# State Bank of India

Central Recruitment & Promotion Department
Corporate Centre, Mumbai
Email: crpd@sbi.co.in


# HR AWARDS & ACCOLADES

ET HUMAN CAPITAL AWARDS

- **HR Leader of the Year – Large Scale Organization**
- **Excellence in Business Continuity Planning & Management**
- **Most Valuable Employer during COVID 19**

MARKSMEN DAILY AWARDS

**Most Preferred Workplace 2023-24**

GREENTECH HR AWARDS 2023

- **Transformative HR Practices Award**
- **Employee Engagement Award**
- **Learning & Development Award**
- **Compensation & Benefits Award**

**RECRUITMENT OF SPECIALIST CADRE OFFICER ON REGULAR BASIS**
**(ADVERTISEMENT NO: CRPD/SCO/2023-24/33)**
**ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 13.02.2024 TO 04.03.2024**

**State Bank of India invites Online application from Indian citizen for appointment to the following Specialist Cadre Officers 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 for payment of fee.
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, PWBD Certificate (if applicable), 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 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/careers 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).
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), such 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 POSTS/VACANCIES/SUGGESTED PLACE OF POSTING/SELECTION PROCESS:

| Sl. No | Name of Post | Grade - Scale | Vacancies | | | | | | | PwBD* (Horizontal Vacancy) | | Age as on 01/12/2023 (Years) # | | Suggested place of posting | Selection Procedure |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | SC | ST | OBC | EWS ^ | UR | Total | VI | HI | Min | Max | | |
| 1 | **Manager (Credit Analyst)** | Middle Management Grade – Scale III | Backlog | 0 | 2 | 0 | 0 | 0 | **2** | 1 | 1 | 25 | 35 | Anywhere in India | Shortlisting and Interview |
| | | | Regular | 7 | 3 | 12 | 4 | 22 | **48** | 1 | 1 | | | | |
| | | | **Total** | 7 | 5 | 12 | 4 | 22 | **50** | 2 | 2 | | | | |

Abbreviation: SC-Scheduled Caste, ST-Scheduled Tribe, OBC-Other Backward Class, EWS-Economically Weaker Section, UR – Unreserved, PwBD – Person with Benchmark Disability, VI-Visually Impaired, HI-Hearing Impaired

^ EWS vacancies are tentative and subject to further directives of Government of India & outcome of any litigation

# Relaxation in upper age for reserved categories is as per GOI guidelines.

* A person who wants to avail benefit of reservation under section 34 of "The Right of Persons with Disabilities Act 2016" [Persons with Benchmark Disability (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.

**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 various posts are the 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 Guidelines.

v) PwBD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.

vi) Reservation for PwBD candidates is horizontal and is included in the vacancy of the respective parent category.

vii) Vacancies reserved for OBC Category are available to OBC candidates belonging to '**Non-creamy Layer'**. Candidates belonging to OBC category but coming in creamy layer are not entitled to any relaxation/reservation available to OBC category. They should indicate their category as General or General (VI/HI), as the case may be.

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 01.04.2023 to the date of interview.

ix) Caste certificate issued by Competent Authority on **format prescribed by the Government of India** will have to be submitted by the SC/ST/ OBC (Non-creamy layer) candidates.

x) Reservation for Economically Weaker section (EWS) in recruitment is governed by Office Memorandum No. 36039/1/2019-Estt (Res) dtd. 31.01.2019 of Department of Personnel & Training, Ministry of Personnel (DOPT), Public grievances & Pensions, Government Of India. Disclaimer: EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being through the proper channel.

xi) Benefit of Reservation under EWS category can be availed of only upon production of **"Income and Asset Certificate"** issued by the **competent authority** on the **format prescribed by Govt. of India** for the relevant financial year as per the extant DOPT guidelines.

xii) The EWS candidates should note that in case, they are **not in possession of "Income & Asset Certificate"** for the relevant financial year as per the extant DOPT guidelines **on 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 as per Govt. of India guidelines (wherever applicable).

