



**Central Recruitment & Promotion Department
Corporate Centre, Mumbai**

Phone: 022-22820427

**RECRUITMENT OF SPECIALIST CADRE OFFICERS IN SBI ON CONTRACT BASIS
FOR WEALTH MANAGEMENT BUSINESS UNIT**

ADVERTISEMENT NO: CRPD/ SCO-WEALTH / 2019-20 / 06

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 23.05.2019 TO 12.06.2019

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> or <https://www.sbi.co.in/careers>

- 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.
- Candidate can apply for more than one post.**
- Candidates are required to upload all required documents (brief resume, ID proof, age proof, 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 website <https://bank.sbi/careers> or <https://www.sbi.co.in/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).
- 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.

A. DETAILS OF POSTS VACANCY/ AGE/ SELECTION PROCESS/CONTRACT PERIOD/TRANSFER POLICY/PLACE OF POSTING:

Post Sl.No	Post	Total Vacancy	Category-wise Vacancy									Age as on (01/04/2019)		Selection Process	Place of Posting
			Gen	EWS	OBC	SC	ST	Total	LD (OA/OL)	HI	VI	Min	Max		
1	Head (Product, Investment & Research)	1	1	--	--	--	--	1	--	--	--	35	50	Shortlisting, One or more rounds of Personal/Telephone/ Video Interview & CTC Negotiation	Mumbai
2	Central Research Team (Fixed Income Research Analyst)	1	1	--	--	--	--	1	--	--	--	30	45		Mumbai
3	Relationship Manager	486	187	46	127	85	41	486	5	--	--	23	35		Pan India*
4	Relationship Manager (e-Wealth)														Kochi
5	Relationship Manager (NRI)														Pan India*
6	Relationship Manager (Team Lead)	20	9	1	4	4	2	20	1	--	--	28	40		Pan India*
7	Customer Relationship Executive	66	27	6	16	10	7	66	1	--	--	20	35		
8	Zonal Head Sales (Retail) (Eastern Zone)	1	1	--	--	--	--	1	--	--	--	35	50		Kolkata
9	Central Operation Team Support	3	3	--	--	--	--	3	--	--	--	30	40		Mumbai
10	Risk & Compliance Officer	1	1	--	--	--	--	1	--	--	--	25	40		Mumbai
	Total	579	230	53	147	99	50	579	7	--	--				

* **SBI Wealth Centres (Present & Proposed):** Ahmedabad, Amritsar, Aurangabad, Bareilly, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Dehradun, Delhi, Gorakhpur, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamshedpur, Jodhpur, Kannur, Kanpur, Kochi, Kolkata, Kollam, Kottayam, Kozhikode, Lucknow, Ludhiana, Madgaon, Madurai, Mangaluru, Manipal, Meerut, Mumbai, Mysuru, Nagpur, Nasik, Palakkad, Panaji, Patiala, Patna, Pondicherry, Prayagraj, Pune, Raipur, Rajkot, Ranchi, Rourkela, Shillong, Siliguri, Surat, Tiruchirappalli, Thiruvalla, Thiruvananthapuram, Thrissur, Udaipur, Vadodara, Varanasi, Vijayawada, Visakhapatnam, Warangal.

ABBREVIATIONS **CATEGORY** **Gen:** General, **EWS:** Economically Weaker Sections, **OBC:** Other Backward Classes, **SC:** Scheduled Caste, **ST:** Scheduled Tribe, **LD:** Locomotive Disability, **HI:** Hearing Impaired, **VI:** Visually Impaired

CONTRACT PERIOD **5 YEARS (INCLUDING A PROBATION PERIOD OF ONE YEAR) FOR ALL THE POSTS.**

TRANSFER POLICY **THE BANK RESERVES THE RIGHT TO TRANSFER THE SERVICES OF SUCH OEC (OFFICERS ENGAGED ON CONTRACT) 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.**

