Karnataka Bank, a leading technologically advanced Private Sector Bank with a pan-India footprint, offers exciting opportunities for the candidates for recruitment of Specialist officers to join its highly competent workforce to be positioned at its Bank's Head office, Mangaluru and at Technology and Digital Hub, Bengaluru.

1. DETAILS OF NUMBER OF POSTS: -

Name of the Post	Scale	No of Vacancies
A. Product Process Manager – Credit Marketing	II	1
B. Process Manager-Credit Monitoring	II	1
C. Product Manager – Products Department	II	1
D. AWS Cloud Administrator	IV	1
E. Senior Data Engineer	IV	1
F. Senior Data Scientist	IV	1
G. Junior Data Scientist	I/II/III	1
H. Data Visualization- Analytics	I/II/III	1
I. Strategy & Portfolio Analyst	I/II/III	3

HOW TO APPLY

- Candidates meeting the eligibility criteria and having relevant experience may forward their resumes to **acoe.recruitment@ktkbank.com**.
- The date of interview and venue will be communicated separately to the applicant's email address.

- **Shortlisted candidates will be called for interview**. The date of interview and venue will be communicated separately to the applicant's email address.
- No allowances/reimbursement will be payable/made for attending the interview. The selection will be through interview and personal interaction on the basis of eligibility, experience, qualification and performance during interview/interaction (subject to duly fulfilling the prescribed eligibility criteria).

Selected candidates will be appointed and posted to Bank's Head Office (at Mangaluru) and Technology & Digital Hub (at Bengaluru) immediately. The selected candidate is also liable to be transferred any other Departments/Offices of the Bank according to the administrative requirements of the Bank.

Probation: Selected candidates will be on probation for a period of one year and on satisfactory completion of the probationary period, will be confirmed, subject to rules and regulations of the Bank.

GENERAL INSTRUCTIONS

- Candidates should ensure that they are eligible to participate in the selection process as per the eligibility criteria stipulated above. If any stage, it is found that candidate is ineligible /or that he/she has furnished any incorrect/false information/document or has suppressed any material fact(s), his / her candidature is liable to be canceled, without notice and compensation.

- Mere submission of CV/Resume against this notification and apparently fulfilling the eligibility criteria would not bestow on him/her right to be called for interview.

- The Bank reserves the right to alter, modify or change the eligibility criteria and /or any of the other terms and conditions mentioned in this notification. Further, the Bank reserves the right to reject any application without assigning any reason and no correspondence in this regard will be entertained.

- Decision of the Bank in matters regarding eligibility criteria, Group Discussion, Preliminary Interaction, Interview or any other matter relating to selection process will be final and binding on the candidates. No correspondence or personal enquiries will be entertained by the Bank in this regard

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2. **Eligibility Criteria:- The eligibility criteria for the aforesaid posts are as under:**

A. Name of the post	Product Process Manager – Credit Marketing
Job Location	Mangaluru

Job Role: At KBL, you as a Credit Marketing Product process manager is responsible to prepare go-to-market strategies for credit and lending products, use data to assess channel effectiveness, analytics feedback and defined business & risk outcomes. Constantly engaged in business plan, studying various Digital products, market trends analysis and strategies.

Responsibilities:

- Proven ability to work analytically in a problem-solving environment along with developing new area of expertise within functional, technical or industries domain of business.
- Leverage existing products lines and commercialize new customer & products segment to grow the market.
- Contribute to the development of new processes, new techniques, improvement of processes and workflows by applying in-depth disciplinary knowledge and integrating subject matter and industry expertise.
- Using data and metrics to drive improvements and challenge status quo.
- Develop recommendations to adjust credit policies and other related policies by analyzing credit portfolio and utilizing analytical model outputs.
- Perform data analyses including profiling, segmentation, sampling, and reconciliation.
- Have a strong governance process and engage in development and implementation of credit marketing activities.
- Design cross selling framework and improve awareness of credit/ lending products to drive initiatives.
- Research on Senior Management queries using EWS and Collections tools and data and support ad-hoc policy analyses and tasks, as required.
- Participate in developing, testing, and optimizing policies, processes & tools, ensuring consistency and regulatory compliance, and assist in the implementation of those policies, processes, and other related initiatives.
- Participate in conducting training sessions on Policy, Processes & Tools for Bank wide other users.

