

State Bank of India

Central Recruitment & Promotion Department Corporate Centre, Mumbai

Phone: 022-22820427; Fax: 022-22820411; E-mail: crpd@sbi.co.in

RECRUITMENT OF SPECIALIST CADRE OFFICERS IN SBI ON REGULAR BASIS

ADVERTISEMENT NO: CRPD/ SCO-RMD/2020-21/21

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 18.09.2020 TO 08.10.2020

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

1. A candidate can apply for one post only.

- 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 payment of fee.
- 3. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
- 4. 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.
- 5. 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).
- 6. 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.
- 7. 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).
- 8. In case more than one candidate scores same marks as cut-off marks in the final merit list (common marks at cut-off point), such candidates will be ranked in the merit according to their age in descending order.
- 9. HARD COPY OF APPLICATION & OTHER DOCUMENTS NOT TO BE SENT TO THIS OFFICE.

10. All revision / corrigenda will be hosted only on the Bank's above-mentioned websites.

A DETAILS OF POST/ GRADE / VACANCY/ AGE/ SELECTION PROCESS:

Post	Post	Grade	Vacancy							Age as on 01.04.2020		Selection Process
SI.no.			UR	OBC	SC	ST	EWS	Total	LD (OL)	Min.	Max.	
1.	Risk Specialist- Sector (Scale-III) *	MMGS-III	4	1	-	-	-	5	1	25	30	
2.	Risk Specialist- Sector (Scale-II) #	MMGS-II	4	1	-	-	-	5	1	25	30	
3.	Portfolio Management Specialist (Scale-II)	MMGS-II	3	-	-	-	-	3	1	25	30	
4.	Risk Specialist- Credit (Scale-III)	MMGS-III	2	-	-	-	-	2	1	25	30	Shortlisting and Interview
5.	Risk Specialist- Credit (Scale-II)	MMGS-II	2	-	-	-	-	2	1	25	30	
6.	Risk Specialist- Enterprise (Scale-II)	MMGS-II	1	-	-	-	-	1	-	25	30	
7.	Risk Specialist- IND AS (Scale-III)	MMGS-III	3	1	-	-	-	4	1	25	30	

* Risk Specialists – Sector (Scale-III): Sector wise Positions (Total 5): Power-1, Hydrocarbon & Petrochemicals-1, EPC/Construction & Roads-1, Real Estate-1, Large accounts/ Key Group Analyst-1.

Risk Specialists - Sector (Scale-II): Sector wise Positions (Total 5): Automobiles & Auto components-1, Textiles-1, Food processing-1, Precious metals, Gems & Jewellery-1, Service industries like Hospitality, Hospitals, Education, IT etc.-1,

ABBREVIATIONS:

Category: UR- Unreserved, SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, PWD - Person with Disability, LD - Locomotor Disability. OL-One leg Impaired

Grade: MMGS III - Middle Management Grade Scale III, MMGS II- Middle Management Grade Scale-II

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.
- 2. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- 3. Bank reserves the right to cancel the recruitment process entirely at any stage.
- 4. 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.
- 5. 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 31.03.2020. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2020 to the date of interview, should be submitted by such candidates, if called for interview.
- 6. Reservation for PWD is horizontal within the overall vacancies for the post.
- 7. PWD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
- 8. Maximum age indicated is for General category candidates.
- 9. Relaxation in upper age limit as per govt guidelines.
- 10. In cases where experience in specific skill is required, the relevant experience certificate must contain specifically that the candidate has experience in that specific skill.
- 11. In cases where the Certificate of Degree/Post Graduation/Professional gualification /Diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned university/institute/college specifically mentioning the specialization.

