



State Bank of India

Central Recruitment & Promotion

Corporate Centre

Phone: 022 2556 1111

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RECRUITMENT OF SPECIALIST CADRE OFFICER ON REGULAR BASIS (ADVERTISEMENT NO: CRPD/SCO/2022-23/25) ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 22.11.2022

State Bank of India invites Online application from Indian citizen for appointment to the following Specialist Cadre Officer posts. Candidates are requested to apply Online through the link given on Bank's website <https://bank.sbi/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 of registration.
2. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
3. Candidates are required to upload all required documents (resume, ID proof, age proof, caste certificate, EWS Certificate, educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.
4. Short listing will be provisional without verification of documents. Candidature will be subject to verification of all details/ documents and 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) he/she will not 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/careers> regularly for details and updates (including the list of posts). The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
7. ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.
8. In case more than one candidate scores same marks as cut-off marks in the final merit list (common marks at cut-off point), the candidates will be ranked on merit according to their age in descending order.
9. Hard copy of application & other documents not to be sent to this office.

A. DETAILS OF POSTS/VACANCIES/SUGGESTED PLACE OF POSTING/SELECTION PROCESS:

Sl. No	Name of Post	Grade / Scale	Vacancies						PWD (Horizontal vacancy)				Age as on 30/06/2022 (Years) #	
			SC	ST	OBC	EWS [^]	GEN	Total	VI	HI	LD (OA/OL)	d&e ^{\$}	Min	Max
1	Manager (Credit Analyst)	Middle Management Grade – Scale III	9	4	14	5	23	55	1	1	1	-	25	35

Abbreviation: OBC-Other Backward Class, SC-Scheduled Caste, ST-Scheduled Tribe, EWS-Economically Weaker Section, GEN – General, VI-Visually Impaired, HI-Hearing Impaired, LD-Low Back, d&e-Differently Abled

xii)	The EWS candidates should note that in case, they are not in possession of “Income & Asset Certificate” for the relevant financial year or before the closure of online application date , such candidates should apply under “General Category” only .
xiii)	The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.
xiv)	Bank reserves the right to cancel the recruitment process entirely at any stage.
xv)	Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available to reserved category candidates (wherever applicable).

TRANSFER POLICY: THE BANK RESERVES THE RIGHT TO TRANSFER THE SERVICES OF SUCH OFFICERS TO ANY OF THE OFFICES OF THE BANK OR DEPUTE TO ANY OF ITS ASSOCIATES/SUBSIDIARIES OR ANY OTHER ORGANIZATION DEPENDING UPON THE EXIGENCIES OF SERVICE. **A SPECIFIC PLACE/OFFICE MAY NOT BE ENTERTAINED.**

MERIT LIST: MERIT LIST FOR SELECTION WILL BE PREPARED IN DESCENDING ORDER ON THE BASIS OF SCORES OBTAINED IN INTERVIEW. ON THE BASIS OF CANDIDATE SCORE THE CUT-OFF MARKS (COMMON MARKS AT CUT-OFF POINT), SUCH CANDIDATES WILL BE RANKED ACCORDING TO THEIR POSITION IN THE MERIT

MERE FULFILLING MINIMUM QUALIFICATION AND EXPERIENCE WILL NOT VEST ANY RIGHT IN CANDIDATE FOR BEING CALLED FOR INTERVIEW. THE BANK CONSTITUTED BY THE BANK WILL DECIDE THE SHORTLISTING PARAMETERS AND THEREAFTER, ADEQUATE NUMBER OF CANDIDATES WILL BE SHORTLISTED AND CALLED FOR INTERVIEW. **THE DECISION OF THE BANK TO CALL THE CANDIDATES FOR THE INTERVIEW SHALL BE ENTERTAINED IN THIS REGARD.**

B. DETAILS OF THE REQUIREMENTS OF EDUCATIONAL QUALIFICATIONS/POST-QUALIFICATION EXPERIENCES/

Educational Qualification (As on 30/06/2022)	Post-Qualification Experience (As on 30/06/2022)	
Graduate (any discipline) from Government recognized University or Institution AND (Full time) MBA (Finance) / PGDBA / PGDBM / MMS (Finance) / CA / CFA / ICWA	<ul style="list-style-type: none"> ➤ Post Qualification Experience of Minimum 3 years in Corporate / SME Credit as an executive in Supervisory / Management role in a Schedule Commercial Bank / Associate or Subsidiary of a Scheduled Commercial Bank OR in a Public sector or listed financial institution company. ➤ Post Qualification experience in high value credit is a must/mandatory ➤ Experience should be in appraisal / assessment of Credit proposals of medium/large Corporates 	<ul style="list-style-type: none"> ➤

