



# State Bank of India

Central Recruitment & Promotion Department  
Corporate Centre, Mumbai

Phone: 022-22820427; E-mail: crpd@sbi.co.in

## RECRUITMENT OF SPECIALIST CADRE OFFICERS ON REGULAR BASIS

ADVERTISEMENT NO: CRPD/SCO/2023-24/16

Online Registration of Application & Payment of Fees: from 08.08.2023 to 29.08.2023

State Bank of India invites Online application from Indian citizen for recruitment for the following post.  
Candidates are requested to apply online through the link given on Bank's website <https://bank.sbi/careers/current-openings>

- 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.
- Candidates are required to upload all required documents (brief resume, ID proof, proof of age, education, experience etc.) failing which their candidature will not be considered for shortlisting / interview.
- Shortlisting 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> regularly for details and updates (including the list of shortlisted / qualified candidates). The Call letter / advice, where required, will be sent by e-mail only (No hard copy will be sent).
- 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 ARE **NOT TO BE SENT TO THIS OFFICE.**
- All revision / corrigenda (if any) will be hosted only on the Bank's abovementioned websites.

### A. Details of Post / Scale / Nature of Recruitment / Vacancy / Age / Selection Process / Place of Posting:

Post	Scale	Nature of Appointment	Vacancy							Min. & Max Age in Yrs. As on Cut-off Date 01.04.2023@	Selection Process	Place of Posting* (Suggested)
			SC	ST	OBC	EWS	GEN / UNRESERVED	Total	PwBD (VI)#			
Credit Financial Analyst	MMGS-III	Regular	01	--	01	--	01	03	01	Min. 27 years Max 37 years	Shortlisting and Interview	Presently in Mumbai and later as decided by the Bank.

(# Vacancy for PwBD (VI) is horizontal and these are included in the vacancies of parent category).

(@ Not below 27 years and not above 37 years as on 01.04.2023 i.e. candidates must have been born not earlier than 02.04.1986 and not later than 01.04.1996 (both days inclusive).

(\*Place of posting is only indicative, selected candidates may be posted anywhere in India at the sole discretion of the Bank.)

**ABBREVIATIONS:** MMGS – Middle Management Grade Scale. Vacancy Category: SC - Scheduled Castes, ST - Scheduled Tribes, OBC - Other Backward Classes, EWS- Economically Weaker Section, GEN-General / Unreserved, PwBD - Person with Disabilities VI – Visually Impaired.

#### NOTE:

- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available to reserved category candidates as per Government of India Guidelines.
- In cases where experience in a specific field is required, the relevant experience certificate from employer must contain specifically that the candidate has experience in that specific field as required.
- Reservation for Person with Disability (PwBD) is horizontal within the overall vacancies for the post.
- PwBD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
- Candidate belonging to reserved category for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category **provided, they fulfil all the eligibility criteria applicable to unreserved category.**
- In case where the certificate of Educational Qualification does not specify the marks obtained in absolute percentage terms (i.e. in cases otherwise than in percentage) as well as the field of specialization, the candidate will have to produce a certificate from the concerned University / Institute / College specifically mentioning the marks converted into percentage equivalent, as well as the specialization acquired.
- Bank reserves the right to cancel the recruitment process entirely at any stage.

### B. Details of Educational Qualification / Experience / Job Profile and KRAs:

Post : Credit Financial Analyst			
Qualifications (As on 01-04-2023)	Experience (As on 01-04-2023)	Job Profile	KRAs
<b>Basic:-</b> Chartered Accountant (CA)/ MBA(Finance) or equivalent / PGDM (Finance) or equivalent. from institutions recognized / approved by Govt. bodies / AICTE/ UGC as on 01.04.2023.	1. Minimum 5 Years Post Qualification Experience as on 01.04.2023 in the area of Corporate Finance/ Corporate Credit (Sanction/ Credit Monitoring). 2. Preference will be given to Banking Experience. 3. However applicants who have similar experience in any NBFC can also apply.	-To carry out post-sanction credit monitoring activity. -Analysis of data generated in the post sanction monitoring tool. -To analyze and prepare report for improvement of asset quality of the Bank. -Analysis of data from external sources and its implication on assets quality. -Analysis of performance of large business Group.	-Timely submission of Analysis reports on identified large groups. -Quality of analysis. -Support to DGM (Analytics) in smooth functioning of department. -Quality of interaction with business verticals on individual account analysis. -Liaison with various departments for development of tech-based analytical tools with regard to post sanction monitoring. -Any other work assigned by the reporting authority.

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

### C. Remuneration:

**Post : Credit Financial Analyst : Emoluments** (approx.) ₹63840-1990/5-73790-2220/2-78230 (As per scale of Pay applicable to the Scale). **Other perks** as per scale of Pay applicable to the Scale. 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.

