RECRUITMENT FOR VARIOUS ROLES IN STRATEGIC ALLIANCES AND DIGITAL BUSINESS DEPARTMENT (SADBD)

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.

READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.

Eligible applicants are requested to apply ONLINE through Bank's website **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.

IMPORTANT DATES

Online Application - Start Date	**06-11-2026**
Online Application - End Date	**16-11-2026**

ELIGIBILITY/ TERMS OF EMPLOYMENT/JOB DESCRIPTION/ CORE COMPETENCIES

The eligibility criteria for each Job role are given below: **(Eligibility as on date 31.11.2026)**

Sl. No	Role	Scale	Age Criteria	Educational Qualification	Work Experience
1	Product Head-Acquiring Business Channel *	Scale IV	Not more than 40 years	Any Degree with 60% marks	Minimum 12 years in the BFSI/Fintech sector, with at least 8 years in issuing product management at a Bank, Payment network, or fintech.
2	Product Head-Issuing Business Channel *	Scale IV	Not more than 40 years	Any Degree with 60% marks	Minimum 12 years in the BFSI/Fintech sector, with at least 8 years in issuing product management at a Bank, Payment network, or fintech.

3	Product Manager-Mobile Banking and UPI *	Scale II/III	Not more than 35 years	Any Degree with 60% marks	Minimum 8 years in the BFSI/Fintech sector, with at least 4 years in liability product management.
4	Product Manager-Liabilities *	Scale II/III	Not more than 35 years	Any Degree with 60% marks	Minimum **8 years** in the BFSI / Fintech sector, with at least **4 years** in liability product management.
5	Product Manager-Payments *	Scale II/III	Not more than 35 years	Any Degree with 60% marks	Minimum **8 years** in the BFSI / Fintech sector, with at least **4 years** in liability product management.

Click on the Role name for Job Description

The eligibility criteria, terms of appointment, and Job Description/ Core Competencies for each role is attached as annexure to this notification.

Candidates, please note that:

- Confirmation will be subject to satisfactory performance during probation.
- 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
- 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.

SALARY

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

For Scale IV, CTC will be fixed by the Bank based on the current compensation, experience, potential of the candidate and subject to Bank's compensation policy.

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.**

APPLICATION FEE : Nil

HOW TO APPLY

Applicants can apply online through Bank's website www.southindianbank.bank.in only from **06-11-2026 to 16-11-2026** 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. All recruitment related communications will be shared exclusively through the applicant's registered email address.
5. 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.
6. Applicants making multiple registrations will be disqualified. (i.e multiple registrations for the same role will be disqualified).
7. 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.

8. 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.
9. Keep a copy of the application for future reference.
10. On successful submission of application an email with application pdf and login credentials will be shared to your mail ID.
11. **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.com/careers/ for future updates. Please also note that the physical copy of the Application need not be sent to us.

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 and CFR 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.
11. By this application submitted pursuant to the recruitment notification, the Applicant acknowledges and consents to the collection, processing, storage, use, and disclosure of the personal information and documents furnished in the application, for the purposes connected with the recruitment process and related administrative, legal, and regulatory requirements. The personal data collected will be processed in accordance with the provisions of applicable laws, which may include verification of eligibility, scrutiny of applications, conduct of examinations, interviews, document verification, preparation and publication of merit/rank lists, appointment formalities, etc., and compliance with statutory or judicial directions. The recruiting authority may share the applicant's personal data with its authorised officers, service providers, examination agencies, verification agencies, government departments, statutory authorities, or other entities strictly on a need-to-know basis and only for purposes related to the recruitment process or where required by law. The recruiting authority shall take reasonable measures to protect personal data from unauthorised access, disclosure, alteration, or destruction and shall retain such data only for as long as necessary to fulfil the purposes of processing or as required under applicable law, record retention policies, or judicial/statutory requirements. **By submitting the application, the applicant confirms that they have read and understood this notice regarding the processing of their personal data and acknowledge that such processing is necessary for the conduct of the recruitment process.**

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**.

