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State Bank of India
Central Recruitment & Promotion Department
Corporate Centre, Mumbai
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AWARDS & ACCOLADES



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RECRUITMENT OF SPECIALIST CADRE OFFICERS ON REGULAR BASIS
(ADVERTISEMENT NO: CRPD/SCO/2025-26/10)
ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 11.09.2025 TO 02.10.2025

State Bank of India invites online applications from eligible Indian citizens for appointment to the Specialist Cadre Officers Posts on Regular Basis. Candidates are requested to apply online through the link given on Bank's official website https://bank.sbi/web/careers/current-openings. The candidates, who intend to apply for the Post(s) are advised to apply only after carefully reading and understanding the undernoted contents of this notification.

IMPORTANT INSTRUCTIONS:

1.	Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post(s), as on the date of eligibility. Candidates are required to apply online through the website **https://bank.sbi/web/careers/current-openings.** The process of Registration is completed only when fee is deposited with the Bank through online mode on or before the last date for payment of fee.
2.	Candidates are required to apply for the post(s) online through the link given on Bank's official website only and no other mode of application will be entertained. Hard copy of application & other documents need not to be sent to this office. 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.
3.	Before submission of the application, candidates must check that they have filled in correct details in each respective field of the application form. After expiry of window for online application, no change/correction/modification will be allowed under any circumstances. Requests received in this regard in any form like Post, Email, By hand etc. shall not be entertained and will be summarily rejected.
4.	Candidates must have valid Email ID and Mobile phone number which should be kept active till the declaration of result and issuance of call letters on final selection, if any. It will help him/her in getting call letter/Interview advice etc. by email or over mobile by SMS.
5.	The Bank reserves the right to post / transfer the recruited / engaged officers to any of the offices of State Bank of India, in India or to depute to any of the associates / subsidiaries or any other organization depending upon the exigencies of the services. Request for posting / transfer to specific place / office may not be entertained.
6.	Candidates are advised to check Bank's website **https://bank.sbi/web/careers/current-openings** regularly for details and updates. **No separate intimation will be issued in case of any change / update. All Changes/ Updates/ revisions / Corrigendum / results / schedules / list of shortlisted / selected candidates etc. will be hosted only on Bank's website only.** The Call letter/ advice, wherever required, will be sent by e-mail only **(No hard copy will be sent**).
7.	Candidates are required to upload all required documents (Resume, ID proof, Age proof, Caste Certificate (if applicable), PwBD Certificate (if applicable), Educational qualification, other qualifications/ certifications, Proof of Experience etc.) failing which their application / candidature will not be considered for Shortlisting / Interview.
8.	The Candidates applying for the post should ensure that their admission to all the stages of the recruitment (e.g. shortlisting, interview etc.) will be purely provisional subject to satisfying the prescribed eligibility conditions. Short listing will be provisional without verification of documents. Candidature will be subject to verification of all details/ documents with the original when a candidate reports for interview (if called).
9.	The selected candidates may be offered appointment in the bank subject to their completing other formalities such as verification of eligibility, credentials, certificates, satisfactory reports from the references, medical examination and verification of antecedents etc.
10.	Candidate(s) seeking age relaxation, fee exemption must submit valid requisite certificate of the Competent Authority in the prescribed format, when such certificate is sought at the time of document verification. Otherwise, their claim will not be entertained, and their candidature will be liable for cancellation / rejection.
11.	Candidates against whom there is/ are adverse report regarding character & antecedents, moral turpitude are not eligible to apply for the post. If any such adverse orders / reports against the shortlisted/ selected candidates is found/ received by the Bank post their selection, their candidature/ services will be rejected forthwith.