- Proactively escalate risks and propose solutions to the issues.
- Coordination and communication with other departments – ACoE, Transformation Cell, ITD and any other departments as applicable.

Experience:

- 5+ years of relevant experience.
- Proven ability to apply credit and risk principles toward objectives and above-mentioned responsibilities.
- Proven organizational, interpersonal and analytical skills.
- Experience driving direction and alignment with cross functional teams.
- Sound presentation skills to present portfolio review presentation to Senior Management.
- Sound understanding of portfolio definitions and regulatory requirements on SMA management and EWS requirements

Academic Qualifications:

- Post-graduate degree/University degree or equivalent experience

B. Name of the post	Process Manager-Credit Monitoring
Job Location	Mangaluru

Job Role:
At KBL, you as a Credit Monitoring process manager is responsible to manage the credit portfolio, measured in terms of inputs from analytics feedback and defined business & risk outcomes. You are constantly engaged in studying borrower and portfolio insights and undertake causal analysis.

Responsibilities:

- Contribute to the development of new processes, new techniques, improvement of processes and workflows by applying in-depth disciplinary knowledge and integrating subject matter and industry expertise.

- Develop recommendations to adjust credit monitoring policies and other related policies by analyzing credit portfolio performance and utilizing analytical model outputs.
- Utilize model outputs to perform risk and data analyses including profiling, segmentation, sampling, and reconciliation.
- Research on Senior Management queries using EWS and Collections tools and data and support ad-hoc policy analyses and tasks, as required.
- Participate in developing, testing, and optimizing policies, processes & tools, ensuring consistency and regulatory compliance, and assist in the implementation of those policies, processes, and other related initiatives.
- Participate in conducting training sessions on Policy, Processes & Tools for Bank wide other users
- Proactively escalate risks related to the GM CrMD and propose solutions to the issues.
- Coordination and communication with other departments – ACoE, Transformation Cell, ITD and any other departments as applicable.

Experience:

- 5+ years of relevant experience
- Proven ability to apply credit and risk principles toward CrMD objectives and above-mentioned responsibilities.
- Proven organizational, interpersonal and analytical skills.
- Sound presentation skills to present portfolio review presentation to Senior Management
- Sound understanding of portfolio definitions and regulatory requirements on SMA management and EWS requirements.

Academic Qualifications:
- Post-graduate degree/University degree or equivalent experience

C. Name of the post	Product Manager-Products Department
Job Location	Mangaluru

At KBL, you as a product manager will be responsible to manage the life cycle of a product portfolio, measured in terms of inputs from analytics feedback and defined business outcomes. You will be constantly engaged in studying customer insights, and undertake competitor and market analysis

Job Role:

- Drive the product and business-planning process across cross-functional teams (ACoE/DCoE/Contact center etc..) of the bank
- Potential partnerships to co-create products and unique service offerings
- Assess current competitor offerings, seeking opportunities for differentiation
- Analyze product requirements and develop appropriate campaign programs to ensure they are successfully achieved
- Develop, implement, maintain, and track outcome/performance of the initiative (CRM, D2C, contact center)
- Appraise new product ideas and strategize appropriate go-to market plans

Responsibilities:

- Drive the execution of all product lifecycle processes for products, including product research, market research, competitive analysis, planning, positioning, roadmap development, requirements development, and product launch
- Translate product strategy into detailed requirements •
- Work closely with cross functional teams to create the product offerings
- Create product strategy documents that describe business cases, high-level use cases, technical requirements, operating profit, and ROI
- Analyze market data to develop sales strategies, and define product objectives for effective marketing communications plans
- Work closely with the team for on-ground support and deliver enablers as required
- Develop product positioning and messaging that differentiates KBL offerings and our product features in the customer segments

Experience:

- Product Management function in banking will be preferred (experience 5 +Yrs)
- Should have a conceptual understanding of consumer behavior, market research, go-to-market strategy
- Orientation for business, technical and analytical acumen
- Orientation to build and develop product portfolio

Academic Qualifications:

- Candidate should have a Post-Graduate degree from a leading institution preferably in Economics / Commerce / Business Administration or Finance; Or a Graduate degree with professional qualification of Chartered Accountancy

D. Name of the post	AWS Cloud Administrator
Job Location	Bengaluru

Job Role:

Cloud Admin to manage our company's cloud architecture and position in cloud environments. The candidate will play a strategic role in maintaining all cloud systems including the front-end platforms, servers, storage, and management networks. The candidate will have a solid understanding of cloud computing and technology systems. You should have a positive attitude and excellent communication skills to effectively share your knowledge.

Cloud Administrator is responsible for the planning, design, management, maintenance, and support of cloud computing applications. They determine their client's technological needs and suggest solutions that meet them. They enhance the delivery of cloud deployments and collaborate with development teams and other personnel to streamline application services.

Skills:

- Strong experience in implementing core services like S3, EC2, RDS, IAM, Autoscaling, CloudWatch, SNS, CloudTrail, ELB, AWS /Migration services, ELB, VPN/Direct connect.

- Have experience in Cloud Management and Governance services like AWS Organizations, AWS Audit Manager, AWS Audit Manager, AWS Trusted Advisor etc.
- Experience with Cloud Security, Identity, and Compliance services like AWS Identity and Access Management (IAM), AWS Key Management Service (AWS KMS), AWS Security Hub & Amazon GuardDuty etc.
- Experience with Cloud Infrastructure & Network security services like AWS Systems Manager, Amazon Inspector, AWS Firewall Manager, Amazon VPC (VPC endpoints, Network ACLs & Security groups)
- Should have better understanding on hybrid cloud architecture using key AWS technologies (e.g., VPN, AWS Direct Connect).
- Lead the administration of the development, test and production cloud hosted environments.
- Provide issues/needs analysis and solution recommendation/implementation relative to system's needs.
- Work directly with AWS support engineers to identify and resolve issues.
- Knowledge on viewing the Billing services.
- Ensure system performance, uptime and support levels meet or exceed SLAs.
- Assist project team as needed with capacity planning and all AWS service and application deployments.
- Manage virtual and physical cloud resources as required with an overall objective of improving the scalability, reliability, performance, and availability of the cloud infrastructure.
- Experience with Linux system operations and scripting including Networking, User and Volume management, Package installations etc.

Experience: 5+ years of experience in Cloud engineering
- Experience in AWS system administration and configuration management and knowledge of network connectivity configuration and network security (using security groups, keys etc.)
- Experience with AWS CLI (Command line interface) for automating administrative tasks.
- 3-5+ years of experience designing, executing, and supporting IT cloud solutions.
- Cloud back up and restoration processes.
- Experience with CI/CD systems.
- Experience with SysOps.

Academic Qualifications:

- Engineering / BTech / MTech / MCA candidates.
- Prior experience as cloud engineer with Banking clients.
- Prior Banking experience is a must.

E. Name of the post	Senior Data Engineer
Job Location	Bengaluru

Data Engineer to add and transform data infrastructure. The ideal candidate should have a good understanding of Data Eco system and helps in accelerating from Data to information. Candidate should be capable of authoring, ingesting, transforming, and maintaining data into a usable and consumable format for various analytical use cases.