ROLE

PRODUCT HEAD – ACQUIRING BUSINESS CHANNEL A strategic leadership role to define and drive the bank's merchant acquiring vision — covering merchant onboarding, API banking/BBPS/ATM Management/ POS/QR deployment, payment gateway, UPI acquiring, and digital payment acceptance solutions for retail, SME, enterprise merchants and its risk management.

SCALE OF APPOINTMENT

Scale IV (on contract for a period of 3 years)

ELIGIBILITY CRITERIA (as on 31.10.2026)

Age	Not more than 40 years
Work Experience	Minimum **12 years** in the BFSI / Fintech sector, with at least **8 years** in issuing product management at a bank, payment network, or fintech
Minimum Educational Qualification	Any Degree with 60% mark

TERMS OF EMPLOYMENT

Probation 1 year

JOB DESCRIPTION

- Lead the strategic vision, development, and commercialisation of the bank's merchant acquiring business
- Oversee end-to-end merchant onboarding, activation, and lifecycle management
- Develop innovative merchant solutions to support digital payments and omnichannel acceptance.
- Build and manage partnerships with payment networks (Visa, Mastercard, RuPay), payment aggregators, fintech partners, and technology providers.
- Drive growth in merchant acquisition, transaction volumes, and acquiring revenue.
- Identify new merchant segments; design Go-To-Market strategy for enterprise, SME, and micro-merchants
- Build business case models, ROI projections, and investment plans for new acquiring initiatives
- Ensure operational excellence: transaction success rates, dispute resolution TATs, chargeback management
- Ensure compliance with RBI Payment Aggregator / Payment Gateway norms, NPCI guidelines, and PCI-DSS (Payment Card Industry Data Security Standard) standards

- Manage relationships with NPCI, Visa/Mastercard, payment aggregators, and fintech partners
- Drive product design, solutioning, and execution from concept to launch in collaboration with IT, Operations, Risk, Compliance, Business teams and other stakeholders.
- Track competitive landscape, benchmark against leading acquirers

CORE COMPETENCIES

- Proven track record in building and scaling acquiring businesses at a bank or payment aggregator or fintech with modern tech stacks and API – first architectures.
- Knowledge of POS, QR, Soundbox, payment gateway products, and acquiring settlement systems
- Experience with NPCI merchant platforms (UPI, BBPS, NACH), and card network acquiring rules.
- Merchant acquiring strategy and product development
- Business development and P&L management
- NPCI / RBI regulatory knowledge
- Fintech and payment ecosystem expertise
- Commercial negotiation and partnership management
- Cross-functional leadership
- **Preferred/Desirable Certifications:** Certified Digital Payment Professional, Agile/Scrum Certification, Product Management certification.

PLACE OF POSTING

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

ROLE

PRODUCT HEAD – ISSUING BUSINESS CHANNEL

SCALE OF APPOINTMENT

Scale IV (on contract for a period of 3 years)

ELIGIBILITY CRITERIA (as on 31.10.2026)

Age	Not more than 40 years
Work Experience	Minimum **12 years** in the BFSI / Fintech sector, with at least **8 years** in issuing product management at a bank, payment network, or fintech
Minimum Educational Qualification	Any Degree with 60% mark

TERMS OF EMPLOYMENT

Probation 1 year

JOB DESCRIPTION

- Own the end-to-end product strategy, roadmap, and lifecycle for all issuing products (debit, prepaid, co-branded, UPI, mobile banking, internet banking)
- Drive product design, solutioning, and execution from concept to launch in collaboration with IT, Operations, Risk, Compliance, Business teams and other stakeholders.
- Lead revenue growth and market share enhancement for issuing products; own P&L targets
- Ensure full compliance with RBI, NPCI, card network regulations (Visa/Mastercard/RuPay) and internal governance frameworks
- Manage relationships with card network partners (Visa, Mastercard, NPCI, RuPay) and technology vendors
- Define and track KPIs — digital spends, activation rates, transaction success rates, revenue generation
- Promotional programmes.
- Develop innovative features and value propositions to improve customer engagement and usage.
- Monitor product performance and market insights to optimize product offerings.
- Build and mentor the issuing product team; foster a product-first, data-driven culture