xvi) 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.

xvii) **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.**

xviii) **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

xix) 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**.

xx) Vacancies reserved for OBC category are available to OBC candidates belonging to ''Non-creamy layer''. Candidates belonging to OBC category but coming in ''CREAMY LAYER'', are not entitled for any relaxation/ reservation available to OBC category. They should indicate their category as General OR General (VI/HI) as applicable.

xxi) **OBC category candidate should submit the OBC certificate on format prescribed by Govt. of India, having "Non-Creamy Layer'' clause issued during period 01.04.2023 to the date of interview, if called for. No request for extension of time for production of 'Income & Assets Certificate' beyond the said date shall be entertained and candidature will be cancelled.**

xxii) Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dt. 31.01.2019 of Department of Personnel & Training, Ministry of Personnel (DoPT), Public Grievance & Pensions, Government of India. Disclaimer: "EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the income & Asset certificate being verified through the proper channels."

xxiii) EWS candidates are required to produce for verification, the 'Income & Assets Certificate' for the relevant financial year as per the extant DoPT guidelines, on the date of document verification, which shall be intimated to the provisionally selected candidates by the Bank. Hence, the 'Income & Assets Certificate' for the relevant financial year can be obtained by the candidate on or before the date of document verification. No request for extension of time for production of 'Income & Assets Certificate' beyond the said date shall be entertained and if a candidate fails to produce the 'Income & Assets Certificate' on the date of document verification, he / she will not be considered for appointment in the Bank for the post of Credit Analyst (MMGS III).

xxiv) **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:

| Suitable Category of Benchmark Disabilities | Functional Requirement |
|---|---|
| a) B - Blind, LV - Low Vision<br>b) HH - Hard of Hearing | S- Sitting, W- Walking, MF- Manipulation by Fingers, BN- Bending, ST- Standing, RW- Reading and Writing, SE- Seeing, H- Hearing, C- Communication |

xxv) **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.

xxvi) **Hearing Impaired (HI):** Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

**B. DETAILS OF THE REQUIREMENTS OF EDUCATIONAL QUALIFICATIONS/POST-QUALIFICATION EXPERIENCES/SPECIFIC SKILLS ETC.**

| Educational Qualification (As on 01/12/2023) | Post-Qualification Experience (As on 01/12/2023) | Specific Skills required |
|---|---|---|
| Graduate (any discipline) from Government recognized University or Institution<br>**AND**<br>MBA (Finance) / PGDBA / PGDBM / MMS (Finance) / CA / CFA / ICWA | ➢ Post Qualification Experience [after successful completion of MBA (Finance)/PGDBA/PGDBM/MMS (Finance)/CA/CFA/ICWA] of Minimum 3 years in Corporate Credit as an executive in Supervisory / Management role in a Scheduled Commercial Bank / Associate or Subsidiary of a Scheduled Commercial Bank OR in a Public sector or listed financial institution company.<br>➢ Post Qualification experience in high value credit is a must/mandatory.<br>➢ Experience should be in appraisal / assessment of Credit proposals of medium/large Corporates | Analysis of Balance Sheet / Cash flow statement Analysis/ Appraisal / Assessment of Credit Proposal, Credit monitoring etc. |

