



RECRUITMENT OF SPECIALIST CADRE OFFICERS IN STATE BANK OF INDIA ON REGULAR BASIS

(Advertisement No. CRPD/SCO/2017-18/07)

- (a) Online Registration of Application: **16.01.2018 to 04.02.2018**
 (b) Online Payment of Fee: **16.01.2018 to 04.02.2018**
 (c) Last Date of Receipt of Hard Copy of Online application along with enclosures at SBI, CRPD, Corporate Centre, Mumbai: **12.02.2018**

State Bank of India invites Online application from Indian citizen for appointment in following Specialist Cadre Officers post in State Bank of India. Candidates are requested to apply Online through the link given in Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers>

1. A candidate can apply for more than one post separately under this project, subject to fulfilling eligibility criteria.
2. The process of Registration is complete only when fee is deposited with the Bank through Online mode on or before the last date for fee payment.
3. Before applying, candidate are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility. Short listing & interview will be pure provisional without verification of documents. Candidature will be subject to verification of all details/documents with original when the candidate reports for interview if called.
4. In case the candidate is called for interview and he/she does not satisfy 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.
5. Candidate are advised to check Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers> regularly for details and updates (including list of shortlisted/ qualified candidates). Call letter/advise, where required will be sent by email only (No hard copy will be sent.)

VACANCIES AND OTHER DETAILS IN RESPECT OF VARIOUS POSTS AS DETAILED BELOW

Post SI No	Post	User Department	Grade	Vacancies								Age as on 30.06.2017		Educational Qualification as on 30.06.2017	Relevant Full Time post qualification experience and skill set as on 30.06.2017	
				Total	Gen	OBC	SC	ST	OH	HI	VI	Min	Max			
1	Manager (Credit Analyst)	CAG	MMGS-III	12	6	3	2	1	1				25	35	CA or MBA/PGDM or equivalent post-graduation degree (2 Years Full Time Regular Course) in Finance (The institute should be recognized/ approved by Govt, bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) in corporate/SME credit as an Executive in Supervisory/ Management role in a Schedule Commercial Bank/Associate or Subsidiary of a Schedule Commercial Bank. OR In a Public Sector or listed Financial Institution/Company. Experience in high value credit is a must. Experience should be either in appraisal or maintenance functions.
2	Chief Manager (Credit Analyst)	CAG	SMGS-IV	6	2	3	1						25	38		
3	Manager (Credit Analyst)	MCG	MMGS-III	16	8	4	3	1		1			25	35	CA or MBA/PGDM or equivalent post-graduation degree (2 Years Full Time Regular Course) in Finance (The institute should be recognized/ approved by Govt, bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) in corporate/SME credit as an Executive in Supervisory/ Management role in a Schedule Commercial Bank/Associate or Subsidiary of a Schedule Commercial Bank. OR In a Public Sector or listed Financial Institution/Company. Experience in high value credit is a must. Experience should be either in appraisal or maintenance functions. Specific Skill required: Analysis of balance Sheet/ Appraisal of Credit Proposal, Credit Monitoring Required.
4	Chief Manager (Credit Analyst)	MCG	SMGS-IV	24	10	7	5	2	1		1	25	38			
5	Manager (Asset Management)	SARG	MMGS-III	2	1	1							25	35	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) as an Executive in Supervisory/ Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. AND Minimum 2 years of experience in Corporate/ SME Credit. Specific Skill required: Exposure in resolution of NPA required.
6	Chief Manager (Asset Management)	SARG	SMGS-IV	1	1								25	38		