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12.	**Candidate is not allowed to apply for more than one post.**
13.	In case more than one application (multiple applications) are submitted by a candidate for the same post / multiple posts, only the last valid (completed) application will be retained, and the application fee, if any, paid for the other registrations will stand forfeited. Further, multiple attendance/ appearance by a candidate at the time of interview / joining will result in rejection/ cancellation of candidature, summarily.
14.	The Bank reserves the right to change the notified vacancies including the reserved vacancies without assigning any reason(s), whatsoever.
15.	The Bank reserves the right to cancel / modify the recruitment process entirely or partially at any stage / time for any particular post / all the posts, if so warranted, without assigning any reason thereof and the Bank shall not be liable to refund the fee or pay any compensation to the applicant.
16.	Candidates furnishing false information / suppressing the facts will be disqualified and shall be liable for debarment and legal/criminal action. Candidates who attempt fraud/impersonation shall be liable to be debarred from future recruitment process conducted by the Bank.
17.	The selected candidates, after appointment, shall be on probation as per Bank's extant recruitment Policy in force / amended/ modified from time to time, for the respective Post(s).
18.	All appointments under this project shall be entirely at the discretion of the Bank and shall be made at the starting stage of the pay scale admissible to the post.
19.	The Bank will decide the Venues(s) / Centre(s) for interview, if shortlisted. Candidates will have to appear for the interview, if called, at a centre / venue as decided by the Bank and no request in this regard will be entertained by the Bank.
20.	In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification, Other qualification, Experience etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses.
21.	In case more than one candidate score 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.
22.	The Bank takes no responsibility for any delay in receipt or loss of any communication, whatsoever.
23.	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 will not be considered** and travelling expenses, if any, otherwise admissible, will not be paid.
24.	In case of selection, candidates will be required to produce proper discharge certificate from the current employer at the time of taking up the appointment.
25.	**CIBIL**: Candidates who have defaulted in repayment under any lending arrangement with Banks / NBFCs/ Financial Institutions including credit card dues and have not regularized / repaid their outstanding thereunder till the date of issuance of letter of offer of appointment by the Bank, shall not be eligible for appointment to the post. However, candidates who have regularized / repaid such outstanding on or before the date of issuance of offer of appointment, but whose CIBIL status has not been updated **on or before the date of joining**, shall have to either get the CIBIL status updated or produce the NOCs from lender to the effect that there is no outstanding with respect to the accounts adversely reflected in the **CIBIL**, failing which the letter of offer shall be withdrawn / cancelled. Thus, the candidates with record of default in repayment of loans/ credit card dues and/ or against whose name adverse report of CIBIL or other external agencies are available are not eligible for appointment.

A. DETAILS OF POSTS/ GRADE / VACANCY/ AGE:

Sl. No.	Name of Post	Grade	Vacancies						PwBD (Horizontal)				Age in years (As on 31.08.2025)	
			SC	ST	OBC	EWS	UR	Total	VI	HI	LD	D&E	Min	Max
1.	Manager (Products – Digital Platforms)	MMGS-III	5	2	9	3	15	**34**	1	1	--	--	28	35
2.	Deputy Manager (Products – Digital Platforms)	MMGS-II	4	1	6	2	12	**25**	1	--	--	--	25	32
	Total		**9**	**3**	**15**	**5**	**27**	**59**	**2**	**1**	**--**	**--**		

ABBREVIATIONS: **MMGS-** Middle Management Grade Scale, **SC–**Scheduled Caste; **ST–**Scheduled Tribe; **OBC–**Other Backward Classes (Non-Creamy Layer); **EWS**: Economically Weaker Sections; **UR –** Unreserved, **PwBD** - Persons with Benchmark Disabilities, **VI** - Visually Impaired, **HI**- Hearing Impaired, **LD**- Locomotor Disability.

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IMPORTANT POINTS:

1. Reservation for PwBD candidates is horizontal and is included in the overall vacancy of the respective parent category.
2. The number of vacancies including reserved vacancies mentioned above are **provisional and may vary** according to the actual requirement of the Bank.
3. Posting / Placement / Utilization of the selected candidates will be done at the sole discretion of the Bank.
4. Maximum age indicated is for Unreserved category candidates. **Relaxation in upper age limit** will be available to reserved category candidates as per Govt. of India guidelines (wherever applicable).
5. The reservation under various categories will be as per Government of India Guidelines.
6. 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 'UR' or UR (PwBD) as applicable.
7. 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 last date of online registration of application. **OBC certificate containing the 'non-creamy layer' clause, issued during the period 01.04.2025 to the date of interview, should be submitted by such candidates, if called for interview**. No request for extension of time for production of requisite certificate beyond the said date shall be entertained and candidature will be cancelled.
8. Candidates belonging to reserved category including Person with Benchmark Disabilities (PwBD) 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.
9. Benefit of reservation/ relaxation under reserved category (i.e. SC, ST, OBC) including PwBD category can be availed of only upon production of valid Caste certificate issued by the Competent Authority on format **prescribed by the Government of India.**
10. Relaxation in Upper age limit shall be as below:

Sl.	Category		Age relaxation (In years)
a)	Other Backward Classes (OBC) (Non-Creamy Layer)		3
b)	Scheduled Castes/ Scheduled Tribes (SC/ ST)		5
c)	Persons with Benchmark Disabilities (PwBD)	- PwBD (UR/ EWS)	10
		- PwBD (OBC)	13
		- PwBD (SC/ ST)	15

NOTE: Cumulative age relaxation will not be available either under the above items or in combination with any other items. Candidates seeking age relaxation are required to submit copies of necessary certificate(s) at the time of interview, if shortlisted. No change in the category of any candidate is permitted after registration of online application, no correspondence/email/phone will be entertained in this regard.

11. PwBD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.
12. Only persons with **benchmark disabilities** would be eligible for reservation under PwBD category. "**Benchmark disability**" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. A person who wants to avail the benefit of reservation will have to submit latest Disability Certificate, on prescribed format, issued by Medical Authority or any other notified Competent Authority (Certifying Authority). **The certificate should be dated on or before last date of registration of application. In absence of valid certificate, the candidature will be liable for cancellation / rejection and no communication in this regard will be entertained by the Bank.** Horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "The Rights of Persons with Disabilities Act (RPWD), 2016". Suitable categories of disabilities and Functional requirements for the post(s) will be in reference to the Gazette of India, Notification No. 38-16/2020-DD-III dated 4th January 2021, Ministry of Social Justice and Empowerment [Department of Empowerment of Persons with Disabilities (Divyangjan)].

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(B) Details of Educational Qualification/ Certification/ Work Experience/ Specific Skills Required:

Post No / Post Name	1 – Manager (Products – Digital Platforms)
BASIC QUALIFICATION **(AS ON 31.08.2025)**	**Mandatory:** **B.E. / B. Tech.** in IT/ Computers/ Computer Science/ Electronics/ Electrical/ Instrumentation/ Electronics & Telecommunication. **Or** Master of Computer Applications (MCA) ➢ Minimum Percentage of Marks: 60% (From a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies). **Preferable:** Preference will be given to candidates with additional education in MBA / Executive MBA.
OTHER QUALIFICATION **(AS ON 31.08.2025)**	**Preferred Certifications:** (Valid as on 31.08.2025) Preference will be given to those candidates having certifications in either of the following: ➢ Project Management Professional (PMP) by PMI ➢ PRINCE2 practitioner ➢ NPCI Certification of Payment Systems ➢ RBI Certified Payment Specialist ➢ Certified Card Industry Professional (CCIP) ➢ Certified Information Systems Security Professional (CISSP) ➢ PCI Qualified Assessor (PCI QSA) ➢ Certified Risk and Compliance Professional (CRCP)
WORK EXPERIENCE **(POST-BASIC QUALIFICATION)** **(AS ON 31.08.2025)**	**Mandatory:** Minimum 5 years of post-basic qualification experience in Digital Payments / Automatic Fare Collection (AFC) / FASTag / Digital Solutions / FinTech / Risk Management / Customer Relationship Management. (Training & Teaching experience will not be counted for eligibility) **Note:** Candidates are required to produce up-to-date and full Experience Certificate, unambiguously indicating: (i) Nature of duties, (ii) Dates and duration of experience, (iii) Level / position, (iv) Responsibilities etc. issued by the employer(s). However, if the candidate is unable to submit an Experience Certificate on the lines indicated above, any document unambiguously indicating the experience, nature of duties and the period claimed may be submitted and it would be considered on merit at the discretion of the Bank and the decision of the Bank shall be final.
SPECIFIC SKILLS	1. Experience in working in Digital Payments Systems 2. Excellent Communication Skills 3. Problem Solving Attitude 4. Analytical Thinking 5. Proficiency in MS Office Applications, especially in MS Excel

Post No / Post Name	2 – Deputy Manager (Products – Digital Platforms)
BASIC QUALIFICATION **(AS ON 31.08.2025)**	**Mandatory:** **B.E. / B. Tech.** in IT/ Computers/ Computer Science/ Electronics/ Electrical/ Instrumentation/ Electronics & Telecommunication. **Or** Master of Computer Applications (MCA) ➢ Minimum Percentage of Marks: 60% (From a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies). **Preferable:** Preference will be given to candidates with additional education in MBA / Executive MBA.

