



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

**RECRUITMENT OF CREDIT ANALYSTS**

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

**READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.**

Eligible applicants are requested to apply ONLINE through Bank's website [www.southindianbank.com](http://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	18.10.2022
Online Application - End Date	31.10.2022

**b) ROLE & SCALE OF APPOINTMENT**

ROLE	SCALE OF APPOINTMENT
Senior Credit Analyst	Scale III (IBA Package)
Credit Analyst	Scale II (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**

**Chennai | Bangalore | Delhi | Mumbai | Ernakulam**  
*(Liable for transfer anywhere in India at the sole discretion of the Bank.)*

**d) TERMS OF EMPLOYMENT**

Probation Period	1 year
------------------	--------

**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.

**Salary/emoluments per annum between Rs.12.77 lakhs and Rs.17.86 lakhs depending on the scale of appointment, place of posting and other factors**

**f) ELIGIBILITY CRITERIA (as on 30.09.2022)**

<b>ROLE</b>	<b>WORK EXPERIENCE (in relevant field)</b>	<b>AGE</b>	<b>MINIMUM EDUCATIONAL QUALIFICATION</b>
Senior Credit Analyst	<b>Minimum 6 years</b> of experience as <b>credit analyst</b> in Bank/NBFC/Rating Agency	Not more than 40 years	<ul style="list-style-type: none"> <li>• <b>CA/CMA</b></li> <li style="text-align: center;"><b>Or</b></li> <li>• <b>MBA(Finance)</b> from a recognized University with minimum 60% marks</li> <li style="text-align: center;"><b>Or</b></li> <li>• <b>M.Com</b> from a recognized University with minimum 60% marks and <b>CAIIB</b></li> <li style="text-align: center;"><b>Or</b></li> <li>• <b>Graduation</b> from a recognized University with minimum 60% marks and either of the following:                             <ul style="list-style-type: none"> <li>➤ CAIIB (Retail/Corporate Banking)</li> <li>➤ Diploma in Retail Banking</li> <li>➤ Certificate Course of MSME</li> </ul> </li> </ul>
Credit Analyst	<b>Minimum 4 years</b> of experience as <b>credit analyst</b> in Bank/NBFC/Rating Agency		

- Candidates who are meeting the requisite eligibility criteria only need to apply.
- **Educational qualification by mode of distance education will not be considered.**
- 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.

## g) JOB DESCRIPTION/ CORE COMPETENCIES

JOB DESCRIPTION
<ul style="list-style-type: none"><li>• Prepare credit underwriting reports by analyzing relevant parameters as per the internal credit norms and supplemental data submitted by the business and recommend the file for lending decision at the credit committee for new and renewal of existing exposure within specified turnaround time to support mid-corporate business to deliver its business target.</li><li>• Preparing credit reports for new and existing business relationships, undertaking industry, competitor and client level analysis in compliance with the Bank's internal policies.</li><li>• Completing all credit renewals, deviation approvals within specified turnaround times</li><li>• Support business teams with preparing sanction letters, confirming branches for customer account opening and deviation approvals.</li><li>• Interact with the customer with support from the business to get information required for credit analysis.</li><li>• Meet with customers, if required, to understand credit risks independently.</li><li>• Prepare mid-year credit evaluation document in case of any risk perceived in any current exposure of the Bank.</li><li>• Identifying key risks and possible mitigants for all credit files prepared.</li><li>• Sharing independent findings from unit visits and customer meetings to the regional manager.</li><li>• Providing input on terms and conditions of all proposed sanctioned limits.</li><li>• Confirm that the customer has met all post-disbursement terms from the CMOG group.</li></ul>
CORE COMPETENCIES
<ul style="list-style-type: none"><li>• Proficiency in MS word and MS excel</li><li>• Good written and verbal communication skills</li><li>• Fair understanding of financial ratios</li><li>• Strong process orientation</li></ul>

## h) MODE OF SELECTION

### **Initial Shortlisting and Interview**

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

## i) APPLICATION FEE

Rs.100/- (excluding GST and other applicable charges)
<ul style="list-style-type: none"><li>• Applicants meeting the stipulated norms only need to apply for the post.</li><li>• Application fee once remitted will not be refunded in any case.</li></ul>

## j) HOW TO APPLY

Applicants can apply online through Bank's website [www.southindianbank.com](http://www.southindianbank.com) only from 18.10.2022 to 31.10.2022 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:**

- JPEG format (.jpg)
- Width - 378 pixel, Height - 437 pixel
- 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.

Applicants are advised to visit “careers” page in our website [www.southindianbank.com](http://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**

\*\*\*\*\*