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# **ADVERTISEMENT**

### Engagement of Advisor in the Bank for Retail Credit on contractual basis

SyndicateBank, a leading Public Sector Bank, with Pan India Branch Network having Head Office at Manipal, invites applications from retired General Managers/ Chief General Managers from Public Sector Banks for the post of Advisor (Retail Credit) on contractual basis.

#### **IMPORTANT DATES:**

Opening date for receipt of application	24.10.2018
Last Date for receipt of application	31.10.2018

#### **DETAILS OF VACANCIES:**

Name of the Post	Grade/Scale	No. of vacancies
Advisor	Retired General Manager/Chief General	01
(Retail Credit)	Manager of Public Sector Bank.	01

#### **Eligibility Criteria / Job Profile:**

Age	Maximum – 62 years (The candidate should not have superannuated prior to 01.10.2016)
	The Executive of the level of General Manager who has retired from a Public Sector Bank.
Experience	2. He/she should have worked for a minimum period of 5 years in Retail credit and at least the last 2 years prior to superannuation he/she should have worked in credit Department.
	3. He/she should have a good track record (shall not be facing any criminal charges/investigation) and operational experience in field and administrative offices.
Tenure of Contract	The period of engagement shall be initially for a period of ONE year. Depending upon the need, the period of engagement may be extended for a further period as decided by the committee. However, maximum period of engagement will be not more than 03 years.
Location	SyndicateBank, Corporate Office, Gandhi Nagar, Bengaluru.

Selection procedure	The applications received from the candidates will be screened and shortlisted on the basis of eligibility and relevant experience. The requisite number of shortlisted candidates will be called for interaction/interview for final selection. The final selection will be made on the basis of eligibility, experience, qualification and performance during interaction/interview. The interaction/interview will be conducted by a Committee constituted for the purpose.  Mere satisfying the eligibility norms do not entitle a candidate to be called for interaction/interview. The Bank reserves the right to reject any application not suiting the Bank's requirements without assigning any reason whatsoever and call only the requisite number of candidates out of those who fulfill the eligibility criteria as may be required for the post.	
Reporting Officer	The Advisor will be reporting to Executive Director at Corporate Office, Bengaluru through the General Manager, Retail Business Department	
Job profile	Gist of the roles and responsibilities of advisor (Retail Credit) are:  Supporting MD & CEO, EDs and heads of Retail credit in the areas of:  1. Formulation and review of various policies & procedures pertaining to Retail credit portfolio;  2. Introduction of various retail credit products and reviewing of existing products  3. Assisting the Bank in building a strong, end-to-end delivery channel, for Home Loans, loans backed by mortgages, etc., with a view to enabling the Bank to achieve accelerated growth in Retail Loan portfolio of good asset quality.  4. Assisting the Bank to build strong collection machinery in respect of Retail Loans.  5. Reviewing the pre-sanction/Post-sanction process and suggest measures to improve delivery.  6. Actively assist the Bank in implementing the suggestions made for improving the Retail Credit portfolio.  7. Review the policy / strategies relating to NPA Management under Retail Credit portfolio and suggest measures to improve asset quality.  8. Assisting in revisiting the IT platform with a view to bring desired changes to improve delivery of Housing Loans, loans backed by mortgages etc.  9. Mentoring retail credit processing officers so as to bring about qualitative improvement in the retail credit proposals and help in building core capabilities in retail credit appraisal, monitoring, follow up, syndication, etc.;  10. Advising on structure and content of Training programmes on Retail Credit.  11. The Advisor shall not have any financial, administrative or disciplinary powers.	
Compensation/ Perquisites	<ol> <li>The Lumpsum /compensation would be last drawn pay minus gross pension receivable and if a non-pensioner ₹ 75000/- per month on consolidated basis.</li> <li>The advisor so appointed will be paid a consolidated amount of ₹ 25000/- per month towards conveyance expenses (all inclusive) for the purpose of discharging his duties as an Advisor and he will also be paid ₹ 3,000/- per month towards telephone expenses inclusive of landline/ mobile /internet etc.</li> </ol>	