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OTHER QUALIFICATION (AS ON 31.08.2025)	**Preferred Certifications:** (Valid as on 31.08.2025) Preference will be given to those candidates having certifications in either of the following: ➢ Project Management Professional (PMP) by PMI ➢ PRINCE2 practitioner ➢ NPCI Certification of Payment Systems ➢ RBI Certified Payment Specialist ➢ Certified Card Industry Professional (CCIP) ➢ Certified Information Systems Security Professional (CISSP) ➢ PCI Qualified Assessor (PCI QSA) ➢ Certified Risk and Compliance Professional (CRCP)
WORK EXPERIENCE (POST-BASIC QUALIFICATION) (AS ON 31.08.2025)	**Mandatory:** Minimum 3 years of post-basic qualification experience in Digital Payments / Automatic Fare Collection (AFC) / FASTag / Digital Solutions / FinTech / Risk Management / Customer Relationship Management. (Training & Teaching experience will not be counted for eligibility) **Note:** Candidates are required to produce up-to-date and full Experience Certificate, unambiguously indicating: (i) Nature of duties, (ii) Dates and duration of experience, (iii) Level / position, (iv) Responsibilities etc. issued by the employer(s). However, if the candidate is unable to submit an Experience Certificate on the lines indicated above, any document unambiguously indicating the experience, nature of duties and the period claimed may be submitted and it would be considered on merit at the discretion of the Bank and the decision of the Bank shall be final.
SPECIFIC SKILLS	1. Experience in working in Digital Payments Systems 2. Excellent Communication Skills 3. Problem Solving Attitude 4. Analytical Thinking 5. Proficiency in MS Office Applications, especially in MS Excel

IMPORTANT POINTS:

1. The educational qualification prescribed for the post is minimum. Candidate must possess the Post Basic qualification and relevant full-time experience as on specified dates.
2. **The relevant experience certificate from the employer must contain specifically that the candidate had experience in that related field as required.**
3. In cases the certificate of degree/diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialization.
4. **Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicated in the online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of these norms.**

C. DETAILS OF BRIEF JOB PROFILE, ROLE & RESPONSIBILITIES, FUNCTIONS & ACTIVITIES:

Sl	POST	Detail description of Job Profile, Role, Responsibilities, and Functions.
1.	**Manager (Products – Digital Platforms)**	**Job Profile:** 1. Drive digital payments strategy in alignment with SBI's payments roadmap. 2. Stakeholder management for better co-ordination and interaction between all the stakeholders involved in the project/ product- multiple departments in the Bank, Partners and Systems Integrators. 3. Monitoring, controlling, and managing the scope of work, activities, and deliverables. 4. Troubleshooting existing system issues. 5. Ensuring compliance 6. Testing and Certifications. 7. Managing new partnerships / tie-ups / alliances 8. Analyzing and evaluating the current business process and identify areas of improvement. 9. Risk Management during Merchant onboarding / ongoing transactions / chargeback and other disputes handling 10. Supervise the Helpdesk /CRM Operations to ensure seamless workflow and quick resolution of issues. 11. Co-ordinating, monitoring and follow-up of Various IT projects.

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		KRAs: 1. Identify business opportunities and align them into specific technical / software requirements. 2. Strategizing digital channels for generation of business by collaborating with channel partners, business and IT Depts. 3. Optimize acquisition costs and plug efficiency leakages by constantly innovating / refining the customer / merchant touchpoints. 4. Merchant and Customer Risk Management 5. Regulatory compliance and Governance
2.	**Deputy Manager (Products – Digital Platforms)**	**Job Profile:** 1. Drive digital payments strategy in alignment with SBI's payments roadmap. 2. Stakeholder management for better co-ordination and interaction between all the stakeholders involved in the project/ product- multiple departments in the Bank, Partners and Systems Integrators. 3. Monitoring, controlling, and managing the scope of work, activities, and deliverables. 4. Troubleshooting existing system issues. 5. Ensuring compliance 6. Testing and Certifications. 7. Managing new partnerships / tie-ups / alliances 8. Analyzing and evaluating the current business process and identify areas of improvement. 9. Risk Management during Merchant onboarding / ongoing transactions / chargeback and other disputes handling 10. Supervise the Helpdesk / CRM Operations to ensure seamless workflow and quick resolution of issues. 11. Co-ordinating, monitoring and follow-up of Various IT projects. **KRAs:** 1. Identify business opportunities and align them into specific technical / software requirements. 2. Strategizing digital channels for generation of business by collaborating with channel partners, business and IT Depts. 3. Optimize acquisition costs and plug efficiency leakages by constantly innovating / refining the customer / merchant touchpoints. 4. Merchant and Customer Risk Management 5. Regulatory compliance and Governance

