



## State Bank of India

Central Recruitment & Promotion Department  
Corporate Centre, Mumbai  
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## AWARDS & ACCOLADES



**RECRUITMENT OF SPECIALIST CADRE OFFICER ON REGULAR BASIS  
(ADVERTISEMENT NO: CRPD/SCO/2024-25/35)**

**ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 05.03.2025 to 26.03.2025**

State Bank of India invites Online applications from eligible Indian citizens for appointment to the following Specialist Cadre Officers Posts on Regular Basis. Candidates are requested to apply Online through the link given on Bank's official website <https://bank.sbi/web/careers/current-openings>

- 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.
- Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the Post as on the date of eligibility.
- Candidates are required to upload all required documents (resume, ID proof, age proof, PwBD Certificate (if applicable), educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.
- Short listing will be 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).
- 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.
- Candidates are advised to check Bank's official website <https://bank.sbi/web/careers/current-openings> regularly for details and updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, will be sent by e-mail only (**No hard copy will be sent**).
- ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.**
- In case more than one candidate scores same marks as 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.
- Hard copy of application & other documents not to be sent to this office.**
- TRAINING & TEACHING EXPERIENCE WILL NOT BE COUNTED FOR ELIGIBILITY IN THE EXPERIENCE CRITERIA.**

**A. DETAILS OF POST/VACANCY/ GRADE/ AGE/ PLACE OF POSTING/ SELECTION PROCESS:**

Sl. No	Name of Post	Grade - Scale	Vacancies				PwBD* (Horizontal Vacancy)	Age as on 31/12/2024 (Years) #		Suggested place of posting \$	Selection Procedure	
			Regular	SC	OBC	UR		Total	VI			Min
1	Manager Retail Products	Middle Management Grade Scale-III	Regular	1	0	2	3	0	28	40	Mumbai	Shortlisting and Interview
			Backlog	0	1	0	1	1				
			<b>Total</b>	1	1	2	4	1				

**ABBREVIATION:**

**UR** - Unreserved, **SC**-Schedule Caste, **OBC**-Other Backward Caste

**PwBD** - Persons with Benchmark Disabilities, **VI** - Visually Impaired,

\* Reservation is horizontal and is included in the vacancy of the respective parent category.

A person who wants to avail benefit of reservation under section 34 of "The Rights of Persons with Disabilities Act, 2016" [Persons with Benchmark Disabilities (PwBD)] will have to submit a latest disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority. The certificate should be dated on or before last date of registration of application.

# Age relaxation is available as per Govt. of India guidelines.

\$ Suggested place of posting is indicative; Bank reserves the right to post or transfer the services to any of the offices of State Bank of India in India or to depute to any of its associates/subsidiaries or any other organization depending upon the exigencies of service.

**B. DETAILS OF BASIC QUALIFICATION, PREFERRED QUALIFICATION, EXPERIENCE & SPECIFIC SKILLS REQUIRED (All As on 31.12.2024)****For post No.1 Manager Retail Products**

<b>BASIC QUALIFICATIONS</b> (As on 31.12.2024)	Master of Business Administration (MBA) / Post Graduate Diploma in Management (PGDM) / Post Graduate program in Management (PGPM) / Master of Management Studies (MMS) course in any discipline. The institute should be recognized / approved by Govt. bodies/ AICTE / UGC.
<b>EXPERIENCE</b> (As on 31.12.2024)	<b>Essential:</b> Minimum 5 years of post-qualification work experience as Executive / Supervisory / Managerial role in Schedule Commercial Banks in <b>Retail Banking</b> . <b>Preferred Experience:</b> Out of 5 years of post-qualification work experience as Executive / Supervisory / Managerial role in Schedule Commercial Banks in <b>Retail Banking</b> , Minimum 2 years' experience in working directly with <b>Product Development</b> .
<b>SPECIFIC SKILLS DESIRED</b>	<ul style="list-style-type: none"> <li>➤ Product Development</li> <li>➤ Product Management</li> <li>➤ Digital Innovation</li> <li>➤ Business strategy</li> <li>➤ Marketing strategy</li> <li>➤ Excellent communication &amp; Leadership skill</li> </ul>

**C. DETAILS OF JOB PROFILE (DETAILED DESCRIPTION OF ROLE, RESPONSIBILITIES & FUNCTION) AND KEY RESPONSIBILITY AREA:**

<b>Post</b>	<b>Manager Retail Products</b>
<b>Job Profile</b>	<b>Responsibilities and Functions</b> <ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ To develop new products and review/modify existing product with a view to increasing profitability of the Bank.</li> <li>➤ To strategize and implement business and promotional activities.</li> <li>➤ To manage day to day functioning of alternate channels for delivery of loans.</li> <li>➤ To handle regulatory and security related issues related to the loan product</li> <li>➤ To liaise within various departments of the Bank to ensure smooth and timely rollout of products.</li> <li>➤ To monitor, track and organize all required SOP, manual, e-circular, e-lessons for proposed new products</li> </ul>
<b>KRA</b>	<ul style="list-style-type: none"> <li>➤ Manage the new product offerings from design to development to launch.</li> <li>➤ Identify customer challenges and translate that into functional and technology requirements.</li> <li>➤ Build a customer and channel connect through direct interactions, informal surveys to gather insights.</li> <li>➤ Keep track of best practices in the industry and innovative offerings of the competitors for retail loans.</li> <li>➤ Drive usage and revenue numbers through product initiatives.</li> </ul>