	<ol> <li>The advisor will be provided with Bank's accommodation (2 bedroom) if available or will be paid a lumpsum amount of ₹ 25000/- p.m. towards accommodation. In case if he/she owns a dwelling unit in his name or in the name of his spouse at the place of engagement and does not avail of Bank's accommodation, he/she will be paid lumpsum of ₹ 10000/- p.m.</li> <li>Any liability on account of Income Tax, Professional Tax etc. shall be borne by the concerned Advisor.</li> <li>While on outstation duties, if required, he will be entitled to travel, diem and other allowances on par with serving executive in the respective Scale in which he/she retired.</li> <li>Besides the above, the Advisor will not be entitled for any pecuniary or non-pecuniary benefits.</li> </ol>
Leave	He/she will be entitled to avail 01 day leave for each completed month of service.
Non permissible	Not entitled for availing any type of staff loans, Medical Aid/Facilities, Superannuation benefits, Leave Travel Concession (LTC), Leave Encashment, Conveyance, Entertainment, Newspaper, Cleaning expenses, Insurance & Staff Welfare Schemes or any other benefits/reimbursements whatsoever.
Surrender	On the last day of the contract, the Contractee shall surrender the residential quarters & other items, if any, provided by the Bank during the tenure of the contract.
Fidelity and secrecy	A Fidelity and Secrecy agreement in the Bank's proforma shall have to be executed at the time of joining the Bank as advisor on contract basis.
Termination of contract	The contract for engagement as an Advisor shall be liable to be terminated with 01 month notice from either side.
Working hours	As applicable to working employees of the Bank subject to minimum of 30 hours per week. Flexibility in timings can be considered by the Bank.

#### Note:

- 1. Bank reserve the right to modify/delete any criteria mentioned above.
- 2. Cutoff date for arriving age is 01.10.2018
- 3. Application format to be downloaded from Bank's website (<u>www.syndicatebank.in</u>) under career option.
- 4. Scanned copy of the application along with copy of Birth certificate/Matriculation certificate, copy of Graduation certificate/Post Graduation certificate, experience certificate, ID and address proof, NOC, etc. should be mailed to E-mail ID: horecruitments@syndicatebank.co.in on or before: 31.10.2018.
  - ❖ Bank will send a confirmation mail to the applicant after receiving the application. In case any applicant does not get the confirmation mail within two working days from the date of sending the application, they may consider that their application has not successfully reached and should resend their application and documents as stated above. They can also check the status of their application by contacting HO: HRMD on 0820-2570387.
  - ❖ Information regarding personal interaction/interview will be intimated to the shortlisted applicants on their email ID.
  - ❖ The applicants are required to keep the original Application form with them along with one set of the requisite documents in support of their eligibility and submit the same when called for personal interaction/interview. Also, ensure to bring along the original documents for verification at the time of Personal interview/ interaction.

- 5. Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him/her right to be called for interaction/interview.
- 6. Incomplete applications/applications not in the prescribed format and / or applications without prescribed documents will be liable for rejection.
- 7. While every effort will be made to ensure that the intimation to the eligible applicants, short listed for attending the personal interview/interaction will be sent sufficiently in advance, the Bank will not be held responsible for delay in receiving the intimation by the applicant for any reason whatsoever. The applicants are advised to keep track of the status of their candidature by visiting their own email ID from time to time.
- 8. Bank reserves the right to reject any application not suiting the Bank's requirements without assigning any reason whatsoever.
- 9. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Udupi.

Date: 17.10.2018

Place: Bengaluru

Sd/-GENERAL MANAGER (HR)

### **APPLICATION**

Please affix your recent passport size photograph and sign across

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SI No	Particulars	
01	Name of the Applicant	
	Address and Contact details of the Applicant	
02	Land Line/ Mobile number	
	e-mail ID	
03	Place of Domicile	
	Bank name	
04	Grade/ Scale at the time of retirement	
	Place of work at the time of Retirement	
05	Age (as on 01.10.2018)	
	Date of birth	
	Date of retirement	
06	Two References (preferably from previous employer) Name, Designation, Mobile Number & e-mail ID	1) 2)
07	Whether the applicant has undergone any disciplinary proceedings during the Service in the Bank and if so, furnish details	
08	Is there any case pending with CBI/ other Law Enforcement Agencies, if so furnish details	

09	Brief Back ground (Work experience/Performance highlights)	
10	Details of past Five Assignments in the Bank prior to retirement	
11	Furnish details of assignments in other Organisations/ Institutions, if any	
11	Whether the applicant fulfils the eligibility criteria for contractual engagement as defined by the Bank?	
12	Present Health Condition/ suitability to undertake the assignment	

I have gone through the terms and conditions of engagement as an Advisor and I am willing to work as an Advisor (Retail Credit) on contract basis.

Place:	
Date:	Signature of the Applicant