B. DETAILS OF EDUCATIONAL QUALIFICATION/ OTHER QUALIFICATIONS/ EXPERIENCE:

Post Sl.No	Post	Educational Qualification (As on 01/04/2019)	Post qualification work experience (As on 01/04/2019)
1	Head (Product, Investment & Research)	Graduation/Post Graduation from Government recognized University/Institution or Reputed Colleges. Other preferred qualification: Knowledge and Experience in Market Analytics and Passion for Research in Economics trend and Products.	Essential Experience: Minimum 12 years of relevant work experience in financial services, financial product development, investment advisory and private banking. Minimum 8 years of experience in Wealth Management. (Total 12 years' experience is inclusive of 8 years) Excellent knowledge of Equity Products, PMS, Alternate Investments, Mutual Funds. Experience in Product Development and Structuring for Private Wealth Clients. Experience in managing Investment Counsellors/Advisors at a National Level with Leading Banks/ Financial Institutions.
2	Central Research Team (Fixed Income Research Analyst)	MBA/PGDM from recognized college/University. Other Preferred qualification: CFA/CFP/CWM/Graduate or Post Graduate degree in Economics.	Minimum 5 years' experience in Fixed Income Research in Wealth Management/AMC (Mutual Funds)/Banks. Preferred Experience: a) Minimum 10 years' experience in Fixed income research/ research analytics. b) Excellent knowledge on local and global economic trends. c) Knowledge on Primary/ Secondary market, Fixed Income Markets. d) Experience in creating views about debt markets. e) Proficiency in using Excel/Modelling Techniques/ Bloomberg/ Reuters/ Morning Star/ CRISIL data bases.
3	Relationship Manager (RM)	Graduate from Government recognized University or Institution.	Minimum 3 years' experience as a Relationship Manager in Wealth Management with leading Public/Private/Foreign Banks/Broking/Security Firms. The candidate should have adequate experience in building and managing relationship with High Net Worth Clients (having a minimum Total Relationship Value (TRV) of Rs.20.00 lakh).
4	Relationship Manager (e-Wealth)		Minimum 3 years of experience as a Relationship Manager in Wealth Management with leading Public/Private/Foreign Banks/Broking/Security Firms, of which at least one year experience in managing relationship with HNI clients over telephone/video/digital channels. OR 3 years' experience in sales/service of High Value financial products through digital medium (telephone/video or web).
5	Relationship Manager (NRI)		Minimum 3 years of experience as a Relationship Manager in Wealth Management with leading Public/Private/Foreign Banks/Broking/Security Firms. The candidate should have adequate experience in building and managing relationship with High Net Worth NRI Clients.
6	Relationship Manager - Team Lead		Minimum 8 years of experience in relationship management in wealth management. Experience as a Team Lead is preferred.
7	Customer Relationship Executive (CRE)		Experience in documentation requirements of financial products and good communications skills would be desirable. Specific Skill required: Should have a valid driving licence for two-wheeler.
8	Zonal Head Sales (Retail) (Eastern Zone)		Minimum 15 years of experience in managing sales in Wealth Management/Retail Banking/Investments in the financial services industry. Out of which minimum 5 years of experience in leading a large team of Relationship Managers and Team Lead in Wealth Management business.
9	Central Operations Team (COT) Support		Minimum 3 years of experience in Financial services, investment advisory, private banking or Wealth Management Solution Providers out of which minimum 2 years' experience in Central Operations in Wealth Management Business Specific Skills required: Excellent knowledge of Equity Products, Structured Products, PMS and Mutual Funds.
10	Risk & Compliance Officer	Graduate from Government recognized University or Institution. Professional Qualification in Risk/Compliance preferred.	Minimum 5 years of experience in Wealth Management business, out of which minimum 3 years' experience in Risk & Compliance in Wealth Management.

NOTE:

- 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 Disabilities for whom no reservation has been mentioned are free to apply for vacancies announced for unreserved category if they fulfil all the eligibility criteria applicable to unreserved category.
- iv. Candidate belonging to OBC category but coming in the 'creamy layer' are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or General (OH/VI/II) as applicable.
- v. PWD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines. The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.
- vi. Reservation for PWD (OH/VI/II) is horizontal within the overall vacancies for the posts.
- vii. A declaration will have to be submitted in the prescribed format by candidates seeking reservations under OBC category stating that he/she does not belong to the creamy layer as on 31.3.2019. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2019 to the date of interview should be submitted by such candidates, if called for interview.
- viii. 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
- ix. Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, 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."
- x. Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Government of India.
- xi. Maximum age indicated for General category candidates. Relaxation in upper age limit will be available as per Government of India Guidelines. Details of age relaxation for SC/ST/OBC/PWD given below:

Sr No	Category	Age Relaxation (Years)
1	Scheduled Caste/ Scheduled Tribe	5
2	Other Backward Classes (Non-Creamy Layer)	3
3	Persons with Disabilities (PWD)	SC/ ST – 15 / OBC – 13 / Gen/EWS – 10