**Remarks: KRA's: KRAs shall be assigned on joining. Job Profile mentioned above are illustrative. Role/Jobs in addition to the above mentioned may be assigned by the Bank from time to time for the above posts.**

**D. GRADE & RENUMERATION:**

<b>GRADE</b>	<b>PAY SCALE</b>	<b>REMARKS</b>
Middle Management Grade Scale – III	Rs (85920-2680/5-99320-2980/2-105280)	The official will be eligible for DA, HRA, CCA, Provident Fund, Contributory Pension Fund i.e., NPS, Leave Fare Concession (LFC), Medical Facility, other perquisites etc. as per rules in force from time to time.

**IMPORTANT POINTS:**

- i) The number of vacancies including reserved vacancies mentioned above are **provisional and may vary** according to the actual requirement of the Bank.
- ii) The educational qualification prescribed for the post is minimum. Candidate **must possess the qualification and relevant full-time experience** as on specified dates.
- iii) Candidate belonging to reserved category including Person with Benchmark Disabilities for whom no reservation has been mentioned are free to apply for vacancies announced for General category provided they fulfil all the eligibility criteria applicable to General Category.
- iv) The reservation under various categories will be as per prevailing Government of India Guidelines.
- v) The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.
- vi) Bank reserves the right to cancel the recruitment process entirely or for any particular post at any stage **without specifying any reasons thereof**.
- vii) Maximum age indicated is for General category candidates. **Relaxation in upper age limit** will be available to reserved category candidates as per Govt. of India guidelines (wherever applicable).
- viii) OBC category candidate should submit the OBC certificate on **format prescribed by Govt. of India**, having Non-Creamy Layer clause issued **during the period 01.04.2024 to the date of interview**.
- ix) Valid Caste certificate issued by Competent Authority on **format prescribed by the Government of India** will have to be submitted by the SC/ OBC (Non-creamy layer) candidates
- x) PwBD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.
- xi) Reservation for PwBD candidates is horizontal and is included in the vacancy of the respective parent category.
- xii) Only those persons with benchmark disabilities would be eligible for reservation under PwBD category. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available, such backlog would be filled up by interchange among other eligible PwBD candidates subject to the posts having been identified suitable for such disabilities.
- xiii) **RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PwBD):** Horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "The Rights of Persons with Disabilities Act (RPWD), 2016". The post is identified suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016:

<b>Suitable Category of Benchmark Disabilities</b>	<b>Functional Requirement</b>
a) B - Blind, LV - Low Vision	S- Sitting, W- Walking, MF- Manipulation by Fingers, BN- Bending, ST- Standing, H- Hearing, C- Communication

**Visual Impairment (VI):** Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

- a. **Blindness:** i. Total absence of sight; OR ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR iii. Limitation of the field of vision subtending an angle of less than 10 degree. OR
- b. **Low Vision:** i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

**Note:** Only “Person with benchmark disability” would be eligible for reservation with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.

A person who wants to avail the benefit of reservation will have to submit latest Disability Certificate, on prescribed format, issued by Medical Authority or any other notified Competent Authority (Certifying Authority). The certificate should be dated on or before last date of registration of application.

- xiv) **Transfer policy:** The bank reserves the right to transfer the services of such officers to any of the offices of state bank of India in India or to depute to any of its associates/subsidiaries or any other organization depending upon the exigencies of service. Request for posting/transfer to a specific place/office may not be entertained.
- xv) **Career Path:** The Career path available is same as applicable to the existing Specialist cadre Officers & would also be available to these officers. However, the promotional opportunities will depend upon the vacancies and HR policies prevailing at the material time.
- xvi) Mere fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. the shortlisting committee constituted by the bank will decide the shortlisting 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.**

**E. SELECTION PROCESS:** The selection will be based on shortlisting and Interview.

- ❖ **Shortlisting:** Mere fulfilling the minimum qualification and experience will not vest any right to candidate for being called for interview. The shortlisting committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the bank, will be shortlisted 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 the Bank. No correspondence will be entertained in this regard.
- ❖ **Merit List:** Merit list category wise for selection will be prepared in descending order based on 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.

**F. 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.**

**G. HOW TO APPLY:** Candidates should have valid email ID/Mobile phone number which should be kept active till the declaration of result. It will help him/her in getting call letter/Interview advises etc. by email or over mobile by SMS.

