Service- RSMs & BDEs should be encouraged to have an excellent relationship with clients. Visit large clients across the country to have management connect with important clients. Execution of Agreement with Government Departments/entities in case of requirement. • Team Management- Create and mentor team members to form a dedicated & motivated Salesforce. Constantly encourage the Managers at the central office to support the sales force on the ground with customized solutions/ information/ technical know-how etc. • Compliance- Train the team to adhere to compliance during on boarding Government Accounts, New product initiation, and day-to-day transactions through adequate Compliance training of the sales force. Oversee the adherence of all Government & RBI guidelines for the GBD Business.
<p>Head – Wealth Management</p>	<ul style="list-style-type: none"> • Post Graduate in any discipline, preferably in Sales and Management with good experience in Wealth Management Segment. • To develop and create, own, manage and drive wealth management program across all products of Retail banking with a base of CASA active accounts to fulfil the growing needs of retail liability customer by designing innovative campaigns with the marketing team to increase the HNI customer base and wallet share per customer to build the wealth management book. • Responsible for overall business and P&L for Client Group. • Design innovative programs to grow the wallet share- Design program brochures and campaign materials in collaboration with the marketing team to create involvement among the branch banking team. • Meeting revenue targets at product level as assigned by the organization and ensuring high level of productivity for the entire team and the country. • In-depth analytics to identify a pattern and build the wealth management program. Collaborate with the BIU team to analyse data of the existing customer base to identify the easy targets and eligible customers for WMS. • Should be proficient with knowledge of capital markets as well as third party products such as MF, PMS, Insurance etc. (mechanics, commercial structures etc.) • Responsible for hiring and retaining relevant talent pan India. • Develop various mailers/fliers/training programs to market the wealth management program's importance to the internal stakeholders. Engage with the Regional Sales Managers and conduct training sessions to create awareness on how the program helps to deliver their target in the long run. • Building learning and knowledge best practices. Educating and hand-holding frontline staff in understanding market fundamentals and product positioning. Active interaction with product manufacturers and other stakeholders in order to track local market dynamics. • Successful working relationships with relevant internal departments such as branch channel, internal compliance, legal, product and marketing.

<p>Head – Non Life Insurance</p>	<ul style="list-style-type: none"> • Post Graduate in any discipline, preferably in Sales and Management with good experience in Non-Life Insurance segment. • Accountable for delivering business results for the TPP accounts (Non-Life) – through effective planning, strategy, implementation, organizing, coordinating, control, risk mitigation, Compliance etc., for the entire country and drive the business as a separate vertical with renewed and increased focus which will lead to exponential growth. • Business Development –Responsible for the overall business of Non-Life Insurance. • Prepare the entire revenue budget of the Non-Life Insurance Business through new business & deepening of the existing relationship. New business will be the core objective. • Maintain a low cost of acquisition through effective campaigns. Evolve the entire plan and budget for cross-sale. • Divide the focus of the business between Kerala and Non-Kerala Regions and ensure adequate staffing for both. • Act as the face of the Bank with regulators of all TPP and coordinate for all kinds of approvals & licenses from the regulators. • Coordinate with IT and Sales teams to understand technology-led innovations and prepare an annual budget for IT/Technology spending and seek approval from MD’s Office. In collaboration with Managers in the Central Office, frame the entire Marketing Budget for the country for approval from MD’s office. • Schedule and coordinate training for the entire TPP personnel & specific branches with high potential through the HO. • Stay abreast of different product and service updates across the TPP vertical. Arrive at the right product mix for sales for maximizing profitability. • Evolve and monitor the sales strategy, MIS & Reporting. • Formulate the marketing budget before the financial year; the marketing budget should involve- Events /sponsorship/ Referral programs. • Devise a robust Referral program in collaboration with the central office and identify ways & means to recognize and reward the employees • Monitor the service delivery levels at the Central office and generate a monthly report to be shared with Top management. • Visit large clients across the country to have management connect with important clients. • Create and mentor team members to form a dedicated and motivated Salesforce. Recognize star performers every month through suitable programs. • Train the team to adhere to compliance during on boarding customers for Third Party Products, New product initiation, and day-to-day transactions through adequate Compliance training of the sales force. • Adhere to Regulatory Reporting requirements. Oversee the adherence of regulatory guidelines for the TPP Business.
<p>Sales Head – Customer Experience Group</p>	<ul style="list-style-type: none"> • Post Graduate in any discipline, preferably in Sales and Management with good experience in the segment. • Accountable for outstanding customer experience during their interaction with the customer care (Inbound/Outbound) by adhering to the service standards of the Bank through effective implementation of technology, resources, and other enablers to generate leads for additional business. • Business development through cross selling of Term product, Card products, Insurance (both general and life), Balance transfer, Retail Assets and CASA. • Making sure that all Audit parameters are followed and abided to as per RBI and IRDA guidelines. • Team motivation and Team handling. • Running local contest by coordinating with third party products (TPP) team and Retail Assets Team.

	<ul style="list-style-type: none"> • Co-ordinating with Central team for target allocation, revision and reviews via concall and video calls. • Timely intervention with TPP team for sales closure and updates on leads. • Constant engagement with Retail Assets team for lead updates and conversion. • Interacting with Supervisors and Training Manager for lead generation and arranging training programs for CEG Agents and Supervisors. • Call evaluation and call barge done for all CEG Agents and Supervisors. • Feedback session with CEG Agents and Supervisors for lead generation and their conversion in various sales products • Conducting mock calls and role plays for service queries and sales pitches. • Ensure that monthly/yearly targets in various sales product for self and team assigned are met. • Responsible for motivating and training new recruits on sales and service. • Conducting interim training for the existing team members in products, service and cross sell. • Database management and preparing various sales and service report/MIS/PPT. • Close monitoring of service level, average speed of answering (ASA), average talk time (ATT) and abandoned percentage.
--	---

g) 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.**

h) APPLICATION FEE

Rs.100/- (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.

i) 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.

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**