- Market latest technology implementation and front runner in introducing innovative solution.
- Keep abreast of global and domestic fintech trends; identify opportunities to differentiate the bank's issuing portfolio

CORE COMPETENCIES

Desired Attributes

- Hands-on experience in managing debit/prepaid card products at scale
- Deep knowledge of card issuance technology (embossing, personalisation, tokenisation, card management systems)
- Strong understanding of Mobile Applications, Internet Banking, UPI, Fastag, and associated regulatory frameworks (RBI, NPCI)
- Prior experience leading cross-functional product teams
- Strategic thinking & P&L ownership
- Card product lifecycle management
- Regulatory compliance
- Stakeholder & vendor management
- Data analytics and product metrics
- Leadership and team development

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ROLE

PRODUCT MANAGER – LIABILITIES
Responsible for planning, managing, and enhancing the bank's liability product portfolio — savings accounts, current accounts, term deposits, and recurring deposits — with a focus on digital onboarding, customer experience, product innovation, and regulatory compliance.

SCALE OF APPOINTMENT

Scale II/III

ELIGIBILITY CRITERIA (as on 31.10.2026)

Age	Not more than 35 years
Work Experience	Minimum **8 years** in the BFSI / Fintech sector, with at least **4 years** in liability product management.
Minimum Educational Qualification	Any Degree with 60% mark

TERMS OF EMPLOYMENT

Probation 1 year (IBA Package)

JOB DESCRIPTION

- Manage full product lifecycle for liability products: savings accounts, current accounts, FD, RD, and NRI deposits etc.
- Define product features, pricing, and proposition in line with market benchmarks and competitive landscape
- Drive digital-first customer journeys: video KYC, instant account opening, paperless onboarding
- Collaborate with IT, Branch Banking, NRI, Operations, Compliance, and Risk teams to execute product enhancements
- Conduct regular market research and competitive benchmarking.
- Track and improve product performance: balance growth, account activation, dormancy, attrition
- Ensure all product features comply with RBI, FEMA (for NRI), and KYC/AML norms
- Develop BRDs (Business Requirement Documents) for tech implementations and improvements
- Analyse customer feedback, complaints, and journey data to improve product experience
- Track KPIs such as CASA growth, deposit volumes, account activation, and product profitability.
- Support internal training and communication of product changes to branches and digital teams.

CORE COMPETENCIES

Desired Attributes

- Liability product knowledge (CASA, FD, NRI)
- Digital onboarding (Video KYC, eKYC)
- Regulatory compliance (RBI, FEMA)
- Data analysis and reporting
- Project management
- Stakeholder communication
- Customer experience and digital banking understanding
- Sound knowledge of retail and NRI banking products, deposit regulations, and interest rate frameworks
- Familiarity with digital onboarding platforms (V-CIP, Aadhaar eKYC, CKYC, Digi locker)
- Certifications in retail banking, liability products, KYC/AML, FEMA/NRI banking, Project Management Certification.

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ROLE

PRODUCT MANAGER – MOBILE BANKING & UPI

Responsible for the complete product lifecycle of the bank's mobile banking application and UPI products — from ideation, feature design, launch, and continuous optimisation. The role focuses on driving digital adoption, improving customer experience, launching new features, and ensuring secure and compliant payment operations in line with regulatory guidelines.