Post SI No	Post	User Department	Grade	Vacancies								Age as on 30.06.2017		Educational Qualification as on 30.06.2017	Relevant Full Time post qualification experience and skill set as on 30.06.2017	
				Total	Gen	OBC	SC	ST	OH	HI	VI	Min	Max			
7	Chief Manager (Business Development, Marketing & MIS Reporting)	SMEBU	SMGS-IV	5	2	1	1	1					25	38	CA or MBA/PGDM or equivalent post graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) as an Executive in Supervisory/ Management role (Experience should be in handling of SME credit) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company.
8	Manager (Business Development & Marketing)	SMEBU	MMGS-III	20	9	5	4	2					25	35		
9	Manager (Credit Analyst)	SMEBU	MMGS-III	5	2	1	1	1					25	35		
10	Manager (Credit Analyst)	IBG	MMGS-III	2	1	1							25	35	CA/ICWA/ACS/MBA/PGDM or equivalent post-graduation degree in Finance (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company.
11	Chief Manager (Relationship & Syndications Management)	IBG	SMGS-IV	1	1								25	38	CA/ICWA/ACS/MBA/PGDM or equivalent post-graduation degree in Finance (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 8 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific Skill required: Good Marketing and soft skills, Understanding of long term credit appraisal process.
12	Manager (High Value Agri Business Development)	ABU	MMGS-III	4	2	1	1						25	35	MBA/PGDM or equivalent post-graduation degree in Rural Marketing/ Rural Management/ Post Graduate in Agriculture (2 years Full time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) as an Executive in Supervisory/ Management role (Experience should be in the relevant field i.e. Agri Banking) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. The candidate having experience in Agri Credit will be preferred.
13	Chief Manager (High Value Agri Business Development)	ABU	SMGS-IV	1	1								25	38		
14	Chief Manager (Debit Card Business)	DB & NB	SMGS-IV	1		1							25	38	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 8 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the field of handling debit card business) a) In a Schedule Commercial Bank OR b) A card network or payment aggregators. Preference will be given to candidate who possess experience in Debit Card Portfolio Management, Product Innovation, Card Activation Management etc.
15	Manager (Merchant Acquiring Business)	DB & NB	MMGS-III	2	1	1							25	35	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the field of Merchant Acquiring business) a) In a Schedule Commercial Bank OR b) A technology service provider for providing merchant acquiring business.
16	Chief Manager (Digital Banking)	DB & NB	SMGS-IV	1	1								25	38	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 8 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the field of handling digital and other tech products) a) In a Schedule Commercial Bank OR b) A card network or payment aggregators. Preference will be given to candidate who possess experience in handling the latest digital payment platform, channels and knowledge of UPI platform.

Post SI No	Post	User Department	Grade	Vacancies								Age as on 30.06.2017		Educational Qualification as on 30.06.2017	Relevant Full Time post qualification experience and skill set as on 30.06.2017	
				Total	Gen	OBC	SC	ST	OH	HI	VI	Min	Max			
17	Manager (HNI Marketing & Publicity)	PBBU	MMGS-III	1	1								25	35	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience (for MMGS-III) and minimum 8 years post qualification experience (for SMGS-IV) as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific Skill required: Marketing/Finance/IT
18	Chief Manager (Product Development & Management: Education Loan)	PBBU	SMGS-IV	1	1								25	38		
19	Chief Manager (Product Development & Management: CITU)	PBBU	SMGS-IV	1	1								25	38		
20	Chief Manager (Product Development & Management: Operation)	PBBU	SMGS-IV	1	1								25	38		
21	Manager (HNI Banking & Relationship Management)	PBBU	MMGS-III	8	4	2	1	1			1		25	35		
22	Manager (Digital Marketing)	REHBU	MMGS-III	2	1	1							25	35	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (Preference will be given to candidates who possess degree with specialization in marketing. The institute should be recognized/ approved by Govt., bodies/AICTE) Other qualification: Excel, PowerPoint, digital marketing (compulsory) Digital marketing certificate like google adwords (search & display), google analytics etc (preferred)	Minimum 5 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific Skill required: Good verbal and written communication skills, good analytical skills, ability to work with cross functional teams, attention to details & organisational skills.
23	Chief Manager (Product Innovation & Market Research)	REHBU	SMGS-IV	1	1								25	38	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (Preference will be given to candidates who possess degree with specialization in marketing. The institute should be recognized/ approved by Govt., bodies/AICTE) Other qualification: Candidate should possess qualification relating to data interpretation, data management	Minimum 8 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific Skill required: Good Analytical skills.
24	Chief Manager (Data Interpretation/ Management)	REHBU	SMGS-IV	1	1								25	38	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (Preference will be given to candidates who possess degree with specialization in marketing. The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 8 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific Skill required: Good Analytical skills.