Remarks: Actual KRAs shall be assigned on joining. Roles / Responsibilities / Job Profile mentioned above are illustrative. Roles / Responsibilities / Activities / Key Interactions/ Jobs in addition to the above mentioned may be assigned by the Bank from time to time depending upon the requirement.

The candidates selected on Regular posts will be governed by the Service Rules applicable to the employees of the SBI.

(D) REMUNERATION / SUGGESTED PLACE OF POSTING:

Sl. No	Name of Posts	Grade	Scale of Pay	Suggested Place of Posting $
1.	Manager (Products – Digital Platforms)	MMGS-III	**Basic: 85920-2680/5-99320-2980/2-105280** (The official will be eligible for DA, HRA, CCA, PF, Contributory Pension Fund i.e., NPS, LFC, Medical Facility, leave etc. as per rules in force from time to time and Salary and perks as per Bank's salary structure)	Corporate Centre, Mumbai or any office / branch of SBI in India
2.	Deputy Manager (Products – Digital Platforms)	MMGS-II	**Basic: 64820-2340/1-67160-2680/10-93960** (The official will be eligible for DA, HRA, CCA, PF, Contributory Pension Fund i.e., NPS, LFC, Medical Facility, leave etc. as per rules in force from time to time and Salary and perks as per Bank's salary structure)	
$ Suggested place of posting mentioned above is only indicative. Selected candidates may be posted anywhere in India at the sole discretion of the Bank. **Note: Posting / Placement / Utilization of the selected candidates will be done at the sole discretion of the Bank.**				

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E. <u>PROBATION PERIOD / CONFIRMATION:</u> The selected candidates, after appointment, shall be on probation as per existing Bank's recruitment Policy in-force / amended/ modified from time to time.

F. <u>SELECTION PROCESS</u>: The selection will be on the basis of **Shortlisting and Interview.**

- **Shortlisting**: **Mere fulfilling the minimum qualification and experience will not vest any right to 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 interaction. The decision of the Bank to call the candidates for the interaction 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 list.

G. <u>CALL LETTER FOR INTERVIEW:</u> Intimation/call letter for interaction will be uploaded on bank's website or sent by email, as decided by the Bank. **NO HARD COPY WILL BE SENT.**

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H. 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 advice etc. by email.

GUIDELINES FOR FILLING ONLINE APPLICATION	GUIDELINES FOR PAYMENT OF FEES
i. Candidates will be required to register themselves online through the link available on SBI website **https://bank.sbi/web/careers/current-openings** and pay the application fee using Internet Banking/ Debit Card/ Credit Card/ UPI 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 (under 'How to Upload Document"). 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. 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 form.** v. Candidates seeking Age relaxation are required to submit copies of necessary certificates at the time of document verification. No change in category of any candidate is permitted after registration of online application.	i. Application fees and Intimation Charges (Non-refundable) is ₹750/- (₹Seven Hundred Fifty only) for General/EWS/OBC candidates and no fees/intimation charges for SC/ ST /PwBD candidates. ii. 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. iii. Fee payment will have to be made online through payment gateway available thereat. The payment can be made by using Debit Card/ Credit Card/ Internet Banking/ UPI etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates. iv. 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. v. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment. vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage. vii. **Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other examination or selection in future.**

I. HOW TO UPLOAD DOCUMENTS:

a. Details of Document to be uploaded:	d. Document file type/ size:
i. Recent Photograph ii. Signature iii. Biodata (Format Attached) (PDF) iv. Resume (PDF) v. ID Proof (PDF) vi. Proof of Date of Birth (PDF) vii. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF) viii. Experience certificates (PDF) ix. Caste Certificate / EWS Certificate (if applicable) (PDF) x. PwBD Certificate (if applicable) (PDF) xi. Preferred qualification / Certification (if any) (PDF) xii. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)	i. All Documents must be in PDF (except Photograph & Signature) 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 500 kb, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