Post SI. no.	Post	Educational Qualifications (As on 30.06.2020)	Post Qualification Experience (As on 30.06.2020)	Specific skills Desired:	Likely Place of Posting [#]
1.	Risk Specialist- Secto (Scale-III)	Basic Qualifications: (i) Chartered Accountant (CA), or (ii) CFA, or (iii) MBA/PGDM (Finance/ Data Analytics/ Business Analytics) or its equivalent as full-time course from	modelling, data analysis, report writing, etc. in any of the following Sectors: a. Power b. Hydrocarbon & Petrochemicals c. EPC & Roads	*Excellent Communication Skills (verbal as well as written) *Problem Solving Aptitude *Analytical Thinking *Experience in working on applications like Python, R, SPSS, SAS, etc. *Proficiency in MS Office	Mumbai
2.	Risk Specialist- Secto (Scale-II)		 2 Years' Post qualification Experience in Financial Institutions/ Rating Agencies/ Brokerage Firms with domain knowledge across sector/ industry, experience in primary/ secondary research, experience in risk modelling, data analysis, report writing, etc. in any of the following Sectors: a. Automobiles & Auto Components b. Textiles c. Food processing d. Precious Metals, Gems & Jewellery e. Service Industries, like Telecom, IT, Hospitality, Hospitals, Education, etc. 	applications, especially in MS Excel.	
3.	Portfolio Managemen Specialist (Scale-II)	t	2 Years' Post qualification experience in Portfolio Management in Banks/ Financial Institutions for optimum return.		
4.	Risk Specialist- Credi (Scale-III)	t	4 Years' relevant post qualification Risk related work experience in Credit risk and risk modelling in Financial Institutions/ Rating Agencies/ Brokerage Firms.		
5.	Risk Specialist- Credi (Scale-II)	t	2 Years' relevant post qualification Risk related work experience in Credit risk and risk modelling in Financial Institutions/ Rating Agencies/ Brokerage Firms.		
6.	Risk Specialist Enterprise (Scale-II)	-	2 Years' relevant post qualification Risk related work experience in Enterprise risk and risk modelling in Financial Institutions/ Rating Agencies/ Brokerage Firms		
7.	Risk Specialist- IND AS (Scale-III)	\$	4 Years' relevant post qualification Risk related work experience in Credit risk and risk modelling in Financial Institutions/ Rating Agencies/ brokerage Firms.		
·	ace of posting is only indica	ative. The selected candidate may be posted a	anywhere in India.		
SI		ob Profile & KRAs in brief			
1.	(Scale-III)		Reports antitatively and qualitatively (trends, disruptions, e r to update the financial model assumptions and		o sectoral v

		of the bank and key large accounts outlook *Ensure creation of reports within target TAT and with minimum errors *Liaise with Sector credit specialists within Credit Review department to discuss important sector level updates and exchange feedback or key observations	٦
2.	Risk Specialist- Sector (Scale-II)	 ii. Sectoral Coverage *Attend conferences, seminars, trade association, chambers of commerce meetings related to the sector and network with other bankers equity research analysts and industry leaders *Carry out primary research (site visits, client interactions, etc.) for key clients within the sector to generate ground level understanding of the sector to form forward looking macro views on the sector and develop outlook on the key large accounts *Participate in the investor presentations, analysts earning calls and annual general meetings for the leading players in the sector *Closely monitor the business news along with public research publications and reports/commentaries by brokerages, fund houses and independent analysis to update sectoral and company views in a fast-changing market. KRA: *Independently tracking the industry & analysis of developments 	of
		*Variance in risk exposure versus policy limits *Number of breaches in adherence to regulatory policies *Number of times there is a delay or error in risk reports	