Job Role:

The Data Engineer will help in transforming the developing high-quality data infrastructure from core banking system and will be responsible for maintain the same thereafter. The candidate will also be developing scalable services that are capable of ingesting and transforming data at huge scale coming from many different sources on schedule for analytical use case. Candidate will develop and design functional data foundations based on the business requirements. Work closely with stakeholders (Reporting team, Analysts and Business) and source system domain experts along with the engagement and delivering of complex integrations from both internal and external data sources

Skills:
- Expertise in developing robust data platform components sourcing, loading, transformation, and extracting data from various sources.
- Proficiency in big data, parallel processing, ETL development and data warehousing.
- Experience in monitoring scheduled jobs, troubleshooting and fixing job failures.
- Hands on in Apache/ Scala/ Kafka /Python/R/Spark/Oracle /Redshift/EMR /NoSQL/PLSQL.
- Experience in working on Data Modeling / Data Quality Framework.
- Experience in working on different analytics Tech-stacks (AWS/ Azure/ GCP).

- Expertise in data storage and process optimization techniques in Hadoop and Spark
- Expertise in cross team collaboration for extracting, transforming, and loading data from a wide variety of data sources using various tools.
- Build metadata processes and frameworks and Quick in exploring, analyzing, and formulating fixes for data issues.
- Champion the standardization of processes that generate data elements used in analysis and maintain document on lineage and definitions of data elements to support consistent usage in analysis.
- Commitment to Excellence – Exhibits attention to detail and a well-organized approach to problem solving.
- Methodical approach – Practiced at breaking complex tasks into manageable segments and identify mitigation strategies to possible problems or stumbling block

Experience:

- 5+ years of experience in Data engineering
- Experience in creation and deployment of scalable data pipelines for analytical needs
- Worked on building Datawarehouse and Data Lake.
- Knowledge of data management fundamentals and data storage principles.
- Experience in Database/ETL Performance Tuning Skills and Airflows.
- Strong analytical thinking to tackle challenging engineering problems.
- Prior experience in MDM and data governance.
- Prior experience in Hadoop.
- 4+ years of experience in building and supporting Data Warehouse and Data marts structures
- Expertise in data architect and data roadmap journey.
- Proficiency in how data is sourced, processed, organized and used by designing instrumentation specs to capture logging of new product features in easy-to-use, scalable data structures

Academic Qualifications:
- Engineering / BTech / MTech / MCA candidates.
- Prior experience as Data Engineer with Banking clients.
- Prior Banking experience is a must

F. Name of the post	Senior Data Scientist
Job Location	Bengaluru

Job Role:

Senior Data scientist will develop and maintain statistical models, apply machine learning techniques and build high-quality predictive/prescriptive systems. The senior data scientist will also make technology and business recommendations, as well as develop key insights based on data analysis. The candidate must be able to partner with business stakeholders in order to curate business problem statements and guide business priorities using data. The data scientist will serve as a domain expert and will develop a rapport with our internal business partners as an essential, long-term part of the team..

Skills:
- Proficiency in predictive modeling, feature engineering, Hypothesis testing and Machine Learning (Decision Trees, GBM, XG-Boost, GLM modeling, Forecasting, Scorecard development, Clustering)
- Proficiency in A/B Testing, campaign design and scaling data science models into production level model that can handle complex real-time data
- Preferable experience in SAS /R/ SQL
- Expertise in different analytics Tech-stacks (AWS/ Azure/ GCP)
- Proficiency in analytics project management and working with business stakeholders
- Expertise in collating data from different sources, data mining and data wrangling
- Excellent communication skills with ability to explain the problems/solutions with clarity
- Must have good presentation skills

Experience:

- 5+ years of experience in data science and business analytics
- Development of Predictive analytics models using machine learning and linear algorithms.
- Should have worked in data science profile in the past

