



## **RECRUITMENT IN CREDIT, TECHNICAL AND RISK CONTAINMENT**

**IMPORTANT NOTICE: BEWARE OF FRAUDULENT JOB ALERTS.  
APPLY ONLY THROUGH THE OFFICIAL ONLINE PORTAL AS DETAILED BELOW.  
APPLICATIONS THROUGH ANY OTHER MODE WILL NOT BE ACCEPTED. ALL  
COMMUNICATION WILL BE VIA OFFICIAL CHANNELS ONLY.**

**The South Indian Bank Ltd., a Premier Scheduled Commercial Bank in India, invites applications from Indian Nationals for the post of Credit Analyst, Technical Manager/ Regional Technical Manager and Lead Analyst – Risk Control Unit in Scale I/II cadre.**

### **READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.**

Eligible applicants are requested to apply ONLINE through Bank's website [www.southindianbank.bank.in](http://www.southindianbank.bank.in). 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.

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

#### **a) IMPORTANT DATES**

|                                 |                   |
|---------------------------------|-------------------|
| Online Application - Start Date | <b>07.01.2026</b> |
| Online Application - End Date   | <b>17.01.2026</b> |

#### **b) ELIGIBILITY (as on 31.12.2025)**

|                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Age</b>                                         | Not more than 35 years (born on or after 01.01.1991).<br>5 years age relaxation for SC/ST candidates. |                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Minimum Qualification &amp; Work Experience</b> | <b>1.Credit Analyst</b>                                                                               |                                                                                                                                                                                                                                                                                                                                                                              |
|                                                    | <b>Minimum Qualification</b>                                                                          | CA/CMA<br><b>OR</b><br>MBA(Finance) from a recognized University with minimum 50% marks<br><b>OR</b><br>Graduation from a recognized University with minimum 50% marks and either of the following: <ul style="list-style-type: none"><li>• CAIIB</li><li>• Diploma in Retail Banking</li><li>• Certificate Course of MSME</li><li>• Certified Credit Professional</li></ul> |

|  |                                                         |                                                                                                                                                                                                                                                                                                                                         |
|--|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Experience</b>                                       | Minimum 2 years of experience as credit analyst in Bank/NBFC/Rating Agency                                                                                                                                                                                                                                                              |
|  |                                                         |                                                                                                                                                                                                                                                                                                                                         |
|  | <b>2. Technical Manager/ Regional Technical Manager</b> |                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Minimum Qualification</b>                            | B.Arch/ B.Tech(Civil)/B.E.(Civil) from a recognized University with minimum 50% marks.                                                                                                                                                                                                                                                  |
|  | <b>Experience</b>                                       | Minimum 2 years of experience as credit technical manager in Bank/NBFC                                                                                                                                                                                                                                                                  |
|  |                                                         |                                                                                                                                                                                                                                                                                                                                         |
|  | <b>3. Lead Analyst – Risk Control Unit</b>              |                                                                                                                                                                                                                                                                                                                                         |
|  | <b>Minimum Qualification</b>                            | Graduate/PG in Forensic Sciences from a recognized University with minimum 50% marks.<br><b>OR</b><br>Graduation from a recognized University with minimum 50% marks and either of the following: <ul style="list-style-type: none"> <li>• CFE(Certified Fraud Examiner)/CFPS</li> <li>• ICA certificate in crime prevention</li> </ul> |
|  | <b>Experience</b>                                       | Minimum of 2 years relevant experience as part of RCU in Bank/NBFC                                                                                                                                                                                                                                                                      |
|  |                                                         |                                                                                                                                                                                                                                                                                                                                         |

**c) TERMS OF EMPLOYMENT**

|                               |                                                                                                               |
|-------------------------------|---------------------------------------------------------------------------------------------------------------|
| Scale of Appointment*         | Scale I/II                                                                                                    |
| Probation Period              | The period of probation is 1 year. Confirmation will be subject to satisfactory performance during probation. |
| Service Agreement Period      | Nil                                                                                                           |
| Service Agreement Amount      | Nil                                                                                                           |
| Posting Location <sup>#</sup> | <b>For All Roles</b><br>Anywhere in India based on Bank's requirement                                         |

*\*The scale of appointment of the selected candidates will be fixed by the management.*