Post SI No	Post	User Department	Grade	Vacancies								Age as on 30.06.2017		Educational Qualification as on 30.06.2017	Relevant Full Time post qualification experience and skill set as on 30.06.2017	
				Total	Gen	OBC	SC	ST	OH	HI	VI	Min	Max			
														Other Qualification: Candidates should possess qualification relating to data interpretation, data management.		
25	Manager (Marketing)	REHBU	MMGS-III	1	1								25	35	MBA or equivalent post-graduation degree (2 Years Full Time Regular Course) (Preference will be given to candidates who possess degree with specialization in marketing. The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in the relevant field of specialization) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company.
26	Manager (Wealth Management, Business Process, Manager-Technology)	Wealth Management	MMGS-III	1	1								25	35	BE/B Tech or equivalent graduation degree and MBA/PGDM/PGDBM or equivalent post-graduation degree (2 years Full Time Regular Course) (The institute should be recognized/ approved by Govt., bodies/AICTE)	Minimum 5 years post qualification experience as an Executive in Supervisory/Management role (Experience should be in banking technology) a) In a Schedule Commercial Bank OR b) In a Public Sector or listed Financial Institution/Company. Specific skill required: Min 2 years experience in setting up and operation of Wealth Management Platforms.

Summary of Post is as under:

SI No	Incumbency	Total	General	OBC	SC	ST	OH	VI	HI
1	MMGS III	76	38	20	12	6	1	1	1
2	SMGS IV	45	23	12	7	3	1	1	
TOTAL		121	61	32	19	9	2	2	1

NOTE:

- Above Officers shall be taken in Specialist cadre, giving an option to convert themselves into General cadre after a period of five years from the date of their joining. During these initial five years they will work in the allotted department in the respective Specialized roles.
- Candidates must fulfil educational qualification as on 30.06.2017. "Equivalent Post-Graduation Degree" will be acceptable only if be concerned University/College certify that the degree/diploma awarded is equivalent to the educational qualification required in the advertisement.
- In case the the certificate of degree/diploma does not specify the field of specialisation, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialisation
- In cases where experience in a specific area is required, the relevant experience certificate must contains specifically that the candidate had experience in that specific field.
- Training/probation period will not be reckoned for calculating the total experience.

ABBREVIATIONS

Category: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, PWD - Person with Disability, OH - Orthopedically Handicapped, HI - Hearing Impaired, VI - Visually Impaired

Grade: MMGS III - Middle Management Grade Scale III, SMGS IV - Senior Management Grade Scale IV

NOTE:

- 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/VI) as applicable.
- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- Candidates 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 and they must fulfil all the eligibility condition applicable to unreserved category.
- Bank reserves the right to cancel the recruitment process entirely at any time.
- Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ST/OBC candidates.
- A declaration will have to be submitted in the prescribed format by candidates seeking reservation under OBC category stating that he/she does not belong to the creamy layer as on 01.01.2018. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2017 to the date of interview, should be submitted by such candidates, if called for interview.
- The educational qualification prescribed for various posts are the minimum. Candidate must possess the qualification and relevant full time post qualification experience as on 30.06.2017.
- Reservation for PWD is horizontal within the overall vacancies for the post.
- PWD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
- Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed under:
- Relaxation in Upper Age:

SI No	Category	Age Relaxation
1	Schedule Caste/Schedule Tribe	5 Years
2	Other Backward Classes (Non Creamy Layer)	3 years
3	Persons with Disabilities (PWD)	PWD (SC/ST)-15 Years PWD (OBC)-13 Years PWD (GEN)-10 Years
4	Ex-Serviceman, Commissioned officers including Emergency Commissioned Officers (ECOs/Short Service Commissioned Officers (SSCOs) who have rendered 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the date of receipt of application). Otherwise than by way of dismissal on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	5 Years
5	Persons Ordinarily domiciled in the state of Jammu & Kashmir during the period 01.01.1980 to 31.12.1989	5 Years

NOTE: CUMULATIVE AGE RELAXATION WILL NOT BE AVAILABLE EITHER UNDER THE ABOVE ITEMS OR IN COMBINATION WITH ANY OTHER ITEMS.

