STATE BANK OF INDIA

CENTRAL RECRUITMENT & PROMOTION DEPARTMENT
CORPORATE CENTRE, MUMBAI
(Phone: 022-2282 0427; Fax: 022-2282 0411; E-mail: crpd@sbi.co.in)

RECRUITMENT OF SPECIALIST CADRE OFFICERS IN STATE BANK OF INDIA ON REGULAR BASIS
ADVERTISEMENT No. CRPD/SCO/2020-21/27
Online Registration of Application and Online Payment of Fee: From 22.12.2020 To 11.01.2021

State Bank of India invites On-line application from Indian citizen for appointment in the following Specialist Cadre Officer posts on regular basis. Candidates are requested to apply On-line through the link given in Bank's website **https://bank.sbi/web/careers** or **https://www.sbi.co.in/web/careers**

1. The process of Registration is complete only when fee is deposited with the Bank through Online mode on or before the last date for payment of fee.
2. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the date of eligibility.
3. Candidates are required to upload all required documents (brief resume, ID proof, age proof, educational qualification, experience etc.) failing which their candidature will not be considered for short listing/ interview.
4. Shortlisting will be purely provisional without verification of documents. Candidature will be subject to verification of all details/ documents with the original when a candidate reports for interview (if called).
5. In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses.
6. Candidates are advised to check Bank's website **https://bank.sbi/web/careers** or **https://www.sbi.co.in/web/careers** regularly for details and updates (including the list of shortlisted/ qualified candidates). **Call letter for interview, where required, will be sent by e-mail only (No hard copy will be sent).**
7. In case more than one candidate scores same marks at cut-off marks in the final merit list (common marks at cut-off point), such candidates will be ranked in the merit according to their age in descending order.
8. HARD COPY OF APPLICATION & OTHER DOCUMENTS **NOT TO BE SENT TO THIS OFFICE.**
9. **All revision / corrigenda will be hosted only on the Bank's above mentioned websites.**

A. Details of Post /Grade/Vacancy/ Age/Selection Process/Place of Posting:

| Post Sr No. | Post | Grade | Vacancy | | | | | | PWD LD (OL) | Age as on 30.09.2020 | | Selection Procedure | Place of Posting * |
			GEN	OBC	SC	ST	EWS	Total		Min	Max		
1	**Manager (Credit Procedures)**	MMGS-III	2	-	–	–	–	2	1	25	35	● Short listing & ● Interview	Mumbai

* Place of posting is only indicative. The selected candidate may be posted anywhere in India.
ABBREVIATIONS:
Category: GEN- General Category, OBC- Other Backward Class, SC - Scheduled Caste, ST - Scheduled Tribe, EWS-Economically Weaker Section, PWD- Person with Disabilities, LD-Locomotor Disability, OL – One leg Impaired, MMGS- Middle Management Grade Scale

NOTE:
1. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
2. Bank reserves the right to cancel the recruitment process entirely at any time.
3. Reservation for Person with Disability (PWD) is horizontal within the overall vacancies for the post.
4. PWD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
5. Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available to reserved category candidates as per Government of India Guidelines.
6. In cases where experience in a specific field is required, the relevant experience certificate must contains specifically that the candidate had experience in that specific field.
7. In cases the certificate of degree/diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialization.

(B) Details of Post & Grade/Educational Qualification/ Experience:

Post Sr No.	Post & Grade	Educational Qualification	Work Experience as on 30.09.2020
1	Manager (Credit Procedures) (MMGS-III)	**Basic Qualification (Compulsory)**: •Full time MBA or its equivalent/ PGDM/ PGDBA/CA/CFA/FRM •The Institute should be recognized/ approved by Govt. bodies/AICTE/UGC. •Courses (MBA or its equivalent/ PGDM/ PGDBA) completed through correspondence/ part-time will not be eligible. •Preference will be given to candidate who possess MBA or equivalent/ PGDM/ PGDBA with specialization in Finance.	•Minimum 6 years of experience of which post-qualification experience of minimum 4 years in the area of credit processes & credit policy framing as an Executive in Supervisory/ Management role in a Scheduled Commercial Bank/ NBFC/ PSU/ FIs/ Credit Rating Agency. •Experience of working directly with development/ functional teams. **Essential Skills:** •Candidate should have strong written and communication skills with strong grounding in analysis of financial statements and ratios. •Candiadate should have problem solving aptitude and good team player and ability to network with all stake holders. •Candidate should have proficiency in all applications of Office 365. •Candidate should be self-driven and have the ability to manage competing deadlines. Candidate must have clear understanding of statutory guidelines applicable to Banking domain. **Specific Skills:** •Credit process development, Credit policy framing, Analysis of Credit Products based on regulatory and statutory guidelines, Business Strategy, Excellent Communication & Leadership Skills.