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b. Photograph file type/ size:

i. Photograph must be a recent passport style colour picture.
ii. Size of file should be between 20 kb - 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.
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, no. of colour 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. Size of file should be between 10 kb - 20 kb and Dimensions 140 x 60 pixels (preferred).
v. Ensure that the size of the scanned image is not more than 20 kb.
vi. Signature in CAPITAL LETTERS shall NOT be accepted.

e. Guidelines for scanning of photograph/ signature/ documents:

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 50 kb & 20 kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in another photo editor also.
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 etc. 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.**

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J. 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. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for General category provided they must fulfil all the eligibility conditions applicable to General category.

III. **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 / final selection, his/ her services are/ is liable to be terminated forthwith.**

IV. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly filled.

V. 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.

VI. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advice etc., as no communication may be sent in hard copy.

VII. The Bank takes no responsibility for any delay in receipt or loss of any communication whatsoever.

VIII. 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 shall not be considered and travelling expenses, if any, otherwise admissible, will not be paid.

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. 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.

XI. DECISION 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.

XII. 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.

XIII. 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, only the last valid (completed) application will be retained, the application fee/ intimation charge paid for other registration will stand forfeited.

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 alone shall have sole and exclusive jurisdiction to try and entertain any cause/ dispute.

XVI. Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of travelling by Air fare (Economy Class) for the shortest route in India, maximum up to Rs. 10000/- (total for both sides) OR the actual travel cost in India (whichever is lower) on the basis of actual journey. Local conveyance like taxi/cab/personal vehicle expenses/fares will not be payable / reimbursable. 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. Request for change / correction in any particulars (including category in the application form, once submitted will not be entertained under any circumstances. No correspondence/phone/email will be entertained in this regard. Candidates are advised to fill up the online application carefully and furnish the correct information in this application.

XVIII. **BANK RESERVES RIGHT TO CANCEL / MODIFY THE RECRUITMENT PROCESS EITHER ENTIRELY OR PARTIALLY AT ANY STAGE / TIME FOR ANY PARTICULAR POST / ALL THE POST WITHOUT ASSIGNING ANY REASONS THEREOF, WHATSOEVER.**

XIX. **At the time of interview, the candidate will be required to provide details regarding criminal cases pending against him/her, if any.**

Suppression of material facts will result in cancellation/ termination of candidature at any point, even if the candidate is selected, his/her selection will be canceled in such circumstances. The Bank may also conduct independent verification, inter alia, including verification of Police Records, etc. The Bank reserves the right to deny the appointment depending upon such disclosure and/or independent verification.

For any query, please write to us through link "CONTACT US/ Post Your Query" which is available on Bank's website (https://bank.sbi/web/careers/current-openings)
The Bank is not liable for printing errors, if any.

Mumbai
11.09.2025

GENERAL MANAGER (RP&PM)

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HOW TO APPLY

Login to https://bank.sbi/web/careers/current-openings

Scroll down and click on the respective advertisement

Download advertisement no. CRPD/SCO/2025-26/10
(Carefully read the detailed advertisement)

Apply Online
(Before final submission, please go through your application.
Corrections will not be allowed after final submission)

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SBI	**State Bank of India** Central Recruitment & Promotion Department Corporate Centre, Mumbai Email: crpd@sbi.co.in

AWARDS & ACCOLADES



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RECRUITMENT OF SPECIALIST CADRE OFFICER ON REGULAR BASIS
(ADVERTISEMENT NO: CRPD/SCO/2025-26/11)
ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 11.09.2025 TO 02.10.2025

State Bank of India invites Online application from eligible Indian citizen for appointment to the following Specialist Cadre Officers posts on regular basis. Candidates are requested to apply Online through the link given on Bank's website https://bank.sbi/web/careers/current-openings

1. 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.
2. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
3. Candidates are required to upload all required documents (resume, ID proof, age proof, caste certificate, EWS Certificate, PWBD Certificate (if applicable), educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.
4. Short listing will be provisional without verification of documents. Candidature will be subject to verification of all details/ documents with the original when a candidate reports for interview (if called).
5. 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.
6. Candidates are advised to check Bank's website https://bank.sbi/web/careers/current-openings regularly for details and updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
7. **ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.**
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. **TRAINING & TEACHING EXPERIENCE WILL NOT BE COUNTED FOR ELIGIBILITY IN THE EXPERIENCE CRITERIA.**