C. JOB PROFILE & KEY RESPONSIBILITIES AREAS:

1. Head (Product, Investment & Research):

<p>Job Profile & KRAs:</p> <ul style="list-style-type: none"> • Designing the Value Proposition for the Wealth Management Business. • Responsible for Management of Research Team and Investment Team. • Ensure High Quality of Research Reports for Clients with Proper Coverage. 	<ul style="list-style-type: none"> • Ensure Product Benchmarking is conducted at Quarterly intervals • Launch of Innovative and Superior Wealth Management Products after Competition Scanning and Benchmarking. • Liaison with other Departments and Outside Agencies to have Best in Class Technology driven Solutions.
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2. Central Research Team (Fixed Income Research Analyst):

<p>Job Profile:</p> <ul style="list-style-type: none"> • The Fixed Income Analyst would work closely with Product & Research Head and conduct performance monitoring of portfolios held by the various customers, liaison with Market data Aggregators and Research providers. <p>KRAs:</p> <ul style="list-style-type: none"> • The Mutual Fixed Income Analyst would work closely with Product & Research Head and conduct the following activities: • . Creating Fixed Income Research / publication for internal and client use 	<ul style="list-style-type: none"> • Understand the current fixed income market and create forward looking outlook on the fixed income markets. • Create a list of approved and recommended fixed income securities • Liaison with other departments and market players for bond prices and trades. • Fixed income analytics of mutual fund and client portfolios • Liaison with market data aggregators and research report providers • Regular interaction with IC and RM teams • Any other matter, as may be entrusted by the Bank from time to time
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3. Relationship Manager/ 4. Relationship Manager (e-wealth)/ 5. Relationship Manager (NRI):

<p>Job Profile:</p> <ul style="list-style-type: none"> • Acquiring, nurturing, growing and strengthening relationship within the Affluent and HNI segment of customers in order to meet business objectives. • Selling a range of Investment and Insurance Products to these customers in order to meet their financial planning and thus attaining the revenue objectives of the Wealth Management business. • Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives. <p>KRAs:</p> <ul style="list-style-type: none"> • Acquire HNI and Affluent Customers • Deepen Relationship: Manage the customers of the branch who are defined as Affluent/HNI customers Grow the CASA of this portfolio 	<p>Selling, Mortgages, credit cards and drive channel migration Acquire more customers from the same household Service these customers</p> <ul style="list-style-type: none"> • Wealth Management Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio. Periodic Portfolio reviews for all customers. Selling investments, life insurance, general insurance and SIP. • Ensure all customers have a CASA for routing their investments. • Compliance Ensure AMFI, IRDA and NISM certification Ensure all customer instructions are executed the same day Ensure 100% documentation of all transactions. • Branch Development Conduct branch Insurance & Investment seminars to spread financial awareness Any other matter, as may be entrusted by the Bank from time to time
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6. Relationship Manager (Team Lead):

<p>Job Profile:</p> <ul style="list-style-type: none"> • Managing a team of Relationship Managers for the Wealth Management Business. • Acquiring, nurturing, growing and strengthening relationship within the Affluent and HNI segment of customers in order to meet business objectives. • Selling a range of Investment and Insurance Products to these customers in order to meet their financial planning, objectives and thus attaining the revenue objectives of the Wealth Management business. • Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives. <p>KRAs:</p> <ul style="list-style-type: none"> • Acquire HNI and Affluent Customers Managing the team of Relationship Mangers and ensuring the team achieves its targets Ensuring compliance of guidelines, systems & procedures by the Relationship Manager team Allocation of leads and customers to appropriate team members 	<ul style="list-style-type: none"> • Deepen Relationships Manage the customers of the Bank who are defined as Affluent/HNI customers Grow the CASA of this portfolio Selling Mortgages, credit cards and drive channel migration Acquire more customers from the same household Service these customers. • Wealth Management Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio. Periodic Portfolio reviews for all customers Selling investments, life insurance, general insurance and SIP. Ensure all customers have a CASA for routing their investments. • Compliance Ensure all customer instructions are executed the same day Ensure 100% documentation of all transactions. • Branch Development Conduct branch Insurance & Investment seminars to spread financial awareness. Any other matter, as may be entrusted by the Bank from time to time
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7. Customer Relationship Executive:

Job Profile:

- CREs are responsible for providing on ground support to Relationship Managers in collecting the documents from the customers and sending it to the relevant department for service requests where documentation or in person meeting with customer is required.