C. Job Profile & KRAs:

Sr No	Post & Grade	Job Profile & KRA in Brief *
1	Manager (Credit Procedures) (MMGS-III)	**Job Profile:** – To monitor the performance of the products being handled, track best practices in the industry and explore solutions relevant to the Bank, vis-à-vis Competitors – To develop new products/ policies and review/ modify existing products/policies with a view to increase profitability of the Bank. – To devise new credit policies and instructions. – To handle regulatory credit related guidelines / issues & take them forward to the stage of implementation. – To liaise within various departments of the Bank to ensure smooth and timely rollout of products. – To monitor, track and organize all required SOP, manual, e-circular, e-lessons for proposed new products **KRA:** – Managing new credit policy and processes offerings from design to development to launch. – Identify stakeholders challenges and translate that into functional and technology requirements. – Liaison with other departments and outside agencies to have best in class technology driven solutions to provide advisory. –Keep track of best practices in the industry and innovative offerings of the Competitors. –Tracking and monitoring important developments in the industries/ activities in which the borrowers operate/ have interests. – Creation, Maintenance and up-dation of credit formats devised by the Bank. – Handle various issues related to credit life cycle & come up with out of box solutions within the stipulated timelines. – Assisting Vertical head in preparation of Annual Action Plan. – Any other job/ task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instructions of Vertical Head. – The activities mentioned above are illustrative only and Manager (Credit Procedures) is primarily responsible for all activities as directed by Vertical Head from time to time.

* **Remarks:** Job Profile/KRA mentioned above are illustrative. Role/Jobs/KRAs in addition to the above mentioned may be assigned by the Bank from time to time for the above post.

(D) Remuneration:

Grade	Scale of Pay
Middle Management Grade Scale III (MMGS III)	42020-1310/5-48570-1460/2-51490

The scale of pay applicable to the grade are furnished above. The official will be eligible for DA, HRA, CCA, PF, Contributory Pension Fund, LFC, Medical Facility etc. as per rules in force from time to time. The scales of pay applicable to different grades are likely to get revised as per 11th bi-partite settlement.

(E) How to Apply:
Candidates should have valid email ID which should be kept active till the declaration of result. It will help him/her in getting call letter/ Interview advices etc. by email.

GUIDELINES FOR FILLING ONLINE APPLICATION:
i. Candidates will be required to register themselves online through the link available on SBI website **https://bank.sbi/web/careers** OR **https://www.sbi.co.in/web/careers** and pay the application fee using Internet Banking/ Debit Card/ Credit Card etc.
ii. Candidates should first scan their latest photograph and signature. Online application will not be registered unless candidate uploads his/her photo and signature as specified on the online registration page (under 'How to Apply").
iii. Candidates should fill the application carefully. Once application is filled-in completely, candidate should submit the same. In the event of candidate not being able to fill the application in one go, he can save the information already entered. When the information/ application is saved, a provisional registration number and password is generated by the system and displayed on the screen. **Candidate should note down the registration number and password.** They can re-open the saved application using registration number and password and edit the particulars, if needed. This facility of editing the saved information will be available for three times only. Once the application is filled completely, candidate should submit the same and proceed for online payment of fee.
iv. After registering online, the candidates are advised to take a printout of the system generated online application forms.

GUIDELINES FOR PAYMENT OF FEES:
i. Application fees and Intimation Charges (Non-refundable): Rs 750/- (Seven Hundred Fifty only) for General/ OBC/EWS candidates and NIL for SC/ST/PWD candidates.
ii. Fee payment will have to be made online through payment gateway available thereat.
iii. After ensuring correctness of the particulars in the application form, candidates are required to pay the fees through payment gateway integrated with the application. **No change/ edit in the application will be allowed thereafter.**
iv. The payment can be made by using Debit Card/ Credit Card/ Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
v. On successful completion of the transaction, e-receipt and application form, bearing the date of submission by the candidate, will be generated which should be printed and retained by the candidate.
vi. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.
vii. There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.
viii. Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other examination or selection in future.