3.	Portfolio Management Specialist (Scale-II)	Responsible for: *Proactively track the portfolio against defined targets and facilitate the secondary sale of loans by identifying and pricing the loans to be sold. Responsibilities & Functions: i. Portfolio Monitoring and Optimization *Monitor portfolio for credit quality, profitability, risk and other guardrails (concentration, capital, etc.) *Evaluate industry trends, conditions of clients and prospects to properly position portfolio *Conduct periodic analysis of corporate book and identify potential opportunities and challenges *Program manage key initiatives identified by senior management towards portfolio optimisation *Liaise with multiple functions to drive portfolio objectives/strategy *Construct sensitized forward looking projection models to aid business decisions making processes *Build real time portfolio measurement tool to aid business decision process ii. Portfolio Reporting *Prepare regular reports on performance, profitability and quality of the portfolio *Bank RAROC *Value of loans structured and sold *Number of breaches in adherence to regulatory policies *Number of times there is a delay or error in risk reports
	Risk Specialist- Credit (Scale-III) Risk Specialist- Credit	Responsibilities & Functions : *Monitoring the credit portfolio in terms of limits on concentration in quality, Geography, industry, product, maturity and large exposure aggregates *Ensuring that adequate policies & systems are in place for identifying, measuring, mitigating, monitoring and controlling of Credit Risk in respect of Bank's credit *To evolve Credit Risk Assessment (CRA)/ scoring models for various groups of borrowers *To carry out Risk Components viz Probability of Default (PD), Loss Given Default (LGD) and Exposure At Default (EAD) *To arrange for periodic review of credit risk related policies and dissemination of information. To analyse the credit portfolio of the Bank on various defined parameters. To identify and assess risk factors / concentrations and recommend remedial action *To compute Credit Risk Premium (CRP) and advising the same to CPPD/ Business Groups for deciding interest rates *Model Development, Review of Models, Rating transition study *IRB project (Data collection from operating units, conducting workshops for Risk Raters, Coordinating with EDW for loading data in RDM
	(Scale-II)	and capital computation) KRA: *Credit Risk Modelling and validation *Variance in risk exposure versus policy limits *Number of breaches in adherence to regulatory policies *Number of times there is a delay or error in risk reports
6.	Risk Specialist- Enterprise (Scale-II)	Responsibilities & Functions : *Effective identification, assessment, monitoring and reporting of risk parameters across SBI and Group entities to top Management *Review of the enterprise wide Risk Appetite Framework of the Bank and cascading it to the BU's and quarterly monitoring *Developing a risk management framework and ICAAP document formulation for RRBs and bringing them under the ambit of the GRM Policy in a calibrated manner *Development of Risk Culture framework for the Bank and assessment of the same. Develop suitable intervention (BU/Group wise) wherever culture assessed as weak *Efficient steering and implementation of the Group Risk Transformation Project KRA: * Bank RAROC *Variance in risk exposure versus policy limits *Value of loans structured and sold *Number of breaches in adherence to regulatory policies *Number of times there is a delay or error in risk reports
7.	Risk Specialist- IND AS (Scale-III)	Responsibilities & Functions : Defining significant increase in Credit Risk(SICR)

Incorporating forward looking macro-economic factors in PD, LGD and EAD models Calculation of PIT PD and Lifetime PD for the entire loan portfolio Long run average Loss Given Default for the entire loan portfolio Monitoring of PD, LGD and EAD models on a quarterly basis. Validation of all the above models, redevelopment/ recalibration of the models based on validation results Incorporation of process note on ECL methodology for investments as per IND-AS and monitoring of ECL model on regular basis Defining , effective interest rate(EIR) and the process to be adopted for the investment in the valuation manual.

KRA:

*Bank RAROC *Variance in risk exposure versus policy limits *Value of loans structured and sold *Number of breaches in adherence to regulatory policies *Number of times there is a delay or error in risk reports

Sl.no.	Post	Nature of engagement	Scale of Pay
1.	Risk Specialist- Sector (Scale-III)		The official will be eligible for
2.	Risk Specialist- Sector (Scale-II)	Regular	HRA, CCA, PF, Contrib
3. 4.	Portfolio Management Specialist (Scale-II)		Grade Scale of Pay Pension, LFC, Medical Fa
	Risk Specialist- Credit (Scale-III)		MMGS -II (31705-1145/1-32850-1310/10-45950) etc. as per rules in force from to time. MMGS-III (42020-1310/5-48570-1460/2-51490) to time. Emoluments will
5.	Risk Specialist- Credit (Scale-II)		MMGS-III (42020-1310/5-48570-1460/2-51490) to time. Emoluments will centre/place wise.
6.	Risk Specialist- Enterprise (Scale-II)		
7.	Risk Specialist- IND AS (Scale-III)		
How T etc. by e		il ID which should be k	pt active till the declaration of result. It will help him/her in getting call letter/Interview ad
	ELINES FOR FILLING ONLINE APPLICATIO	N:	GUIDELINES FOR PAYMENT OF FEES:
ii. C ai si iii. C b e n c e c c e t c a s iv. A	Banking/ Debit Card/ Credit Card etc. Candidates should first scan their latest pho application will not be registered unless candid ignature as specified on the online registration Candidates should fill the application carefull ompletely, candidate should submit the same eing able to fill the application in one go, he can thered. When the information/ application is sumber and password is generated by the syste Candidate should note down the registration an re-open the saved application using registration and the particulars, if needed. This facility of each andidate should submit the same and proceed andidate should submit the same and proceed offer registering online, the candidates are ad system generated online application forms	late uploads his/her p page (under 'How to A y. Once application is . In the event of cand an save the informatio saved, a provisional re m and displayed on the number and passwo ation number and passwo diting the saved inform application is filled co for online payment of f	 already istration screen. d. They ord and tion will ppletely, e. t of the t of the t of the tiii. After ensuring correctness of the particulars in the application candidates are required to pay the fees through payment gather integrated with the application. No change/ edit in the application allowed thereafter. iv. The payment can be made by using Debit Card/ Credit Card/ In Banking etc. by providing information as asked on the screen. Transcharges for online payment, if any, will be borne by the candidates. v. On successful completion of the transaction, e-receipt and application bearing the date of submission by the candidate. vi. If the online payment of fee is not successfully completed in first insplease make fresh attempts to make online payment. viii. There is also a provision to reprint the e-Receipt and Application containing fee details, at later stage. viii. Application Fee once paid will NOT be refunded on any account NOF be adjusted for any other examination or selection in future.
11044	ails of Document to be uploaded: Brief Resume (PDF) D Proof (PDF) Proof of Date of Birth (PDF)		 d. Document file type/ size: i. All Documents must be in PDF. 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 PDI

