



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

**RECRUITMENT OF OFFICERS/EXECUTIVES FOR DATA SCIENCE**

**The South Indian Bank Ltd., a Premier Scheduled Commercial Bank in India, invites applications from Indian Nationals for various roles in Data Science Department**

**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	29.12.2021
Online Application - End Date	04.01.2022

**b) ROLES & SCALE OF APPOINTMENT**

<b>ROLE</b>	<b>SCALE OF APPOINTMENT*</b>
Lead – Descriptive Analytics	Scale IV/V (IBA/Contract Package)
Senior Data Scientist	
Data Scientist	Scale II/III (IBA Package)
Descriptive Analytics	

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

**c) PLACE OF POSTING**

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

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

<b>ROLE</b>	<b>WORK EXPERIENCE</b>	<b>EDUCATIONAL QUALIFICATION</b>	<b>AGE</b>
Lead – Descriptive Analytics	10 years	60% in Post-Graduation from a recognized University	Not above 45 years
Senior Data Scientist	10 years		
Data Scientist	6 years		
Descriptive Analytics	6 years	60% in Graduation from a recognized University	

- 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) TERMS OF EMPLOYMENT**

Probation Period	1 year (in case of IBA Package)
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**f) 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.

**g) JOB DESCRIPTION/CORE COMPETENCIES**

ROLE	JOB DESCRIPTION/CORE COMPETENCIES
Lead – Descriptive Analytics	<ul style="list-style-type: none"> <li>• Graduate in any discipline, preferably in Computers, having at least 10 years’ experience in handling business analytics/business intelligence, visualization tools, financial analytics, etc. in a bank or NBFC. Strong expertise in SQL, SAS programming, building MIS on any strong visualization platform (such as IBM Cognos, SAS-VA, Tableau or PowerBI) is expected. Experience of leading teams of junior data analysts will be an added advantage</li> <li>• Identify strong use cases for deployment of descriptive analytics in a bank and engage with relevant stakeholders to jointly frame analytics projects</li> <li>• Design, develop, validate and deploy performance and portfolio monitoring reports and MIS in various core and non-core activities of the bank, ensuring higher efficiency and/ or effectiveness</li> <li>• Such models may include (but is not limited to) cubes, dashboards, vintages, early delinquency monitoring reports, collection efficiency reports, flow rate, roll rate reports, etc.</li> <li>• Facilitate conduct of periodic portfolio monitoring, by understanding the data, culling out insights, sharing with stakeholders, agreeing on actionable, monitoring implementation and measuring impact</li> <li>• Extracting, treating and managing data from both internal and external sources that would ensure development of critical analytical projects</li> <li>• Periodic validation of all projects and recalibrating deployment, wherever applicable</li> <li>• Effectively leading team of analysts or data experts and ensuring that models developed by the team are accurate and are intuitive to the business sense.</li> </ul>
Senior Data Scientist	<ul style="list-style-type: none"> <li>• Post-Graduation, preferably in in economics, statistics, operations research, mathematics, engineering, business, or related field with a strong quantitative emphasis.</li> <li>• Professional mathematician/ statistician/ data scientist, having at least 10 years’ experience in development, validation and deployment of advanced analytics models in BFSI space, with strong expertise in Machine Learning Algorithms, and fluency in R/ Python. Experience of leading teams of junior data scientists will be an added advantage.</li> <li>• Identify strong use cases for deployment of advanced analytics in a bank and engage with relevant stakeholders to jointly frame advanced analytics projects</li> <li>• Design, develop, validate and deploy models in various core and non-core activities of the bank, ensuring higher efficiency and/ or effectiveness</li> <li>• Such models may include (but is not limited to) credit risk scorecards, PD and LGD models, loss forecasting models, NPA and profitability forecasting models, propensity models for cross-sell/ up-sell, customer segmentation models, behavioural models, collection scorecards, recovery models, customer/ employee attrition models, etc.</li> <li>• Extracting, treating and managing data from both internal and external sources that would ensure development of strong and accurate models</li> <li>• Periodic validation of all models and recalibrating deployment, wherever applicable</li> <li>• Effectively leading team of data scientists and ensuring that models developed by the team are accurate and are intuitive to the business sense</li> </ul>

Data Scientist	<ul style="list-style-type: none"> <li>• Post-Graduation in economics, statistics, operations research, mathematics, engineering, business, or related field with a strong quantitative emphasis.</li> <li>• Professional mathematician/ statistician/ data scientist, having at least 6 years' experience in development, validation and deployment of advanced analytics models in BFSI space, with strong expertise in Machine Learning Algorithms, and fluency in R/ Python. Experience of leading teams of junior data scientists will be an added advantage.</li> <li>• Design, develop, validate and deploy models in various core and non-core activities of the bank, ensuring higher efficiency and/ or effectiveness. Such models may include (but is not limited to) credit risk scorecards, PD and LGD models, loss forecasting models, NPA and profitability forecasting models, propensity models for cross-sell/ up-sell, customer segmentation models, behavioural models, collection scorecards, recovery models, customer/ employee attrition models, etc.</li> <li>• Extracting, treating and managing data from both internal and external sources that would ensure development of strong and accurate models</li> <li>• Periodic validation of all models and recalibrating deployment, wherever applicable</li> <li>• Create detailed document, clearly explaining the processes followed in development, validation and deployment of analytical models</li> </ul>
Descriptive Analytics	<ul style="list-style-type: none"> <li>• Graduate in any discipline, preferably in Computers, having at least 6 years' experience in handling business analytics, business intelligence, visualization tools, financial analytics, etc. in a bank or NBFC. Strong expertise in SQL, SAS programming, building MIS on any strong visualization platform (such as IBM Cognos, SAS-VA, Tableau or PowerBI) is expected.</li> <li>• Design, develop, validate and deploy performance and portfolio monitoring reports and MIS in various core and non-core activities of the bank, ensuring higher efficiency and/ or effectiveness</li> <li>• Such models may include (but is not limited to) cubes, dashboards, vintages, early delinquency monitoring reports, collection efficiency reports, flow rate, roll rate reports, etc.</li> <li>• Facilitate conduct of periodic portfolio monitoring reports, by understanding the data, culling out insights, sharing with stakeholders, agreeing on actionable, monitoring implementation and measuring impact.</li> <li>• Extracting, treating and managing data from both internal and external sources that would ensure development of critical analytical projects</li> </ul>

## 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) 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 **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.
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- ✓ 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**

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