### D. Selection Process:

The selection will be based on **Shortlisting and Interview.**

**Shortlisting:** Mere fulfilling minimum qualification and experience will not vest any right in candidate for being 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 (subject to availability) 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.

**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.

### E. Call Letter for Interview: Intimation/ call letter for interview will be sent by email / will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.

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 advises etc. by email.

**GUIDELINES FOR FILLING ONLINE APPLICATION:**

- i. Candidates will be required to register themselves online through the link available on SBI website <https://bank.sbi/careers> OR <https://www.sbi.co.in/careers> and pay the application fee using Internet Banking/ Debit Card/ Credit Card etc.
- 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 (Please refer para G-b-ii. and para G-c.-v. alongwith para G-e.-vi under 'How to Upload Documents').
- 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, but only for **three** times. Please note that 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.
- iv. After registering online, the candidates are advised to take a printout of the system generated online application forms

**GUIDELINES FOR PAYMENT OF FEES:**

- i. Application fees and Intimation Charges (Non-refundable) is ₹ 750/- ( ₹ Seven hundred fifty only) for General/ OBC/ EWS candidates and NIL for SC/ ST/ PwBD candidates. No change in category of any candidate is permitted after registration of online application. No correspondence will be entertained in this regard.
- ii. Fee payment will have to be made online through payment gateway available on the Bank's Career website.
- iii. 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.
- 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**", bearing the date of submission by the candidate, will be generated which should be printed and **retained by the candidate**.
- vi. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.
- vii. There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.
- viii. Application Fee once paid will **NEITHER** be refunded on any account **NOR** can it be adjusted for any other examination or selection in future.

G. **How to Upload Documents:**

**a. Details of Document to be uploaded:**

- i. Recent Photograph (.jpg / .jpeg)
  - ii. Signature duly scanned (legible) (.jpg / .jpeg)
  - iii. Detailed Resume (PDF)
  - iv. ID Proof (PDF) PAN Card and Aadhar Card
  - v. Proof of Date of Birth (PDF)
  - vi. Educational Certificates: Relevant Mark-Sheets / Degree Certificate (PDF)
  - vii. Experience certificates (PDF)
  - viii. Others (latest Form-16, ITR, current salary slip etc.)
  - ix. PwBD certificate, if applicable (In case of multiple certificates are to be uploaded, please scan all in one PDF file up to the size of 500KB & upload)
- b. Photograph file type/ size:**
- i. Photograph must be a recent passport style colour picture.
  - ii. **Size of file should be between 20kb–50 kb and Dimensions 200 x 230 pixels.**
  - iii. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
  - iv. Look straight at the camera with a relaxed 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, number of colours 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. If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Call Letter, the applicant will be disqualified.
  - v. **Size of file should be between 10kb - 20kb and Dimensions 140 x 60 pixels.**
  - vi. Ensure that the size of the scanned image is not more than 20kb
  - vii. Signature in CAPITAL LETTERS **shall NOT** be accepted.

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

- i. All Documents must be in PDF format.
  - ii. Page size of the document to be **A4**.
  - iii. Total 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, number of colours etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.
- e. Guidelines for scanning of photograph/ signature/ documents:**
- i. Set the scanner resolution to a minimum of 200 dots per inch (dpi)
  - ii. Set Color to True Color
  - 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 50kb & 20kb 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 other photo editor software 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, jpeg, 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. 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.**

H. **General Information:**

- i. **Before applying for the post, the applicant should ensure that he / she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him / her are correct in all respects.**
- ii. 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 SHORTCOMING/S IS / ARE DETECTED EVEN AFTER APPOINTMENT, HIS / HER SERVICES ARE LIABLE TO BE TERMINATED.
- iii. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled in.
- iv. 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.
- v. Candidates are advised to keep their e-mail ID alive for receiving communication viz. call letters / Interview date advices etc.
- vi. The Bank takes no responsibility for any delay in receipt or loss of any communication.
- vii. 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 fulfill all the eligibility conditions applicable to unreserved category.
- viii. Candidates serving in Govt. / Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be considered for payment.
- 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. 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.
- xi. 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 congestion, 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.
- xii. 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
- xiii. Where only interview, without any written test, is the mode of recruitment, 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 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.
- 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 travel by train (A/C III Tier - Mail / Express fare only) on production of copy of / original tickets for the shortest route in India or actual expenses on the basis of actual journey (whichever is less). 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.
- xvii. **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 right to deny the appointment depending upon such disclosures and/or independent verification.**
- xviii. **BANK RESERVES THE RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE.**

For any query, please write to us through link "**CONTACT US/ Post Your Query**" 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,  
Date: 08.08.2023**

**GENERAL MANAGER (RP&PM)**

