



**RECRUITMENT OF SPECIALIST CADRE OFFICERS IN SBI ON REGULAR BASIS
ADVERTISEMENT NO: CRPD/SCO/2022-23/10**

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 27/07/2022 TO 03/08/2022

State Bank of India invites Online application from Indian citizens for appointment to the following posts on regular basis. Candidates are requested to apply Online through the link given on <https://bank.sbi/careers> or <https://www.sbi.co.in/careers>

1. The process of Registration is complete only when fee is deposited with the Bank through Online mode and payment of fee.
2. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post applied for.
3. **Candidates are required to upload all required documents (brief resume, ID proof, age proof, caste certificate (if applicable), educational qualification, experience etc. failing which their application/candidate will not be shortlisted/ interview.**
4. Short listing will be provisional without verification of documents. Candidature will be subject to verification of 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, Education etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of application fee.
6. Candidates are advised to check Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in> for updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, 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 to all posts) candidates will be ranked in the 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 POST/VACANCY/ GRADE/SCALE/ AGE /PLACE OF POSTING/ /SELECTION PROCESS

Sr. No.	Name of Post	Vacancy								Grade/Scale	Ma (31.0
		Total Vacancy	UR	EWS	OBC		SC	ST	PWD (VI)*		
					Current	Backlog					
1.	Risk Specialist-Sector	5	4	-	-	1	-	-	1	MMGS-II	
2.	Risk Specialist-Sector	2	1	-	-	1	-	-	1		
3.	Risk Specialist-Credit	1	1	-	-	-	-	-	1		40
	Risk Specialist									MMGS-III	

B. DETAILS OF BASIC QUALIFICATION, PREFERRED QUALIFICATION, EXPERIENCE & SPECIFIC S

I. For Post Nos. 1 & 2:

BASIC QUALIFICATIONS	PREFERRED QUALIFICATIONS	EXPERIENCE AS ON 31/03/2022
<p>i. Chartered Accountant (CA), or</p> <p>ii. CFA, or</p> <p>iii. MBA/PGDM (Finance /Data Analytics/Business Analytics) or its equivalent as full-time course from recognised institute, or</p> <p>iv. M.Sc. (Statistics)</p>	<ul style="list-style-type: none"> ➤ Financial Risk Manager (FRM) by GARP,or ➤ Professional Risk Managers by PRMIA 	<p>Minimum 2 years for post no. 1 a Minimum 4 years for post no. 2 p qualification experience in Finan institutions/ Rating Agencies/ Brokers Firms/Large Trading House with dom knowledge across sector/industry,experien in primary/secondary research, experience risk modelling, data analysis, report writi etc.,in any of the following sectors:</p> <ul style="list-style-type: none"> a. Power/renewable energy, b. Real Estate, c. Automobiles & Auto Components d. Textiles, e. Food Processing, f. Precious Metals, Bullion, Gems Jewellery,etc., g. Service Industries, like Telecom, Hospitality, Hospitals, Education, etc.

II. For Post No.3:

BASIC QUALIFICATIONS	PREFERRED QUALIFICATIONS	EXPERIENCE AS ON 31/03/2022
<p>i. Chartered Accountant (CA), or</p> <p>ii. CFA, or</p> <p>iii. MBA/PGDM (Finance /Data Analytics/Business Analytics) or its equivalent as full-time course from recognised institute, or</p> <p>iv. M.Sc. (Statistics)</p>	<ul style="list-style-type: none"> ➤ Financial Risk Manager (FRM) by GARP,or ➤ Professional Risk Managers by PRMIA 	<p>Minimum 4 years post qualification experie in Risk Related work in Credit Risk and modelling in Financial Institutions /Ra Agencies/Brokerage firms.</p>

III. For Post No.4:

BASIC QUALIFICATIONS	PREFERRED QUALIFICATIONS	EXPERIENCE AS ON 31/03/2022
<p>Minimum Post Graduate/Master's degree in Environmental Management or Environmental</p>	<ul style="list-style-type: none"> ➤ Financial Risk Manager (FRM) by GARP, or 	<p>Minimum 4 years post qualification experience in Risk Related work in Credit Risk and risk modelling in</p>