- 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.

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 (preferred).
- vi. Ensure that the size of the scanned image is not more than 20kb
- vii. Signature in CAPITAL LETTERS shall NOT be accepted.

- 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.

f. Procedure for Uploading Document:

- i. There will be separate links for uploading each document.
- ii. Click on the respective link "Upload"
- iii. Browse & select the location where the JPG or JEPG, PDF, DOC or DOCX file has been saved.
- $\ensuremath{\text{iv}}\xspace.$ 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. CALL LETTER FOR INTERVIEW: G Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT. н **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 **GENERAL INFORMATION:** Before applying for a post, the applicant should ensure that he/ she fulfils **x.** Candidates are advised in their own interest to apply online well before the the eligibility and other norms mentioned above for that post as on 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 specified date and that the particulars furnished by him/ her are correct in all respects. 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 ii. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT AN on account of aforesaid reasons or for any other reason beyond the control APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT of SBI. HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACT(S), HIS/ HER CANDIDATURE xi. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ ARE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR DETECTED EVEN AFTER APPOINTMENT, HIS/ HER SERVICES ARE CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS LIABLE TO BE TERMINATED. REGARD. iii. The applicant should ensure that the application is strictly in accordance with xii. The applicant shall be liable for civil/ criminal consequences in case the the prescribed format and is properly and completely filled. information submitted in his/ her application are found to be false at a later iv. Appointment of selected candidate is subject to his/ her being declared stage. 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, xiii. 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 in force at the time of joining the Bank. interview. Bank reserves the right to call only the requisite number of v. Candidates are advised to keep their e-mail ID alive for receiving candidates for the interview after preliminary screening/ short-listing with communication viz. call letters/ Interview date advices etc. reference to candidate's qualification, suitability, experience etc. vi. The Bank takes no responsibility for any delay in receipt or loss of any xiv. In case of multiple application, only the last valid (completed) application will communication. be retained and the application fee/ intimation charge paid for other vii. Candidates belonging to reserved category including, for whom no reservation registration will stand forfeited. Multiple appearance by a candidate in has been mentioned, are free to apply for vacancies announced for unreserved interview will be summarily rejected/candidature cancelled. category and they must fulfill all the eligibility conditions applicable to xv. Any legal proceedings in respect of any matter of claim or dispute arising out unreserved category. of this advertisement and/or an application in response thereto can be viii. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall including Nationalised Banks and Financial Institutions are advised to submit have sole and exclusive jurisdiction to try any cause/dispute. 'No Objection Certificate' from their employer at the time of interview, failing xvi. Outstation candidates, who may be called for interview after short-listing will which their candidature may not be considered and travelling expenses, if any, be reimbursed the cost of travel (train fare A/C III Tier - Mail / Express only) otherwise admissible, will not be paid. for the shortest route in India or actual expenses on the basis of actual ix. In case of selection, candidates will be required to produce proper discharge journey (whichever is less). Local transportation will not be reimbursed. A certificate from the employer at the time of taking up the appointment. candidate, if found ineligible for the post will not be permitted to appear for the interview and will not be reimbursed any fare. xvii. BANK RESERVES 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)

Mumbai, Date: 18.09.2020

The Bank is not responsible for printing errors, if any