- Should have worked on classification, regression, and forecasting business problem statements
- Expertise in model training and validation to improve higher accuracy and model stability
- Experience in maintaining analytics model and develop analytics governance frameworks
- Should have worked in different technology stacks (Cloud/on Prem) for model deployment and production
- Experience in working with business stakeholders and for curation of analytics problems
- Should have analytics delivery experience on Business Analytics, Data science, and Natural Language processing
- Prior experience in Big Data projects
- Should have worked on banking use cases like cross sell, upsell, customer retention, customer acquisition, customer servicing, personalization, ATM optimization, Branch analytics
- Own Data assessment for analytics and building data foundations for analytics use cases.
- Exposure to Artificial intelligence techniques and use cases
- Experience in use of language models (NLP) for business
- Hands on programming experience on Python

Academic Qualifications:
- B E / B Tech or Masters in Statistics
- Preferably Masters and/or Certifications in Analytics

G. Name of the post	Junior Data Scientist
Job Location	Bengaluru

Job Role:
Junior Data scientist will develop and maintain statistical models, apply machine learning techniques and build high-quality predictive/prescriptive systems. The junior data scientist will also make technology and business recommendations, as well as develop key insights based on data analysis. The candidate must be able to partner with

business stakeholders in order to curate business problem statements and guide business priorities using data. The data scientist will serve as a domain expert and will develop a rapport with our internal business partners as an essential, long-term part of the team.

Skills:
- Proficiency in predictive modeling, feature engineering, Hypothesis testing and Machine Learning (Decision Trees, GBM, XG-Boost, GLM modeling, Forecasting, Scorecard development, Clustering)
- Proficiency in A/B Testing, campaign design and scaling data science models into production level model that can handle complex real-time data
- Hands on programming experience on Python
- Preferable experience in SAS /R/ SQL
- Experience in working on different analytics Tech-stacks (AWS/ Azure/ GCP)
- Proficiency in analytics project management and working with business stakeholders
- Expertise in collating data from different sources, data mining and data wrangling
- Excellent communication skills with ability to explain the problems/solutions with clarity
- Must have good presentation skills

Experience:
- 2+ years of experience in data science and business analytics.
- Should have worked with as data science profiles in the past.
- Development of Predictive analytics models using machine learning and linear algorithms.
- Should have worked on classification, regression, and forecasting business problem statements
- Expertise in model training and validation to improve higher accuracy and model stability
- Experience in maintaining analytics model and develop analytics governance frameworks
- Have worked in different technology stacks (Cloud/on Prem) for model deployment and production
- Experience in working with business stakeholders and for curation of analytics problems

- Must have analytics delivery experience on Business Analytics, Data science, and Natural Language processing
- Prior experience in Big Data projects
- Must have worked on banking use cases like cross sell, upsell, customer retention, customer acquisition, customer servicing, personalization, ATM optimization, Branch analytics
- Own Data assessment for analytics and building data foundations for analytics use cases.
- Exposure to Artificial intelligence techniques and use cases
- Experience in use of language models (NLP) for business

Academic Qualifications:
- B E / B Tech or Masters in Statistics
- Preferably Masters and/or Certifications in Analytics

H. Name of the post	Data Visualization- Analytics
Job Location	Bengaluru

Data Visualization expert to understand, analyze and storyboard huge data for deriving cutting edge solution to complex business problems. We are looking for a candidate who has a good understanding of banking domain and has a knack for creating innovative visualizations & dashboards for effective storytelling.

Job Role:

The data visualization expert will analyze huge data of various kinds to bring out strong insights, helping in improving business process. The candidate will be diligently involved in activities like Data Cleaning, Retrieval, Manipulation, Analytics and Reporting. The candidate should be a highly focused individual with self-driven attitude, problem solving and logical thinking to automate and improve internal processes. Your goal will be to help the team analyze data trends to make better decisions, ensuring better customer experience and early tapping of good business opportunities. He/She should be able to support business development and new analytics solution development activities along with ability to conduct deep dive of the

critical business issues for provide insights for strategic planning. Will be responsible for tracking key metrics and KPIs related to implementation success.