A. DETAILS OF POSTS/VACANCIES/SUGGESTED PLACE OF POSTING/SELECTION PROCESS:

Sl. No	Name of Post	Grade - Scale	Vacancies							PwBD* (Horizontal Vacancy)			Age as on 31/08/2025 (Years) #		Suggested place of posting	Selection Procedure
				SC	ST	OBC	EWS^	UR	Total	VI	HI	d & e	Min	Max		
1	**Manager (Credit Analyst)**	Middle Management Grade -Scale III	**Regular**	9	4	14	5	26	**58**	1	1	1	25	35	Anywhere in India	Shortlisting and Interview
			Backlog	2	3	--	--	--	**5**	--	1	--				
			Total	11	7	14	5	26	**63**	1	2	1				

Abbreviation: SC-Scheduled Caste, ST-Scheduled Tribe, OBC-Other Backward Class, EWS-Economically Weaker Section, UR – Unreserved, PwBD – Person with Benchmark Disability, VI-Visually Impaired, HI-Hearing Impaired

^ EWS vacancies are tentative and subject to further directives of Government of India & outcome of any litigation.

Relaxation in upper age for reserved categories is as per GOI guidelines.

* A person who wants to avail benefit of reservation under section 34 of "The Right of Persons with Disabilities Act 2016" [Persons with Benchmark Disability (PwBD)] will have to submit a latest disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority. The certificate should be dated on or before last date of registration of application.

IMPORTANT POINTS:

1. The number of vacancies including reserved vacancies mentioned above are **provisional and may vary** according to the actual requirement of the Bank.
2. The educational qualification prescribed for the post are the minimum. Candidate **must possess the qualification** and **relevant full-time experience** as on specified dates.
3. Candidate belonging to Person with Benchmark Disabilities for whom no reservation has been mentioned are free to apply for vacancies announced for Unreserved/General category provided they fulfil all the eligibility criteria applicable to unreserved/General Category.
4. The reservation under various categories will be as per prevailing Government of India Guidelines.
5. PwBD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.
6. Reservation for PwBD candidates is horizontal and is included in the vacancy of the respective parent category.

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7. Vacancies reserved for OBC Category are available to OBC candidates belonging to '**Non-creamy Layer'**. Candidates belonging to OBC category but coming in creamy layer are not entitled to any relaxation/reservation available to OBC category. They should indicate their category as General or General (VI/HI/d&e), as the case may be.
8. OBC (Non-creamy layer) category candidate should submit the OBC certificate on **format prescribed by Govt. of India**, having Non-Creamy Layer clause issued during the period 01.04.2025 to the date of interview.
9. 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 last date of online registration of application. OBC certificate containing the 'non-creamy layer' clause, issued during the period 01.04.2025 to the date of interview, should be submitted by such candidates, if called for interview. No request for extension of time for production of requisite certificate beyond the said date shall be entertained and candidature will be cancelled.
10. Caste certificate issued by Competent Authority on **format prescribed by the Government of India** will have to be submitted by the SC/ST/ OBC (Non-creamy layer) candidates.
11. Reservation for Economically Weaker section (EWS) in recruitment is governed by Office Memorandum No. 36039/1/2019-Estt (Res) dtd. 31.01.2019 of Department of Personnel & Training, Ministry of Personnel (DOPT), Public grievances & Pensions, Government Of India. Disclaimer: EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being through the proper channel.
12. EWS Benefit of reservation under EWS category can be availed upon production of an "Income & Asset Certificate" issued by a Competent Authority in the format prescribed by Government of India for the Financial Year 2024-25 and valid for the Year 2025-26, based on gross annual income as per extant DoPT guidelines**.** The EWS category candidate should be in possession of requisite Income and assets certificate in the format prescribed by Govt. of India in support of his/ her claim for availing reservation on the date of interview. **If a candidate fails to produce the 'Income & Asset Certificate' in the prescribed format on the date of document verification at the time of interview, candidate will not be allowed to attend the interview and he/ she will not be considered for appointment in the Bank for the post of Credit Analyst(MMGS III).**
13. The EWS candidates should note that in case, they are **not in possession of "Income & Asset Certificate"** for the relevant financial year as per the extant DOPT guidelines, such candidates **should apply under "General Category" only**.
14. **The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.**
15. Bank reserves the right to cancel the recruitment process entirely at any stage.
16. Maximum age indicated is for General category candidates. **Relaxation in upper age limit** will be available to reserved category candidates as per Govt. of India guidelines (wherever applicable).
17. Only those persons with benchmark disabilities would be eligible for reservation under PwBD category. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available, such backlog would be filled up by interchange among other eligible PwBD candidates subject to the posts having been identified suitable for such disabilities.
18. **TRANSFER POLICY:** THE BANK RESERVES THE RIGHT TO TRANSFER THE SERVICES OF SUCH OFFICERS TO ANY OF THE OFFICES OF STATE BANK OF INDIA IN INDIA OR TO DEPUTE TO ANY OF ITS ASSOCIATES/SUBSIDIARIES OR ANY OTHER ORGANIZATION DEPENDING UPON THE EXIGENCIES OF SERVICE. **REQUEST FOR POSTING/TRANSFER TO A SPECIFIC PLACE/OFFICE MAY NOT BE ENTERTAINED.**
19. **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
20. 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**.