KRAs:

- Assisting Relationship Managers in collecting and delivery of documents from/to Wealth Customers.

- Assisting Service Managers in completion of onboarding documentation.
- Assisting Relationship Managers / Service Managers in collection and delivery of documents in different departments of the Bank.
- Doorstep Banking to customers.
- Any other matter, as may be entrusted by the Bank from time to time

8. Zonal Head Sales (Retail) (Eastern Zone):

Job Profile:

- Managing a Wealth Management Sales in the Zone allocated.
- **Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives.**

KRAs:

- Managing the Zonal Sales for the Wealth Management Business
- Managing the Relationship Manager Team Leads and Relationship Managers ensuring achievement of budgets by the RM Teams
- Acquire HNI and Affluent Customers

- Managing the team of Relationship Managers and ensuring the team achieves its targets
- Ensuring compliance of guidelines, systems & procedures by the Relationship Manager team
- Compliance: Ensure all customer instructions are executed the same day & Ensure 100% documentation of all transactions.
- Zone Development: Conduct Zone Investment seminars to spread financial awareness & Customer Meets and Campaigns
- Ensuring Customer Satisfaction
- Any other matter, as may be entrusted by the Bank from time to time

9. Central Operation Team Support:

Job Profile:

- Timely and effective completion of daily operations, AMC coordination, CPA generation and upload, End-of-Day Activities, etc.

KRAs:

- End – of – Day Activities.
- CPA generation and upload.

- Fetching feed files from RTAs/DWP/CRISIL
- New investor documents upload.
- AMC coordination.
- Order reconciliation
- PMS data upload.
- All troubleshooting/rectification tasks relating to Central Operations Team operation
- Any other matter, as may be entrusted by the Bank from time to time.

10. Risk & Compliance Officer:

Job Profile:

- Formulating the Risk Management Guidelines, transaction monitoring and proactively identifying and mitigating the risks for the Wealth Management Business.
- Ensuring Compliance of the Wealth Management Business with the Regulatory and Internal Compliance Guidelines.

KRAs:

- Development of risk management practices manual based on regulatory guidelines (issued by compliance).
- Sales and investment advisory practices defined by Sales Head, Research Head and CGM (Wealth).
- Transaction monitoring to identify discrepancies (pre-defined triggers)
- Exception Handling for all risk related alerts provided by the Technology Platform
- Random checking through calls to Hubs, e-wealth Centre and Customers
- Publishing surveillance reports for all branches / hubs
- Minimize and pre-empt customer complaints on account of malpractices

- Eliminate breaches of regulatory guidelines
- Ensure adherence to risk management manual by RMs, SMs and ICs
- Ensuring compliance of Various Regulations of SEBI, RBI and other regulatory bodies.
- Creation of Internal Compliance guidelines to be followed by Wealth Management and Advisory teams (Sales, Service and Operations)
- Liaising with regulatory bodies for updates on guidelines – IRDA, AMFI, RBI, NRI guidelines in key geographies (USA, UK, Singapore, Middle-East, Australia)
- Resolution of observations by regulators on wealth management practices – both in India & globally
- Monitoring the Compliance, by the Wealth Management, including Advisory Teams in respect of requirements of the Regulatory guidelines, notifications and instructions from time to time
- Submission of necessary disclosures to SEBI and other regulatory bodies
- Any other matter, as may be entrusted by the Bank from time to time

D. REMUNERATION: CTC NEGOTIABLE FOR ALL THE POSTS.

Post Sr	Post	Annual CTC (approx.)*
1	Head (Product, Investment & Research)	₹.80.00 lacs to ₹.99.62 lacs
2	Central Research Team (Fixed Income Research Analyst)	₹.25.00 lacs to ₹.45.00 lacs
3	Relationship Manager	₹.6.00 lacs to ₹.15.00 lacs
4	Relationship Manager (e-Wealth)	
5	Relationship Manager (NRI)	
6	Relationship Manager (Team Lead)	₹.10.00 lacs to ₹.28.00 lacs
7	Customer Relationship Executive	₹.2.00 lacs to ₹.3.00 lacs
8	Zonal Head Sales (Retail) (Eastern Zone)	₹.25.00 lacs to ₹.45.00 lacs
9	Central Operation Team Support	₹.10.00 lacs to ₹.15.00 lacs
10	Risk & Compliance Officer	₹.22.00 lacs to ₹.27.00 lacs

OTHER PERKS: Eligible for Performance Linked Pay and Annual Increment based on the performance rating measured as per Bank's Policy (at Present Bandwidth for PLP 0% to 30% and Increment 0% to 12% which are subject to change.