V. For Post No.6:

BASIC QUALIFICATIONS	PREFERRED QUALIFICATIONS	EXPERIENCE AS ON 31/03/2022
<p>i. Chartered Accountant (CA), or</p> <p>ii. MBA/PGDM (Finance /Data Analytics/Business Analytics) or its equivalent as full-time course from recognised institute, or</p> <p>iii. M.Sc. (Statistics)</p>	<ul style="list-style-type: none"> ➤ Financial Risk Manager (FRM) by GARP, or ➤ Professional Risk Managers by PRMIA, or ➤ CFA 	<p>Minimum 4 years post qualification experience in Financial Institutions/Rating Agencies/Brokerage Firms/Trading House with domain knowledge across Market Risk.</p>

C. DETAILS OF JOB PROFILE (DETAILED DESCRIPTION OF ROLE, RESPONSIBILITIES & FUNCTION)

SR. NO.	POST	JOB PROFILE
1.	Risk Specialist-Sector (MMGS-II)	<p><u>i. Industry Research and Large Account Reports:</u></p> <ul style="list-style-type: none"> ❖ Conduct historical performance analysis quantitatively and qualitatively (trends, disruptions, etc.) ❖ Actively Monitor developments in the sector to update financial model assumptions and update forward looking macro sectoral views of the bank and key large accounts outlook ❖ Ensure creation of reports within target TAT and with minimal errors. ❖ Liaise with Sector Credit specialists within Credit Risk department to discuss important sector level updates and exchange feedback on key observations.
2.	Risk Specialist-Sector (MMGS-III)	<p><u>ii. Sectoral Coverage:</u></p> <ul style="list-style-type: none"> ❖ Attend conferences, seminars, trade association, chamber of commerce meetings related to the sector and network with other bankers, equity research analysts, and industry leaders ❖ Carry out primary research (site visits, client interactions) for key clients within the sector to generate ground level understanding of the sector to form forward looking macro outlook on the sector and develop outlook on the key large accounts ❖ Participate in the investor presentations, analysts earnings calls and Annual General Meetings for the leading players in the sector ❖ Closely monitor the business news along with public relations publications and reports/commentaries by brokerages, analyst houses and independent analysis to update sectoral outlook and company views in fast changing market.

5.	Risk Specialist- IND AS	<ul style="list-style-type: none"> ❖ Defining significant increase in Credit Risk (SICR) ❖ Incorporating forward looking macro-economic factors in LGD, and EAD models ❖ Calculation of PIT PD and lifetime PD for the entire loan portfolio ❖ Long run average Loss Given Default for the entire loan portfolio ❖ Monitoring of PD, LGD and EAD models on a quarterly basis ❖ Validation of all the above models, redevelopment/recalibration of the models based on validation results ❖ Incorporation of process note on ECL methodology for investments as per IND-AS and monitoring of ECL model on regular basis ❖ Defining, effective interest rate (EIR) and the process to be adopted for the investment in the valuation manual
6.	Risk Specialist-Market Risk	<ul style="list-style-type: none"> ❖ Testing of Hedge Effectiveness ❖ Market Risk Capital Charge ❖ Valuation of rupee and foreign currency on balance sheet and off-balance sheets investments ❖ Fundamental review of trading book (FRTB), Minimum capital requirements of market Risk ❖ Introduction of Standardised Approach- counter party risk

REMARKS: Job profile/KRAs mentioned above is illustrative. Roles/Job, in addition to above, may be assigned to the above posts.

D. REMUNERATION:

GRADE	PAY SCALE
MMGS-II	Rs. (48170-1740/1-49910)
MMGS-III	Rs. (63840-1990/5-73790)

The scale of pay applicable to respective grade are furnished above. The official will be eligible for PF, Contributory Pension Fund, LFC, Medical Facility, other perquisites etc. as per rules in force.

E. HOW TO APPLY: Candidates should have **valid email ID** which should be kept active till the declaration of results/call letter/Interview advices etc. by email.

GUIDELINES FOR FILLING ONLINE APPLICATION	GUIDELINES FOR FILLING OFFLINE APPLICATION
<p>i. Candidates will be required to register themselves online through the link available on SBI website https://bank.sbi/careers OR https://www.sbi.co.in/careers and pay the application fee using Internet Banking/ Debit Card/ Credit Card.</p>	<p>i. Application fees and Intimate letters to be submitted by candidates ₹ 750/- (₹ Seven Hundred and no fees/intimate letters to be submitted by candidates.</p>

G. SELECTION PROCESS: The selection will be based on shortlisting and interview.

Shortlisting: Mere fulfilling minimum qualification and experience will not vest any right in candidate for being committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, Bank, will be shortlisted for interview. The decision of the Bank to call the candidates for the interview shall be entertained in this regard. The shortlisted candidates will be called for interview.