C. JOB PROFILE & KEY RESPONSIBILITY AREAS:

Job Profile	Key Responsibilities
<ul style="list-style-type: none"> ➤ Carrying out of Due Diligence on Credit Proposals assigned ➤ Timely completion of reviews/renewals as Appraiser, including credit risk assessment proposals ➤ Securing maximum marks for the AMT (Asset Management Team) in credit audit in pre sanction ➤ Assisting Relationship Manager in achieving budgeted growth in advances for the AMT. ➤ Adhering to Turn-Around-Time (TAT) for processing New/Existing proposals ➤ Ensuring ABS considered for the proposals are the same as filed with ROCs ➤ Ensuring achievement of satisfactory RAROC (Risk Adjusted Return On Capital) 	<p>ROLES: Responsible for</p> <ul style="list-style-type: none"> ➤ Analysis & appraisal of credit proposals for restructuring / rehabilitation proposals ➤ Reviewing general proposals pertaining to the credit portfolio ➤ Ensuring quick and timely appraisal of credit proposals <p>RESPONSIBILITIES:</p> <p><u>A) PRE-SANCTION STAGE</u></p> <ul style="list-style-type: none"> ➤ Ensuring compliance of KYC norms ➤ Updation of periodical due diligence reports ➤ Obtaining data/information from various sources

	<ul style="list-style-type: none"> ➤ Analysis of FFR and other Financials and taking Relationship Managers and taking decisions with the company. ➤ Rectifying irregularities pertaining to Credit Audit reports. ➤ Attending to the credit related correspondence with agencies ➤ Periodical review of TLs sanctioned ➤ Periodical inspections as per the instructions <p><u>C) MISCELLANEOUS</u></p> <ul style="list-style-type: none"> ➤ Tracking & monitoring important activities in which borrowers operate ➤ Creation, maintenance and updation of systems devised by the Relationship Manager ➤ Monthly updation of pricing / concessional rates / checking by Relationship Manager (Credit auditor) ➤ Credit Analyst who is a Regular Service Officer in his absence ➤ Preparation of outstanding issues for sanction in pre-sanction areas for resolution of the issues involved ➤ Assisting relationship Manager in preparation of any other specific task of any administrative exigencies or even in the absence of Manager / Manager (Credit) / Relationship Manager ➤ The activities mentioned above are primarily responsible for all activities of the Relationship Manager / Branch Head from time to time
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REMARKS: Job profile/KRAs mentioned above are illustrative. Roles/Job/KRAs, in addition to above, may be assigned for the above posts.

D. GRADE, PROBATION PERIOD & RENUMERATION:

GRADE	PROBATION PERIOD	PAY SCALE	
Middle Management Grade Scale – III	2 Years	Rs (63840-1990/5-73790-2220/2-78230)	The official will be eligible for PF, Gratuity, Pension Fund, Contributory Pension, Medical Allowance, Concession (LFC), Medical Allowance, as per rules in force from time to time

E. HOW TO APPLY: Candidates should have valid email ID/Mobile phone number which should be kept active till the declaration of results. Candidates should get the call letter/Interview advises etc. by email or over mobile by SMS.

	<p>vi. A provision is there to reprint the e-Rec fee details, at later stage.</p> <p>vii. Application Fee once paid will NOT be it be adjusted for any other examination</p>
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F. CALL LETTER FOR INTERVIEW: INTIMATION/CALL LETTER FOR INTERVIEW WILL BE SENT BY EMAIL OR WILL BE NO HARD COPY WILL BE SENT.