*Annual CTC will depend upon Experience & Emoluments of candidates in the present employment and place of posting.

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

GUIDELINES FOR FILLING ONLINE APPLICATION:

- 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 etc.
- 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').
- 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.
- After registering online, the candidates are advised to take a printout of the system generated online application forms

GUIDELINES FOR PAYMENT OF FEES:

- Application fees and Intimation Charges (Non-refundable) is ₹750/- (₹ Seven Hundred Fifty only) for General/EWS/OBC candidates and ₹125/- (₹ One hundred Twenty-Five only) for SC/ ST/ PWD candidates.
- 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.
- 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.
- 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.
- If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.
- A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage.
- Application Fee once paid will **NOT** be refunded on any account **NOR** can it be adjusted for any other examination or selection in future.

F. 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. SELECTION PROCESS:

The selection will be based on shortlisting and interview. 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.

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.

H. HOW TO UPLOAD DOCUMENTS:

<p>a. Details of Document to be uploaded:</p> <ol style="list-style-type: none">Brief Resume (DOC or DOCX or PDF)ID Proof (PDF)Proof of Date of Birth (PDF)Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)Experience certificates (PDF)Form-16 (PDF)Recent PhotographSignature <p>b. Photograph file type/ size:</p> <ol style="list-style-type: none">Photograph must be a recent passport style colour picture.Size of file should be between 20 kb - 50 kb and Dimensions 200 x 230 pixels (preferred)Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.Look straight at the camera with a relaxed faceIf 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 shadowsIf you have to use flash, ensure there's no "red-eye"If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.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>c. Signature file type/ size:</p> <ol style="list-style-type: none">The applicant has to sign on white paper with Black Ink pen.The signature must be signed only by the applicant and not by any other person.The signature will be used to put on the Call Letter and wherever necessary.Size of file should be between 10 kb - 20 kb and Dimensions 140 x 60 pixels (preferred).Ensure that the size of the scanned image is not more than 20 kb.Signature in CAPITAL LETTERS shall NOT be accepted. <p>d. Document file type/ size:</p> <ol style="list-style-type: none">All Documents must be in PDF except Resume which should be in DOC or DOCX format.Page size of the document to be A4.	<p>Document file type/ size (contd...)</p> <ol style="list-style-type: none">Size of the file should not be exceeding 500 kb.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. <p>e. Guidelines for scanning of photograph/ signature/ documents:</p> <ol style="list-style-type: none">Set the scanner resolution to a minimum of 200 dpi (dots per inch)Set Color to True ColorCrop 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).The photo/ signature file should be JPG or JPEG format (i.e. file name should appear as: image01.jpg or image01.jpeg).Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.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.While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature. <p>f. Procedure for Uploading Document:</p> <ol style="list-style-type: none">There will be separate links for uploading each document.Click on the respective link "Upload"Browse & select the location where the JPG or JPEG, PDF, DOC or DOCX file has been saved.Select the file by clicking on it and Click the 'Upload' button.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 displayedOnce uploaded/ submitted, the Documents uploaded cannot be edited/ changed.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.
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I. GENERAL INFORMATION:

<ol style="list-style-type: none">Before applying for a post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him/ her are correct in all respects.Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided they must fulfil all the eligibility conditions applicable to unreserved category.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.The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.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.Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advices etc.The Bank takes no responsibility for any delay in receipt or loss of any communication.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.In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.	<ol style="list-style-type: none">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.DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.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.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.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.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.Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of travelling for the shortest route in India OR the actual travel cost (whichever is lower) on the basis of actual journey. Local transportation 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. For Post Sr.No.1: Air Fare (Economy Class) For Post Sr.No.2 to 10: AC-III tier (Mail/Express only)BANK RESERVES RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE.
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For any query, please write to us through link "CONTACT US" which is available on Bank's website (URL - <https://bank.sbi/careers/psq.htm?action=pquery> OR <https://sbi.co.in/careers/psq.htm?action=pquery>)