*#Liable for transfer anywhere in India at the sole discretion of the Bank*

#### d) JOB DESCRIPTION/ CORE COMPETENCIES

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|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CREDIT ANALYST                                   | <ul style="list-style-type: none"><li>• Prepare credit proposals for existing and new borrowers, with due analysis of financial statements/income statements, based on defined credit underwriting norms of the bank.</li><li>• Build strong market understanding to help bank underwrite risk with due appreciation of geographical &amp; product requirements.</li><li>• Engage with internal and external customers to productively appraise risk and onboard business for the bank withing defined timelines.</li><li>• Manage the post sanction process to facilitate disbursement</li><li>• Monitor portfolio diligently post disbursement and ensure that portfolio behavior in line with risk tolerance levels at bank.</li></ul>                                                                                                                                                                                                                                                                     |
| TECHNICAL MANAGER/<br>REGIONAL TECHNICAL MANAGER | <ul style="list-style-type: none"><li>• Recruit and manage vendors for technical evaluation, duly building skill sets to assign the right value to various types of properties that the bank may secure against loans.</li><li>• Approve Projects with detailed evaluation of documents and appropriate site and regulator visits.</li><li>• Monitor technical evaluation process &amp; Suggest process improvements with effective implementation plans</li><li>• Ensure strict timelines for all evaluations with good vendor management skills.</li><li>• Train and evaluate the proficiency levels of the team on the regular basis, including cross functional trainings.</li><li>• Work closely with the legal counterpart on the technical evaluation front.</li><li>• Monitor handling of fraud cases on the technical front i.e. identification, handling, reporting and facilitating closure as per the action decided.</li><li>• Market Intelligence on various geographies and builders</li></ul> |
| LEAD ANALYST –<br>RISK CONTROL UNIT              | <ul style="list-style-type: none"><li>• Build teams and channels to facilitate assessment of fraud risk across documentation and markets</li><li>• Build capabilities in the bank to identify schematic fraud across geographies.</li><li>• Engage with regulatory bodies and build capabilities in the bank to approach due channels to arrest damage inflicted by fraud events</li><li>• Be part of relevant forums in fraud management to stay abreast of the industry</li><li>• Deep understanding of data to analyse transaction patterns and behavior real time</li><li>• Enable staff training on a continuous basis with details on emerging trends in fraud management.</li></ul>                                                                                                                                                                                                                                                                                                                    |

Note: The incumbent shall also carry out any other work or assignments as may be assigned by the Bank from time to time, in accordance with organizational requirements.

**e) SALARY**

IBA approved scale of pay for Scale I/II Officers, including DA, HRA, Special allowance & other allowances. Performance Linked Incentive as applicable to Scale I/II officers will be paid as per the scheme in vogue.

**f) MODE OF SELECTION**

- Shortlisting and Preliminary and/or Personal Interview. Only the shortlisted candidates will be invited for Interview.
- Mere eligibility will not vest any right on the applicant for being called for the Recruitment Process.
- The Bank reserves the right to make required modifications in the selection process considering the number of applications for the post and decide the number of applicants to be called for the Recruitment Process. The shortlisting of candidates will be solely as per bank's discretion.
- In matters regarding eligibility and selection, Bank's decision will be final, and **no further correspondence will be entertained.**

**g) APPLICATION FEE : Nil**

**h) HOW TO APPLY**

Applicants can apply online through Bank's website [www.southindianbank.bank.in](http://www.southindianbank.bank.in) only from 07.01.2026 to 17.01.2026 and no other mode of application will be accepted.

1. Ensure that the applicant fulfills all the eligibility criteria.
2. The applicants are requested to ensure that the information provided in the Online-Application Form is correct before submitting the application form.
3. Please ensure access to the registered email ID and contact number, and check them regularly as all communication and updates will be sent through these register details
4. 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.
5. Applicants making multiple registrations will be disqualified. (i.e multiple registrations for the same role will be disqualified).
6. Applicants 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 Recruitment Process.

**✓ Guidelines for uploading Photograph:**

- A recent passport size color photograph should be used.
- Make sure that the picture is taken in a white background.
- Casual photographs wearing caps/hats/dark glasses will not be accepted.
- Resolution: 378 pixels (width) x 437 pixels (height).
- Ensure that the size of the scanned image is not more than 50kb.

**✓ Guidelines for uploading Signature:**

- The applicant should sign on a white paper with black ink pen and upload the same.

- Resolution: 140 pixels (width) x 110 pixels (height).
- Ensure that the size of the scanned image is not more than 50kb.

✓ **Guidelines for uploading Resume:**

- File should be in PDF format.
  - File size should not exceed 1 MB.
7. Please note that there will be a system generated User Id (Application Ref. Id) for each registered application. Please note down the User ID (Application Ref. ID) carefully for future references. An e-mail containing details of the registration will be sent to the e-mail Id given by the applicant.
  8. Keep a copy of the application for future reference.
  9. On successful submission of application an email with application pdf and login credentials will be shared to your mail ID.
  10. **Applicants must make sure that application is submitted successfully. Application status can be checked by logging in to the profile. Only successfully submitted applications will be considered for the process.**

Applicants are advised to visit “careers” page in our website [www.southindianbank.bank.in](http://www.southindianbank.bank.in)> About Us> Careers for future updates. Please also note that the physical copy of the Application need not be sent to us.

**i) GENERAL CONDITIONS**

1. Before filling in the online application form, the applicant must ensure that he/she fulfills 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 the Recruitment Process 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 false at later date, the selection / appointment shall be liable for termination.
2. Upper age limit will be relaxed by five years, only in the case of SC/ST candidates. Candidates belonging to SC/ST should submit attested copies of certificates from a competent authority to prove their status in this regard as and when called for.
3. Applicants are advised to retain two copies of the same photograph which is used in the application for use at the time of Recruitment Process.
4. Canvassing in any form will be a disqualification.
5. Applicants will have to appear for the Recruitment Process at their own cost.
6. Applicants willing to serve anywhere in India only need to apply.
7. Appointment will also be subject to Medical fitness, satisfactory background verification including credit history check, police clearance check and completion of other formalities as per the rules and regulations of the Bank from time to time.
8. The process of Short-listing will be provisional and without verification of original documents. Candidature will be subject to verification of all details/ documents with the original when a candidate reports for interview/training/joining (if called).
9. Candidates are advised to check Bank’s official website regularly for details and updates. The Call (letter/ advice), where required, will be sent by e-mail only (NO HARD COPY WILL BE SENT).
10. All Revisions/ Corrigendum (if any) will be hosted on the bank’s website only.

**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.bank.in](mailto:careers@sib.bank.in).**

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