(Contd. on page 5)

(A) JOB PROFILE:

Post SI No	Post	User Department	Grade	JOB PROFILE
1	Manager (Credit Analyst)	CAG	MMGS-III	<ul style="list-style-type: none"> Carrying out of Due diligence on credit proposals assigned. Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposals. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. Assisting Relationship Manager in achieving Budgeted growth in Other Income for the AMT. Adhering to Turn Around Time 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) for each unit in the AMT.
2	Chief Manager (Credit Analyst)	CAG	SMGS-IV	<ul style="list-style-type: none"> Carrying out of Due diligence on credit proposals assigned. Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposals. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. Assisting Relationship Manager in achieving Budgeted growth in Other Income for the AMT. Adhering to Turn Around Time 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) for each unit in the AMT.
3	Manager (Credit Analyst)	MCG	MMGS-III	<ul style="list-style-type: none"> Carrying out of Due diligence on credit proposals assigned. Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposal. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. Assisting Relationship Manager in achieving Budgeted growth in Other Income for the AMT. Adhering to Turn Around Time 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) for each unit in the AMT.
4	Chief Manager (Credit Analyst)	MCG	SMGS-IV	<ul style="list-style-type: none"> Carrying out of Due diligence on credit proposals assigned. Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposals. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. Assisting Relationship Manager in achieving Budgeted growth in Other Income for the AMT. Adhering to Turn Around Time 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) for each unit in the AMT.
5	Manager (Asset Management)	SARG	MMGS-III	<ul style="list-style-type: none"> Restructuring of loan accounts. Resolution of NPAs by various methods including SARFAESI, DRT, sale to ARC etc. Resolution of corporate borrowers under Insolvency and Bankruptcy Code by filing with NCLT. Recovery through OTS, Compromise. Contribution towards reduction in provisioning for NPA.
6	Chief Manager (Asset Management)	SARG	SMGS-IV	<ul style="list-style-type: none"> Restructuring of loan accounts. Resolution of NPAs by various methods including SARFAESI, DRT, sale to ARC etc. Resolution of corporate borrowers under Insolvency and Bankruptcy Code by filing with NCLT. Recovery through OTS, Compromise. Contribution towards reduction in provisioning for NPA.
7	Chief Manager (Business Development, Marketing & MIS Reporting)	SMEBU	SMGS-IV	<ul style="list-style-type: none"> Single Relationship Point for all the stake holders like industry majors/fleet operators/vendors/Circles. New tie-ups and timely renewal of the existing tie-ups. Product/initiative wise data capturing, analysis and submission of reports for monitoring performance. Liaison with the Circles/industry majors/fleet operators/other CC departments. Follow up with Circles.
8	Manager (Business Development & Marketing)	SMEBU	MMGS-III	<ul style="list-style-type: none"> Single Relationship Point at the Circle level. Product/initiative wise data capturing, analysis and submission of reports for monitoring performance. Liaison with the Corporate Centre/Branches/Industry Majors/Fleet Operators locally. Marketing support to DGM (SME) at the Circle. Follow up with Branches.
9	Manager (Credit Analyst)	SMEBU	MMGS-III	<ul style="list-style-type: none"> Ensuring quick delivery to borrower constituents through timely processing of proposal. Contributions towards growth in loan portfolio of branch. Liaison with borrower constituents for retention of business/business development. Cross selling of products. Timely review/renewal of loan products.
10	Manager (Credit Analyst)	IBG	MMGS-III	<ul style="list-style-type: none"> Carrying out of Due diligence on credit proposals assigned. Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposals. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. Assisting Relationship Manager in achieving Budgeted growth in Other Income for the AMT. Adhering to Turn Around Time 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) for each unit in the AMT.