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

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 scores the cut-off marks (common marks at cut-off point), such candidates will be ranked accordingly and included in the merit list.

H. HOW TO UPLOAD DOCUMENTS:

<p>a. Details of Document to be uploaded:</p> <ol style="list-style-type: none">i. Brief Resume (PDF)ii. ID Proof (PDF)iii. Proof of Date of Birth (PDF)iv. PWD certification (if applicable) (PDF)v. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)vi. Experience certificates (PDF)/Driving Licence (Two-wheeler) (PDF)vii. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)viii. NOC (If applicable) (PDF)ix. Recent Photographx. Signature	<p>d. Document file type/ size:</p> <ol style="list-style-type: none">i. All Documents must be in PDF format.ii. Page size of the document to be scanned should be A4.iii. Size of the file should not be more than 500 kb.iv. In case of Document being scanned as PDF and size not more than 500 kb, then the resolution of the file is more than 500 kb, then the resolution of scanning, such as the DPI resolution, no. of scanning. Please ensure that the scanned document is clear and readable.
<p>b. Photograph file type/ size:</p> <ol style="list-style-type: none">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 facev. 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 shadowsvi. 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.	<p>e. Guidelines for scanning of photograph and signature:</p> <ol style="list-style-type: none">i. Set the scanner resolution to 300 dpi (300 dots per inch)ii. Set Color to True Coloriii. Crop the image in the scanner software, then use the upload option to upload the final size (as specified above)iv. The photo/ signature file should be named as: image name should appear as: image namev. Image dimensions can be changed by moving the mouse over the filevi. Candidates using MS Windows should scan the photo and signature in .jpeg format respectively by using MS Paint. Scanned photograph and signature should be saved in .jpg format by using 'Save As' option. File size can be reduced below 500 kb (signature) by using crop and resize options (point (i) & (ii) above for the pixel dimensions) options are available in another windowvii. While filling in the Online Application Form, a link to upload documents is provided with a link to upload documents

I. GENERAL INFORMATION:

<p>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.</p> <p>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.</p> <p>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.</p> <p>IV. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.</p> <p>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.</p> <p>VI. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advices etc.</p> <p>VII. The Bank takes no responsibility for any delay in receipt or loss of any communication.</p> <p>VIII. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalised 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>XI. DECISIONS OF BANK IN ELIGIBILITY, CONDUCT OF AND SELECTION WOULD BE FINAL FOR ALL CANDIDATES. NO CORRESPONDENCE WILL BE ENTERED IN THIS REGARD.</p> <p>XII. The applicant shall be liable to provide correct information in case the information submitted by him/ her is found to be false at a later stage.</p> <p>XIII. Merely satisfying the eligibility conditions does not entitle a candidate to be called for interview. Bank reserves the right to reduce the requisite number of candidates for interview on the basis of screening/ short-listing with reference to the candidate's qualification, suitability, experience etc.</p> <p>XIV. In case of multiple applications, only one application will be retained and the fee charged in respect of other applications will be charge paid for other registration. No refund will be made on appearance by a candidate for interview who is summarily rejected/ candidature is not selected.</p> <p>XV. Any legal proceedings in respect of this advertisement or response thereto can be instituted only in the jurisdiction of the Tribunals/ Forums at Mumbai. Bank reserves the right to try any cause/ matter in its own jurisdiction.</p> <p>XVI. Outstation candidates, who are short-listed for interview, will be reimbursed for travel expenses AC three tier (Mail or Express) to and from India OR the actual travel cost on the basis of actual journey, whichever is less, will be reimbursed. A candidate, if found eligible, will be permitted to appear for interview and will be reimbursed any fare.</p> <p>XVII. BANK RESERVES RIGHT TO CANCEL THE ENTIRE PROCESS ENTIRELY AT ANY STAGE.</p> <p>XVIII. At the time of interview, the candidate should provide details regarding his/ her previous employment, if any. The Bank reserves the right to conduct independent verification, inter alia, in the form of checking Records, etc. The Bank reserves the right to cancel appointment depending on the result of independent verification.</p>
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