F. How to Upload Documents:
a. **Details of Document to be uploaded:**
i. Brief Resume (PDF)
ii. ID Proof (PDF)
iii. Proof of Date of Birth (PDF)
iv. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)
v. Experience certificates (PDF)
vi. Latest Salary slip (PDF)
vi. PWD certificate, if applicable (PDF)

b. **Photograph file type/ size:**
i. Photograph must be a recent passport style colour picture.
ii. Size of file should be between 20 kb-50 kb and Dimensions 200 x 230 pixels
iii. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
iv. Look straight at the camera with a relaxed face
v. If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
vi. If you have to use flash, ensure there's no "red-eye"
vii. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
viii. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
ix. Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

c. **Signature file type/ size:**
i. The applicant has to sign on white paper with Black Ink pen.
ii. The signature must be signed only by the applicant and not by any other person.
iii. The signature will be used to put on the Call Letter and wherever necessary.
iv. If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Call Letter, the applicant will be disqualified.
v. Size of file should be between 10kb - 20kb and Dimensions 140 x 60 pixels.
vi. Ensure that the size of the scanned image is not more than 20kb
vii. Signature in CAPITAL LETTERS shall NOT be accepted.

d. **Document file type/ size:**
i. All Documents must be in PDF format.
ii. Page size of the document to be A4.
iii. Size of the file should not be exceeding 500 KB.
iv. In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

e. **Guidelines for scanning of photograph/ signature/ documents:**
i. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
ii. Set Colour to True Colour
iii. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
iv. The photo/ signature file should be JPG or JPEG format (i.e. file name should appear as: image01.jpg or image01.jpeg).
v. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
vi. Candidates using MS Windows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
vii. While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

f. **Procedure for Uploading Document:**
i. There will be separate links for uploading each document.
ii. Click on the respective link "Upload"
iii. Browse & select the location where the PDF, DOC or DOCX file has been saved.
iv. Select the file by clicking on it and Click the 'Upload' button.
v. Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed
vi. Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
vii. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

Note: In case the face in the photograph or signature is unclear, the candidate application may be rejected. In case the photograph or signature is not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature, prior to submitting the form.

G. Call Letter For Interview:
Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.

H. Selection Process:

The selection of candidates will be based on Short listing and Interview.

Shortlisting: Mere fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The Short listing Committee constituted by the Bank will decide the short listing parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.

Interview: Interview will carry 100 marks. The qualifying marks in interview will be decided by Bank. No correspondence will be entertained in this regard

Merit List: Merit list for selection will be prepared in descending order on the basis of scores obtained in interview only. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.

I: General Information:
i. Before applying for a post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him/ her are correct in all respects.
ii. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT AN APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACT(S), HIS/ HER CANDIDATURE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ ARE DETECTED EVEN AFTER APPOINTMENT, HIS/ HER SERVICES ARE LIABLE TO BE TERMINATED.
iii. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.
iv. Appointment of selected candidate is provisional and subject to his/ her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the service and conduct rules of the Bank for such post in the Bank, in force at the time of joining the Bank.
v. Candidates are advised to keep their e-mail ID alive for receiving communication viz. call letters/ Interview date advices etc.
vi. The Bank takes no responsibility for any delay in receipt or loss of any communication.
vii. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided, they must fulfill all the eligibility conditions applicable to unreserved category.
viii. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
ix. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.

x. Candidates are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability/ failure to log on to the website on account of heavy load on internet or website jam. SBI does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of SBI.

xi. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.

xii. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.

xiii. Where interview without any written test is the mode of recruitment, merely satisfying the eligibility norms does not entitle a candidate to be called for interview. Bank reserves the right to call only the requisite number of candidates for the interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.

xiv. In case of multiple application for single post, only the last valid (completed) application will be retained and the application fee/ intimation charge paid for other registration will stand forfeited. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

xv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.

xvi. Outstation candidates called for interview after short listing will be reimbursed the travel fare of AC-III tier (mail/ express only) for the shortest route in India or actual expenses incurred (whichever is lower). Local transportation expenses will not be reimbursed. A candidate, if found ineligible for the post will not be permitted to appear in interview and will not be reimbursed any fare.

xvii. BANK RESERVES RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE.

xviii. The possibility of occurrence of some problem in administration of the interview cannot be ruled out completely, which may impact result from being generated. In that event, every effort will be made to rectify such problem, which may include the conduct of another interview if considered necessary.

xix. At the time of interview, the candidate will be required to provide details regarding criminal cases(s) pending against him/her, if any. The Bank may also conduct independent verification, inter alia, including verification of police records etc. The bank reserves right to deny the appointment depending upon such disclosures and/or independent verification.

For any query, please write to us through link "CONTACT US/ Post Your Query" which is available on Bank's website (URL - **https://bank.sbi/web/careers** OR **https://sbi.co.in/web/careers**)

The Bank is not responsible for printing errors, if any

Mumbai
Date: 22.12.2020

GENERAL MANAGER
(CRPD)