Skills:

- Proficiency in creating compelling storytelling dashboards in PowerBI / Quicksight.
- Minimum 2 years of extensive experience in working on different visualization tool - Quicksight / Power BI/ Qlikview.
- Expertise in working with large data sets and drawing useful insights by data crunching and manipulation.
- Hands on in SQL.
- Ability to negotiate the scope of the problem through business lens.
- Highly self-motivated and ability to independently plan and execute deliveries.
- Experience in Python/R is good-to-have.
- Excellent communication skills are must.
- Must be able to present the business solution to complex business problems in efficient manner

Experience:

- Minimum 3-5 years of experience working in Data analytics, developing Business Intelligence visualizations.
- Proficiency in presenting meaningful actionable insights from data to senior stakeholders.
- Ability to work in challenging & demanding timelines.
- Analytical thinker with strong problem structuring and solving abilities.
- Ability to work cross functionality and collaboratively.
- Have worked on huge data sets and ability to churn down for meaning full analysis.
- Experience designing and delivering training classes.
- Experience with dashboard automation is a plus

Academic Qualifications:
- Bachelor's degree in Engineering, Mathematics, Computer Science, Statistics and other quantitative disciplines.
- Prior experience in analytics companies is preferred.
- Banking Domain Knowledge is a must

I. Name of the post	Strategy & Portfolio Analyst
Job Location	Bengaluru

Strategy & Portfolio Analyst to understand and analyze the huge data for deriving cutting edge solution to complex business problems. We are looking for a candidate who has a good understanding of banking domain and should be very sharp in identifying opportunities and strategies to improve business efficiency by analyzing and reviewing company business process.

Job Role:

The Strategy & Portfolio Analyst will analyze huge data of various kinds to bring out strong insights, helping in improving business process. Apply banking knowledge for formulating various strategies ensuring better customer experience and early tapping of good business opportunities. The candidate will be responsible for defining, developing & communicating key metrics to the leadership and drive those metrics for improving business. He/She should be able to support business development and new analytics solution development activities along with ability to conduct deep dive of the critical business issues for provide insights for strategic planning. Will be responsible for tracking key metrics and KPIs related to implementation success.

Skills:

- Excellent analytical, mathematical, and creative problem-solving skills
- Excellent communication skills are must.
- Must be able to present the business solution to complex business problems in efficient manner.
- Familiarity with Project Management and governance.
- Ability to negotiate the scope of the problem through business lens.
- Highly self-motivated and ability to independently plan and execute deliveries.
- Experience in campaign tracking, customer segmentation, MIS creation, strategy formulation, etc.
- Hands on in Python/R/ SQL/Excel.
- Good to have also worked on SAS/Time Series/Statistical techniques before.
- Minimum 2 years of experience in working on different visualization tool - Tableau/ Power BI/ GDS.
- Expertise in working with large data sets and drawing useful insights by data crunching and manipulation

Experience:

- Minimum 6+ years experience.
- Worked on different banking analytics used cases like portfolio deep dive, time series analysis, decision trees, etc.
- Proficiency in Actionable Insight generation.
- Ability to work in challenging & demanding timelines.
- Analytical thinker with strong problem structuring and solving abilities.
- Complete expertise in breaking any problem into components that can be collaboratively solved.
- 5+ years of experience in Banking and at least 3+ Experience in business analytics and strategic planning.
- Data driven decision making and communicating the same to the stakeholders.
- Expertise in tracking campaign and measuring campaign success.
- Have worked on huge data sets and ability to churn down for meaning full analysis

Academic Qualifications:
- Master's in Business Analytics.
- Engineering background - B Tech / BE from TIER 1/TIER 2 collages.
- Prior experience as business analyst in analytics companies is preferred.
- Banking domain knowledge is a must

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