GUIDELINES FOR FILLING ONLINE APPLICATION	GUIDELINES FOR PAYMENT OF FEES
<p>i. Candidates will be required to register themselves online through the link available on SBI website <a href="https://bank.sbi/web/careers/current-openings">https://bank.sbi/web/careers/current-openings</a> and pay the application fee using Internet Banking/ Debit Card/ Credit Card etc.</p> <p>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 Upload Document").</p> <p>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. <b>Candidate should note down the registration number and password.</b> 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.</p> <p>iv. <b>After registering online, the candidates are advised to take a printout of the system generated online application forms.</b></p> <p>v. Candidates seeking Age relaxation are required to submit copies of necessary certificates at the time of joining. No change in category of any candidate is permitted after registration of online application.</p>	<p>i. Application fees and Intimation Charges (Non-refundable) is ₹750/- (₹Seven Hundred Fifty only) for General/EWS/OBC candidates and no fees/intimation charges for SC/ ST/PwBD candidates.</p> <p>ii. 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.</p> <p>iii. Fee payment will have to be made online through payment gateway available thereat. 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.</p> <p>iv. 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.</p> <p>v. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.</p> <p>vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage.</p> <p>vii. <b>Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other examination or selection in future.</b></p>

## H. HOW TO UPLOAD DOCUMENTS:

### a. Details of Document to be uploaded:

- i. Recent Photograph
- ii. Signature
- iii. Brief Resume (PDF)
- iv. ID Proof (PDF)
- v. Proof of Date of Birth (PDF)
- vi. PwBD certification (if applicable) (PDF)
- vii. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)
- viii. Experience certificates (PDF)
- ix. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)
- x. No Objection Certificate (If applicable) (PDF)

### d. Document file type/ size:

- i. All Documents must be in PDF (except Photograph & Signature)
- 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 500 kb, 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.

### 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 (preferred)
- 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 colour etc., during the process of scanning.

### e. Guidelines for scanning of photograph/ signature/ documents:

- i. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- ii. Set Color to True Color
- 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 50 kb & 20 kb 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 another 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.

**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. Size of file should be between 10 kb - 20 kb and Dimensions 140 x 60 pixels (preferred).
- v. Ensure that the size of the scanned image is not more than 20 kb.
- vi. Signature in CAPITAL LETTERS shall NOT be accepted.

**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 JPG or JPEG, 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.**

**I. GENERAL INFORMATION:**

- I. Before applying for the 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. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for General category provided they must fulfil all the eligibility conditions applicable to General category.
- III. 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 FORTHWITH.
- IV. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly filled.
- V. Appointment of selected candidate is 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.

- XI. DECISION 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. 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, only the last valid (completed) application will be retained, the application fee/ intimation charge paid for other registration will stand forfeited.
- 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, who may be called for interview after short-listing will be reimbursed the cost of travelling by Train (Tier III) fare for the shortest route in India OR the actual travel cost in India (whichever



<p>VI. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advice etc.</p> <p>VII. The Bank takes no responsibility for any delay in receipt or loss of any communication whatsoever.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>is lower) on the basis of actual journey. Local conveyance like taxi/cab/personal vehicle expenses/fares will not be payable. A candidate, if found ineligible for the post will not be permitted to appear for the interview and will not be reimbursed any fare.</p> <p>XVII. Request for change / correction in any particulars (including category in the application form, once submitted will not be entertained under any circumstances. No correspondence/phone/email will be entertained in this regard. Candidates are advised to fill up the online application carefully and furnish the correct information in this application.</p> <p>XVIII. BANK RESERVES RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY OR FOR ANY PARTICULAR POST AT ANY STAGE WITHOUT ASSIGNING ANY REASONS THEREOF, WHATSOEVER.</p> <p>XIX. At the time of interview, the candidate will be required to provide details regarding criminal cases pending against him/her, if any. Suppression of material facts will result in cancellation/ termination of candidature at any point, even if the candidate is selected, his/her selection will be canceled in such circumstances. The Bank may also conduct independent verification, inter alia, including verification of Police Records, etc. The Bank reserves the right to deny the engagement depending upon such disclosure and/or independent verification.</p>
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For any query, please write to us through link "CONTACT US/ Post Your Query" which is available on Bank's website

<https://bank.sbi/web/careers>

The Bank is not liable for printing errors, if any.

Mumbai

05.03.2025

GENERAL MANAGER

(RP&PM)

## HOW TO APPLY

Login to <https://bank.sbi/careers/current-openings>



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(Carefully read the detailed advertisement)



**Apply Online**

(Before final submission, please go through your application.)

Corrections will not be allowed after final submission)



We Are Among The Top 5  
**Most Trustworthy**  
Banks Globally

Source - Newsweek & Statista Survey, 2024