**C. JOB PROFILE & KEY RESPONSIBILITY AREAS:**

| | |
|---|---|
| **Job Profile** | ➢ Carrying out of Due Diligence on Credit Proposals assigned.<br>➢ Timely completion of reviews/renewals as Appraiser, including credit risk assessment proposals.<br>➢ Securing maximum marks for the AMT (Asset Management Team) in credit audit in pre sanction.<br>➢ Assisting Relationship Manager in achieving budgeted growth in advances for the AMT.<br>➢ Adhering to Turn-Around-Time (TAT) for processing New/Existing proposals.<br>➢ Ensuring ABS considered for the proposals are the same as filed with ROCs.<br>➢ Ensuring achievement of satisfactory RAROC (Risk Adjusted Return on Capital) for each unit in the AMT. |
| | **ROLES: Responsible for**<br>➢ Analysis & appraisal of credit proposal including adhoc facilities / restructuring / rehabilitation proposals / any other type of business or general proposals pertaining to the unit.<br>➢ Ensuring quick and timely appraisal of credit.<br><br>**RESPONSIBILITIES:**<br>***A) PRE-SANCTION STAGE***<br>➢ Ensuring compliance of KYC norms.<br>➢ Updation of periodical due diligence reports as per RBI guidelines.<br>➢ Obtaining data/information from customers for assessment and processing of the proposals.<br>➢ Interacting with Key Officials in the borrowing units for obtaining data/statement etc.<br>➢ Obtain and verify the legal search reports / valuation reports of properties offered as Primary/Collateral securities.<br>➢ ROC search at each sanction of the limits to the Unit.<br>➢ Arranging for compilation / updation of opinion reports and CIRs.<br>➢ Undertaking pre-sanction visits.<br>➢ Appraising of credit proposals and CRA.<br>➢ Arranging for D&B / Credit reports and their scrutiny, wherever required.<br>➢ Obtaining external credit rating of the customers.<br>➢ Providing support to the Relationship Manager for making presentation of credit proposals to the sanctioning authority.<br>➢ Credit related notes like RMD deviations / any other deviations, concession etc. or non-business proposals to competent authorities.<br><br>***B) POST-SANCTION STAGE***<br>➢ Preparation of arrangement letter and ensuring that all the Terms & Conditions of sanction have been incorporated therein.<br>➢ Attending consortium meetings with the Relationship Manager, wherever necessary.<br>➢ Analysis of FFR and other Financial Statements putting it up to Relationship Managers and taking-up issues / observations recorded with the company.<br>➢ Rectifying irregularities pertaining to pre-sanction pointed out in various Credit Audit reports.<br>➢ Attending to the credit related correspondence with internal and external agencies.<br>➢ Periodical review of TLs sanctioned on standalone basis.<br>➢ Periodical inspections as per the instructions of Relationship Manager.<br><br>***C) MISCELLANEOUS***<br>➢ Tracking & monitoring important developments in the industries / activities in which borrowers operate / have interest. |

| | |
|---|---|
| | ➢ Creation, maintenance and updation of account profile as per format devised by the Relationship Manager / Branch Head / Bank.<br>➢ Monthly updation of pricing / concessions to be prepared for verification / checking by Relationship Manager (and for submission to concurrent auditor).<br>➢ Credit Analyst who is a Regular Bank officer will perform the role of Service Officer in his absence.<br>➢ Preparation of outstanding issues / non-compliances with terms of sanction in pre-sanction areas for each company and its updation on resolution of the issues involved.<br>➢ Assisting relationship Manager in preparation of Annual Account Plan.<br>➢ 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 instruction of Chief Manager / Manager (Credit) / Relationship Manager / Branch Head.<br>➢ The activities mentioned above are illustrative only and Credit Analyst is primarily responsible for all activities as directed by Relationship Manager / Branch Head from time to time. |
| **Key Responsibility Areas** | ➢ Number of new clients onboarded through account opening.<br>➢ Year-on-Year (YoY) growth in CASA deposits (daily average balance).<br>➢ Transaction Banking – Number of corporates onboarded for any new project.<br>➢ Activation of transaction banking products.<br>➢ Other income / Forex renumeration / LC income / BG Income.<br>➢ Supply Chain Finance – number of Corporates onboarded.<br>➢ Supply Chain Finance – utilization of limit sanctioned (%).<br>➢ Corporate salary packages – Number of companies > 50 new accounts opened.<br>➢ Number of proposals put up for sanction – turnaround time – success rate in getting sanctions.<br>➢ Quality of credit appraisal and risk analysis.<br>➢ Quality of Credit portfolio.<br>➢ Achievement of targets relating to review/renewal of limits of units.<br>➢ Observations of various audit report and compliance thereof. |