Post SI No	Post	User Department	Grade	JOB PROFILE
11	Chief Manager (Relationship & Syndications Management)	IBG	SMGS-IV	<ul style="list-style-type: none"> To interact with finance teams of leading Indian Corporates for marketing of ECB or FCTL requirements. Keeping a tab on latest developments and news in all major industries and look for new business opportunities. To analyse balance sheets, other project related information for sanction by credit committees. To interact with credit and syndications team in various foreign branches of SBI. To facilitate documentation in co-ordination with foreign offices. To liaise with various banks for new FCTL opportunities, in syndication deals where SBI is not part of and secondary market deals. Create relationships with various banks especially in Singapore, Taiwan and Hong Kong regions to ensure participation in deals syndicated by SBI. Prepare Invite letter, information memorandum and presentations for syndication. Ensure timely disbursement of loans and booking of income. Follow-up with foreign branches for timely review of accounts. Review of memorandums for change in post sanction terms or related approvals.
12	Manager (High Value Agri Business Development)	ABU	MMGS-III	<ul style="list-style-type: none"> Develop New initiatives relating for reduction in cost of operations and reduction in TAT of Agri Lending by branches. Devise growth strategies for achievement of Agri Priority sector lending.
13	Chief Manager (High Value Agri Business Development)	ABU	SMGS-IV	<ul style="list-style-type: none"> Develop new initiatives relating for reduction in cost of operations and reduction in TAT of Agri Lending by branches. Devise growth strategies for achievement of Agri Priority sector lending.
14	Chief Manager (Debit Card Business)	DB & NB	SMGS-IV	<ul style="list-style-type: none"> Responsible for day to day management of existing/new consumer and commercial Debit Card portfolio from business perspective. Responsible for working closely with key business stakeholders, technology partners, Card networks, Card manufacturer and regulatory partners. Responsible for product features, identifying opportunities, understanding product profitability and ensuring appropriate oversight of Debit Cards business. Responsible for keeping abreast of innovations in Debit Cards/payments and recommend opportunities for implementation. Responsible for developing and implementing Debit Card product enhancements and value propositions by analysing consumer behaviour and preferences, competitive best practices, etc. Responsible for monitoring and driving Debit Cards spends. Identify trends and recommend measures to enhance Card security while preserving customer convenience. Initiate, plan and manages initiatives throughout the entire project lifecycle using diverse cross-functional project teams. Responsible for product development which includes preparation of business requirements document (BRD), process flow, business rules, accounting entries, product pricing, process improvement, defining standard operating procedure (SOP), designing complaint resolution matrix, analysing business cases, ensuring regulatory compliance, go to market strategy, trouble shooting, customer on boarding strategy, etc.
15	Manager (Merchant Acquiring Business)	DB & NB	MMGS-III	<ul style="list-style-type: none"> Responsible for day to day management of existing corporate clients. Responsible for working closely with key business stakeholders, technology partners, Card networks, bank officials, internal IT teams and other business units. Managing value added product offerings and the customer Base. Conversion of new corporate customers. In-depth understanding of the merchant acquiring business. Keeping abreast of the innovations in the payment industry. Analysing Business of existing customer base to align product offerings. Responsible for product development which includes preparation of business requirements document (BRD), process flow, business rules, accounting entries, product pricing, process improvement, defining standard operating procedure (SOP), designing complaint resolution matrix, responsibility matrix, analysing business cases, ensuring regulatory compliance, go to market strategy, trouble shooting, customer on boarding strategy. Responsible for making recommendations based on regulatory changes, competition, consumer trends and market research. Monitoring and analysing business pattern to ensure increase in business. Guiding and handholding marketing and sales teams at circles for acquiring business including closure of large deals.
16	Chief Manager (Digital Banking)	DB & NB	SMGS-IV	<ul style="list-style-type: none"> Handling the development of new digital platforms like unified payments interface for P2P/P2M modules, integration with BHIM platform. Development of merchant ecosystem for UPI including identifying/onboarding merchants onto Banks UPI system, handling the Agreement and related technical documentations, merchant portal prerequisites. Integration of Bank's UPI application with merchants for UPI/QR/Aadhar based payments, development of accounting/reconciliation processes specific to needs of merchants. Integration of UPI application with BharatQR, Aadhar payment systems, BBPS, and Banks INB, Mobile platforms including INB, Mobile applications. Responsible for working closely with key business stakeholders, technology partners, NPCI, ecommerce partners/merchants and regulatory partners. Responsible for introducing new products including digitizing the eMandi/APMC platforms, coordination with Circles, Agriculture /APMC departments for onboarding on Banks digital platform. Identifying opportunities including coordination with Government department for the NAM initiative. Responsible for keeping abreast of innovations in Digital payment platforms and identifying new avenues for implementation. Product development including preparation of business requirements document (BRD), process flow, business rules, accounting entries, product pricing, process improvement, defining standard operating procedure (SOP), designing complaint resolution matrix, responsibility matrix, analysing business cases, ensuring regulatory compliance, go to market strategy, trouble shooting, customer on boarding strategy. Customer acquisition on payment platform by providing customized and innovative digital solutions, including targeted communications/marketing and publicity. Responsible for making recommendations based on regulatory changes, competition, consumer trends and market research.
17	Manager (HNI Marketing & Publicity)	PBBU	MMGS-III	<ul style="list-style-type: none"> Analysis of the Competition and Market Research. Strategizing and implementation promotional activities. Exploring potential for upselling and cross selling. Visiting HNI Customers. Development and maintenance of database and MIS.