SCALE OF APPOINTMENT

Scale II/III

ELIGIBILITY CRITERIA (as on 31.10.2026)

Age	Not more than 35 years
Work Experience	Minimum **8 years** in the BFSI / Fintech sector, with at least **4 years** in liability product management.
Minimum Educational Qualification	Any Degree with 60% mark

TERMS OF EMPLOYMENT

Probation 1 year (IBA Package)

JOB DESCRIPTION

- Own the end-to-end product lifecycle for SIB's mobile banking app and UPI product — ideation, design, launch, and post-launch optimisation
- Define product vision, roadmap, and feature prioritisation for mobile banking and UPI
- Work closely with UI/UX designers to create intuitive, customer-first mobile journeys
- Collaborate with IT, Security, Compliance, Operations, and Branch Banking teams for product delivery
- Manage NPCI / RBI regulatory compliance: UPI circular adherence, security guidelines, accessibility norms
- Track key performance metrics: DAU/MAU, app store ratings, transaction success rates, feature adoption
- Conduct user research and customer feedback analysis to improve the app experience
- Manage rollout of new UPI features.
- Coordinate with NPCI, payment switch vendors, and technology partners for UPI certification and updates
- Monitor competitive mobile banking products, benchmark against industry leaders

CORE COMPETENCIES

- Deep, hands-on experience with UPI product ecosystem
- Understanding of mobile app development lifecycle, agile/sprint processes, and API-based architecture (Preferred/desirable)
- Knowledge of RBI guidelines on mobile banking security, NPCI UPI circulars, and customer data protection
- Experience with app analytics tools preferred
- Mobile banking app product management
- UPI ecosystem expertise
- Customer experience and UI/UX understanding
- Agile/Scrum methodology
- App analytics and performance metrics
- Regulatory compliance (RBI, NPCI)
- Preferred/Desirable Certifications: Product Management Certification, General P M Certification, Mobile App Product/ UX certification.

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ROLE

PRODUCT MANAGER – PAYMENTS
The Product Manager – Payments leads the successful delivery and continuous improvement of the bank's digital payment solutions — including NEFT/RTGS/IMPS, UPI, BBPS, FASTag, and emerging payment channels — ensuring superior customer experience, regulatory adherence, and product innovation.

SCALE OF APPOINTMENT

Scale II/III

ELIGIBILITY CRITERIA (as on 31.10.2026)

Age	Not more than 35 years
Work Experience	Minimum **8 years** in the BFSI / Fintech sector, with at least **4 years** in liability product management.
Minimum Educational Qualification	Any Degree with 60% mark

TERMS OF EMPLOYMENT

Probation 1 year (IBA Package)

JOB DESCRIPTION

- Own the product roadmap for all digital payment solutions (UPI, IMPS, NEFT, RTGS, BBPS, and other digital payment solutions.)
- Lead cross-functional teams across IT, Operations, Compliance, Risk, and Customer Service to deliver payment product enhancements
- Define product requirements (PRDs), success metrics, and acceptance criteria for payment features
- Conduct market analysis and competitive benchmarking; identify opportunities for new payment product launches
- Monitor payment product performance: transaction volumes, success rates and failure analysis
- Manage regulatory submissions and product changes as per RBI/NPCI/Other regulatory bodies
- Partner with fintech companies, payment aggregators, and technology vendors for co-developed solutions
- Analyse customer journey data and feedback to improve payment product UX and reduce friction
- Analyse market trends and competitor offerings to strengthen the bank’s payment product portfolio.

CORE COMPETENCIES

Desired Attributes

- Hands-on experience with UPI product suite (P2P, P2M, UPI Lite, AutoPay, Credit on UPI)
- Deep knowledge of NPCI payment systems (IMPS, NETC/FASTag, Aadhaar Pay)
- Experience working with APIs, payment switch vendors, and core banking integrations
- Prior experience in writing product specs and delivering features in Agile environments
- UPI / IMPS / RTGS etc. product expertise
- NPCI & RBI regulatory knowledge
- API and payment technology understanding
- Agile product management (PRD, BRD, sprint planning) (preferred/Desirable skills)
- Data analysis and product metrics
- Vendor and stakeholder management
- Preferred/Desirable Certifications: Product Management Certification, General P M Certification.

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