**REMARKS: Job profile/KRAs mentioned above are illustrative. Roles/Job/KRAs, in addition to above, may be assigned by the bank from time to time for the above posts.**

**D. <u>GRADE, PROBATION PERIOD & RENUMERATION:</u>**

| GRADE | PROBATION PERIOD | PAY SCALE | REMARKS |
|---|---|---|---|
| Middle Management Grade Scale – III | 2 Years | Rs (63840-1990/5-73790-2220/2-78230) | 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. |

**E. <u>SELECTION PROCESS</u>:** The selection will be on the basis of 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 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.

**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:** |
|---|---|
| i. Candidates will be required to register themselves online through the link available on SBI website https://bank.sbi/careers and pay the application fee using Internet Banking/ Debit Card/ Credit Card etc.<br><br>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").<br><br>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.<br>iv. After registering online, the candidates are advised to take a printout of the system generated online application forms. | i. Application fees and Intimation Charges (Non-refundable) is Rs 750/- (Rupees Seven Hundred Fifty only) for General/EWS/OBC candidates and no fees/intimation charges for SC/ ST/ PwBD candidates.<br><br>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.<br><br>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.<br><br>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.<br><br>v. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.<br><br>vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage.<br><br>vii. Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other examination or selection in future. |

**H. HOW TO UPLOAD DOCUMENTS:**

| | |
|---|---|
| **a. Details of Document to be uploaded:**<br>I. Recent Photograph<br>II. Signature<br>III. Detailed Resume (PDF)<br>IV. ID Proof (PDF)<br>V. Proof of Date of Birth (PDF)<br>VI. Caste certificate, (if applicable) (PDF)<br>VII. PwBD certification (if applicable) (PDF)<br>VIII. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)<br>IX. Experience certificates (PDF) | iii. Size of the file should not be exceeding 500 kb.<br>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.<br><br>**e. Guidelines for scanning of photograph/ signature/ documents:**<br>i. Set the scanner resolution to a minimum of 200 dpi (dots per inch)<br>ii. Set Color to True Color |

X. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)

XI. No Objection Certificate (NOC) from present employer (mandatory if working in Government Institute/Public Sector Unit/Public Sector Bank)

**b. Photograph file type/ size:**

I. Photograph must be a recent passport style color 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 color, taken against a light-colored, 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 color 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. 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.

**d. Document file type/ size:**

i. All Documents must be in PDF

ii. Page size of the document to be A4 Document file type/ size (contd.)

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.

**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 JEPG, 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. <u>GENERAL INFORMATION:</u>**

**I**. Before applying for a post, the applicant should ensure that he/ she fulfils 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.

**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

**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.

**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 advice 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.

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 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, who may be called for interview after short-listing will be reimbursed the cost of travelling by Railway-AC Three tier (mail or express only) for the shortest route in India on the basis of actual journey from the place of present posting/residence whichever is nearer to the interview venue OR the actual travel cost in India (whichever is lower) on submission of original/copies of train tickets/invoice. Local transportation (like taxi/cab etc.) will not be reimbursed. A candidate, if found ineligible for the post will not be permitted to appear for the interview and will not be reimbursed any fare.

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

**XVIII**. At the time of interview, the candidate will be required to provide details regarding criminal case(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 the right to deny the appointment depending upon such disclosure and/or an independent verification.

**FOR ANY QUERY, PLEASE WRITE TO US THROUGH LINK "CONTACT US" WHICH IS AVAILABLE ON BANK'S WEBSITE (URL – https://bank.sbi/web/careers/post-your-query**

**The Bank is not responsible for printing errors, if any**

MUMBAI

13.02.2024

**GENERAL MANAGER**

**(RP & PM)**

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