Post SI No	Post	User Department	Grade	JOB PROFILE
18	Chief Manager (Product Development & Management: Education Loan)	PBBU	SMGS-IV	<ul style="list-style-type: none"> Analysis of the Competition and Market Research. Development of new product and reviewing of existing products to make more cost beneficial and with decent return. Strategizing and implementation promotional activities. Monitoring the performance of the products being handled. Development and maintenance of database and MIS.
19	Chief Manager (Product Development & Management: CITU)	PBBU	SMGS-IV	<ul style="list-style-type: none"> Analysis of the Competition and Market Research. Development of new product and reviewing of existing products to make more cost beneficial and with decent return. Strategizing and implementation promotional activities. Monitoring the performance of the products being handled. Development and maintenance of database and MIS.
20	Chief Manager (Product Development & Management: Operation)	PBBU	SMGS-IV	<ul style="list-style-type: none"> Analysis of the Competition and Market Research. Development of new product and reviewing of existing products to make more cost beneficial and with decent return. Strategizing and implementation promotional activities. Monitoring the performance of the products being handled. Development and maintenance of database and MIS.
21	Manager (HNI Banking & Relationship Management)	PBBU	MMGS-III	<ul style="list-style-type: none"> Analysis of the Competition and Market. Identification of business opportunities. Market Survey on product performance & Strategies. Strategizing and implementation promotional activities/campaigns. Monitoring the performance of the product at operation level and review. Maintenance of database and MIS.
22	Manager (Digital Marketing)	REHBU	MMGS-III	Responsible for digital initiatives & vendor relationship.
23	Chief Manager (Product Innovation & Market Research)	REHBU	SMGS-IV	Responsible for data mining and its interpretation.
24	Chief Manager (Data Interpretation/ Management)	REHBU	SMGS-IV	Responsible for Data mining and its interpretation. Timely submission of various reports to Top Management. Portfolio analysis using Software techniques.
25	Manager (Marketing)	REHBU	MMGS-III	<ul style="list-style-type: none"> Increasing business booked through Project approval. Improving Relations with Builders/Developers to increase HL business. Monitoring & Execution of marketing campaigns launched by Corporate Centre. Monitoring and tracking the Home Loan business generated by traditional channels. Increase HL business through Digital platforms like OCAS, OPAS, CRM. Feedback to Circle/Corporate Centre on Market research developments. Coordination with Circle RE/Corporate Centre RE departments. Increase business through Builder tie-up route. Coordinate with PR department to market HL products/services in the respective Circle Think of new innovative ways to improve HL business.
26	Manager (Wealth Management, Business Process, Manager-Technology)	Wealth Management	MMGS-III	<ul style="list-style-type: none"> Enhancing the features of the Wealth Platform, involving more integrations with third parties, development of an integrated mobile app, enhancing the customer portal, etc. Requirements Gathering for new features, integrations, etc. Rolling out the Wealth Platform to new locations. Implementation of the Remote RM Platform at the New Remote Centre (e-Wealth) Locations to be rolled out. Setting up the Telephony requirements like, PRI Lines, MPLS Connectivity etc., for the Remote RM Centres. Arranging the computer and networking infrastructure for the new locations, etc. Inventory management and procurement of all technology related hardware, licenses and infrastructure for various hubs, branches and the remote centre as well as central teams. Maintenance of all above mentioned components.

Remarks: Roles, in addition to the above mentioned Job Profile, may be assigned by the Bank from time to time for any Post.

(B) EMOLUMENTS:

GRADE	SCALE OF PAY	CTC Annual Amount (Approx in Lacs)
Middle Management Grade Scale III (MMGS III)	42020-1310/5-48570-1460/2-51490	18 Lacs
Senior Management Grade Scale IV (SMGS IV)	50030-1460/4-55870-1650/2-59170	22 Lacs

Emoluments will vary centre/place wise. The scale of pay applicable to different grades are furnished above. The official will be eligible for DA, HRA, CCA, PF, Contributory Pension, LFC, Medical Facility etc as per rules in force from time to time.

(C) PROBATION: To be decided by the Bank.

(D) PLACE OF POSTING: Candidates may be posted any place as per requirement of the Bank.

