



State Bank of India

Central Recruitment & Promotion Department
Corporate Centre, Mumbai

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RECRUITMENT OF SENIOR EXECUTIVE (CREDIT REVIEW) ON CONTRACTUAL BASIS

ADVERTISEMENT NO: CRPD/ SCO/2018-19/ 13

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 22.01.2019 TO 11.02.2019

State Bank of India invites online application from Indian citizen for appointment for the post of Senior Executive (Credit Review) in Specialist Cadre Officer on contractual basis.

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.
- Candidates are required to upload all required documents (brief resume, ID proof, age, educational qualification, experience etc.) failing which their candidature will not be considered for shortlisting/ interview.
- Short listing & interview 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/ 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 **NOT TO BE SENT TO THIS OFFICE.**
- All revision / corrigenda will be hosted only on the Bank's above mentioned websites.

A DETAILS OF POST/ NATURE OF ENGAGEMENT/ VACANCY/ AGE/ SELECTION PROCESS:

Post Sl.no.	Post	Nature of Engagement	Vacancy						Age as on 01.12.2018		Selection Process
			General	OBC	SC	ST	Total	LD (OL & OA)	Min.	Max.	
1.	Senior Executive (Credit Review)	Contractual	9	3	2	1	15	1	25	35	Shortlisting and Interview

ABBREVIATIONS:

Category: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, LD - Locomotor Disability, OL - One leg Impaired, OA- One Arm Impaired

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 (PWD) as applicable.
- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- 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 31.03.2018. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2018 to the date of interview, should be submitted by such candidates, if called for interview.
- 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 Government of India guidelines.
- Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed under.

Sl 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

B. DETAILS OF EDUCATIONAL QUALIFICATION/ EXPERIENCE/ LIKELY PLACE OF POSTING:

Post Sl. no.	Post	Educational Qualifications (As on 01.12.2018)	Post Qualification Experience (As on 01.12.2018)	Likely Place of Posting [#]
1.	Senior Executive (Credit Review)	Chartered Accountant / MBA (Finance)/ Master in Finance Control/ Master in Management Studies/ PGDM (Finance).	Minimum 2 years' post qualification experience in High Value Credit in Banks/ PSUs/ Corporates	Mumbai

The place of posting is only indicative. The selected candidate may be posted anywhere in India.

C JOB PROFILE AND KRAS :

Sl. no.	Post	Job Profile & KRAs in brief
1.	Senior Executive (Credit Review)	<p>Job Profile Risk Assessment categorizing the credit proposals into various Risk levels (Low, Medium, High). Evaluation of the micro risks and Subjective risk pointers & give observations to enable the committee involved in sanction to take an informed decision.</p> <p>KRAs</p> <ul style="list-style-type: none"> Review credit proposals and provide objective recommendations on pre-clearance to the Sector Head. Develop, maintain and update sector wise data periodically. Actively monitor sector developments to update the financial model assumptions. Capability to understand / validate the implications of the client's contracts, guarantees and contingent liabilities on cash flow. Need based visit units, client interactions and distribution channel checks to validate the credit appraisal and financial analysis.

D REMUNERATION:

Post Sl.no.	Post	Nature of engagement	CTC (Approx.)
1.	Senior Executive (Credit Review)	Contractual	<p>CTC range: Rs.12.00 lacs – Rs.15.00 lacs with annual increment of 10% on CTC. In addition to CTC, travelling expense is reimbursable.</p> <p>Component of CTC: Fixed Pay: 70% of CTC (Annual) Variable Pay: 30% of CTC (Annual)</p>

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 Apply").
- 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 ₹600/- (₹Six Hundred only) for General and OBC candidates and intimation charges of ₹100/- (₹One hundred only) for SC/ ST/PWD candidates.
- Fee payment will have to be made online through payment gateway available thereat.
- 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.
- 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.
- There is also a provision 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.

<p>F. HOW TO UPLOAD DOCUMENTS:</p> <p>a. Details of Document to be uploaded:</p> <ul style="list-style-type: none"> i. Brief Resume (DOC or DOCX) ii. ID Proof (PDF) iii. Proof of Date of Birth (PDF) iv. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF) v. Experience certificates (PDF) vi. Others (PWD certificate, Form-16 as on 31.03.2018, current salary slip etc.) <p>b. Photograph file type/ size:</p> <ul style="list-style-type: none"> 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 (preferred) iii. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background. iv. Look straight at the camera with a relaxed 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. vii. 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 colours etc., during the process of scanning. <p>c. Signature file type/ size:</p> <ul style="list-style-type: none"> 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 (preferred). vi. Ensure that the size of the scanned image is not more than 20kb vii. Signature in CAPITAL LETTERS shall NOT be accepted. 	<p>d. Document file type/ size:</p> <ul style="list-style-type: none"> 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. Please ensure that Documents uploaded are clear and readable. <p>e. Guidelines for scanning of photograph/ signature/ documents:</p> <ul style="list-style-type: none"> i. Set the scanner resolution to a minimum of 200 dpi (dots per inch) 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 also. vii. 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> <ul style="list-style-type: none"> i. There will be separate links for uploading each document. ii. Click on the respective link "Upload" iii. Browse & select the location where the JPG or 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. vii. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.
<p>G 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.</p>	
<p>H SELECTION PROCESS: The selection will be based on shortlisting and 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 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</p>	

I GENERAL INFORMATION:

- i. 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.
- 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 SHORTCOMINGS 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.
- 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 serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- viii. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- ix. 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.
- 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. 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.
- xii. Where 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.
- xiii. 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.
- xiv. 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.
- xv. Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of travel (train fare A/C III Tier - Mail / Express only) 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.
- xvi. 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/careers> OR <https://sbi.co.in/careers>)

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Mumbai,
Date: 22.01.2019

The Bank is not responsible for printing errors, if any

GENERAL MANAGER