G. HOW TO UPLOAD DOCUMENTS:

<p>a. Details of Document to be uploaded:</p> <p>I. Recent Photograph</p> <p>II. Signature</p> <p>III. Detailed Resume (PDF)</p> <p>IV. ID Proof (PDF)</p> <p>V. Proof of Date of Birth (PDF)</p> <p>VI. Caste certificate, (if applicable) (PDF)</p> <p>VII. PWD certification (if applicable) (PDF)</p> <p>VIII. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)</p> <p>IX. Experience certificates (PDF)</p> <p>X. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)</p> <p>b. Photograph file type/ size:</p> <p>I. Photograph must be a recent passport style color picture.</p> <p>II. Size of file should be between 20 kb - 50 kb and Dimensions 200 x 230 pixels (preferred)</p> <p>III. Make sure that the picture is in color, taken against a light-colored, preferably white, background.</p> <p>IV. Look straight at the camera with a relaxed face</p> <p>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</p> <p>VI. If you have to use flash, ensure there's no "red-eye"</p> <p>VII. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.</p> <p>VIII. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.</p> <p>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 color etc., during the process of scanning.</p> <p>c. Signature file type/ size:</p> <p>i. The applicant has to sign on white paper with Black Ink pen.</p> <p>ii. The signature must be signed only by the applicant and not by any other person.</p>	<p>iii. Size of the file should not be exceeding</p> <p>iv. In case of Document being scanned, pl size not more than 500 kb as PDF. If the s then adjust the setting of the scanner such etc., during the process of scanning. Please are clear and readable.</p> <p>e. Guidelines for scanning of photograph</p> <p>i. Set the scanner resolution to a minimum</p> <p>ii. Set Color to True Color</p> <p>iii. Crop the image in the scanner to the then use the upload editor to crop the im above).</p> <p>iv. The photo/ signature file should be J should appear as: image01.jpg or image0</p> <p>v. Image dimensions can be checked by li mouse over the file image icon.</p> <p>vi. Candidates using MS Windows/ MSC signature in .jpeg format not exceeding 5 MS Paint or MSOffice Picture Manager. So any format can be saved in .jpg format by menu. The file size can be reduced be (signature) by using crop and then resize above for the pixel size) in the 'Image' me another photo editor also.</p> <p>vii. While filling in the Online Application F with a link to upload his/her photograph an</p> <p>f. Procedure for Uploading Document:</p> <p>I. There will be separate links for uploading</p> <p>II. Click on the respective link "Upload"</p> <p>III. Browse & select the location where the file has been saved.</p> <p>IV. Select the file by clicking on it and Click</p> <p>V. Click Preview to confirm the document i before submitting the application. If the prescribed, an error message will be displ</p>
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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.

IV. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely 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.

VI. Candidates are advised to keep their e-mail ID/mobile no. active for receiving communication viz. call letters/ Interview date advices etc.

VII. The Bank takes no responsibility for any delay in receipt or loss of any communication.

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.

XIII. Merely satisfying the eligibility norms called for interview. Bank reserves the right to shortlist candidates for the interview after preliminary reference to candidate's qualification, suitability etc.

XIV. In case of multiple application, only the first application will be retained and the application fee/ registration will stand forfeited. Multiple applications for the same post in interview will be summarily rejected.

XV. Any legal proceedings in respect of any matter arising out of this advertisement and/ or an application for the same instituted only in Mumbai and Courts/ Tribunals have sole and exclusive jurisdiction to try and determine the same.

XVI. Outstation candidates, who may be called for interview, will be reimbursed the cost of travelling (by train/ express only) for the shortest route in India (whichever is lower) on the basis of actual bills submitted. A candidate, if found ineligible, will not be reimbursed. A candidate, if found ineligible, will not be reimbursed to appear for the interview and will not be reimbursed.

XVII. BANK RESERVES RIGHT TO CANCEL THE APPLICATION PROCESS ENTIRELY AT ANY STAGE.

XVIII. At the time of interview, the candidate must declare if he/she is involved in any criminal case(s) pending against him/her. The Bank reserves the right to conduct independent verification, inter alia, through Police Records etc. The Bank reserves the right to reject the candidature upon such disclosure and/or an independent verification.

FOR ANY QUERY, PLEASE WRITE TO US THROUGH LINK "CONTACT US" WHICH IS AVAILABLE @ <https://bank.sbi/web/careers/post-your-query>

MUMBAI
22.11.2022

The Bank is not responsible for printing errors, if any