(E) SELECTION PROCEDURE:

Selection will be based on short listing and Personal Interview.

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 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 candidate will be ranked according to their age in descending order, in the selection list.

(F) 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 Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers> and pay the application fee using debit card/ credit card/ Internet Banking 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. Sufficient copies of the same photograph should be retained for use at the time of Interview. Failure to produce the same photograph at the time of Interview may lead to disqualification.
- Candidates should visit Bank's website <https://www.sbi.co.in/careers> and open the appropriate Online Application Format.

iv) Candidates should fill the application carefully. Once the application is filled in completely, candidate should submit the data. In the event of candidate not able to fill the data in one go, he can save the data already entered. When the data is saved, a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the registration number and password. They can re-open the saved data using registration number and password and edit the particulars, if needed. This facility will be available for three times only. Once the application is filled in completely, candidate should submit the data and proceed for online fee payment.

PAYMENT OF FEES:

- i) Application fees and Intimation Charges (Non-refundable) ₹ 600/- for General and OBC candidates, ₹ 100/- (Intimation charge only) for SC/ST/PWD candidates.
- ii) Fee payment will have to be made online through payment gateway available thereat.
- iii) After ensuring the correctness of the particulars of the application form candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
- iv) 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.
- v) On successful completion of the transaction, e-receipt and application form with the date entered by the candidate will be generated, which should be printed and retained by the candidate.
- vi) If the online transaction is not successfully completed, please register again and make payment online.
- vii) There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.

(G) Copies of the application (registered online) along with self attested photocopies of (i) ID proof (ii) Proof of Date of Birth (iii) Educational Certificates: Mark-Sheets/Degree Certificate (iv) Experience certificates (v) Brief resume (vi) e-Receipt for fee payment as applicable should reach by post to State Bank of India, Central Recruitment & Promotion Department, Corporate Centre, 3rd Floor, Atlanta Building, Nariman Point, Mumbai - 400 021" on or before 12.02.2018.

The envelope should be super scribed with Post Serial No. and Name of the Post applied for. In case of non-receipt of hard copies of online application with required documents by the aforesaid date, their candidature will not be considered for short listing and interview.

(H) Candidate has to upload following documents at the time of Online registration of application in addition to the hard copies to be sent as mentioned above (G):

- (i) Brief Resume (DOC or DOCX)
- (ii) ID Proof (PDF)
- (iii) Proof of Date of Birth (PDF)
- (iv) Educational Certificates (PDF)
- (v) Experience Certificate (PDF)

GUIDELINES FOR DOCUMENTS UPLOAD IS AS UNDER:

- (i) Please ensure that Documents uploaded are clear and readable.
- (ii) Once uploaded, documents can not be edited, after submission.

DOCUMENTS:

- (i) All Documents must be in PDF except Resume which should be in DOC or DOCX format.
- (ii) Page size of the document to be A4.
- (iii) Size of the file should not be exceeding 500 KB.
- (iv) In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning.

DOCUMENT SCANNING:

- (i) Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- (ii) Set color to True Color
- (iii) File size as specified above.
- (iv) Crop the image in the scanner to the edge of the documents like certificates, then export/save as PDF (as specified above)
- (v) If the file size and format are not as specified, an error message will be displayed

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 PDF, DOC or DOCX file has been saved.
- (iv) Select the file by clicking on it.
- (v) Click the 'Upload' button.
- (vi) Click Preview to confirm the document is uploaded and accessible properly before submitting the application.
- (vii) Once submitted, Documents uploaded can not be changed.

(I) 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.

(J) GENERAL INSTRUCTION:

- i) Candidates should satisfy themselves about their eligibility for the post applied for.
- ii) 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.
- iii) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- iv) Caste certificate issued by Competent Authority on format prescribed by Government of India will have to be submitted by SC/ST candidates, if called for interview.
- v) A declaration will have to be submitted in the prescribed format by candidates seeking reservation under OBC category stating that he/she does not belong to the creamy layer as on 01.01.2018. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2017 to the date of Interview, should be submitted by such candidates, if called for interview.
- vi) 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.
- vii) 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.
- viii) IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT A CANDIDATE 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.
- ix) Candidates are advised to keep their e-mail ID alive for receiving advices, viz. call letters/Interview date advices etc.
- x) 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.
- xi) 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.
- xii) In case of multiple application for single post, 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.
- xiii) 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.