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21. **RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PwBD):** Horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "The Rights of Persons with Disabilities Act (RPWD), 2016". The post is identified suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time:

SUITABLE CATEGORY (TABLE-A)		**FUNCTIONAL REQUIREMENTS**
a)	Blind (**B**), Low vision (**LV**)	S- Sitting ST-Standing W- Walking, BN-Bending MF- Manipulation with Fingers RW- Reading & writing. SE- Seeing H-Hearing C- Communication
b)	Hard of Hearing (**HH**)	
c)	One arm affected (**OA**), Both Arms affected **(BA)**, One leg affected (**OL**), Both legs affected (**BL),** One arm & One Leg affected (**OAL),** Cerebral Palsy (**CP**), Leprosy Cured Person (**LC**), Dwarfism (**Dw**), Acid Attack victims (**AAV**), Spine deformity (**SD**) and Spine injury (**SI**).	
d)	Autism Spectrum Disorder- Mild **(**ASD-M), Mental Illness (**MI**)	
e)	**Multiple Disabilities (MD)** involving (a) to (d) above	

A. Visual Impairment (VI): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

a. Blindness:

i. Total absence of sight; OR

ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR

iii. Limitation of the field of vision subtending an angle of less than 10 degree.

b. Low Vision:

i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR

ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degrees.

B. Hearing Impaired (HI):

Hard of Hearing means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

C. d' & 'e': Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category: **MI/ASD/MD**

i. **"Mental Illness" (MI)** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence.

ii. **Autism Spectrum Disorder (Mild)- ASD (M):** Autism Spectrum Disorder means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

iii. **"Multiple Disabilities (MD)"** means multiple disabilities amongst (a) to (d) above(TABLE-A)

Note: Only **Persons with Benchmark disabilities (PwBD)** would be eligible for reservation. **"Benchmark disability"** means a person with not less than **40% of a specified disability** (where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority).

22. Relaxation in Upper age limit shall be as below as on 31.08.2025.

Sl.	**Category**		**Age relaxation (In years)**
a)	Other Backward Classes (OBC) (Non-Creamy Layer)		3
b)	Scheduled Castes/ Scheduled Tribes (SC/ ST)		5
c)	Persons with Benchmark Disabilities (PwBD)	- PwBD (UR/ EWS)	10
		- PwBD (OBC)	13
		- PwBD (SC/ ST)	15

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NOTE: Cumulative age relaxation will not be available either under the above items or in combination with any other items. Candidates seeking age relaxation are required to submit copies of necessary certificate(s) at the time of document verification, if shortlisted. No change in the category of any candidate is permitted after registration of online application, no correspondence/email/phone will be entertained in this regard.

23. **CIBIL: Candidates who have defaulted in repayment under any lending arrangement with Banks/NBFCs/Financial Institutions including credit card dues and have not regularized /repaid their outstanding thereunder till the date of issuance of letter of offer of appointment by the Bank, shall not be eligible for appointment to the post. However, candidates who have regularized /repaid such outstanding on or before the date of issuance of offer of appointment, but whose CIBIL status has not been updated on or before the date of joining, shall have to either get the CIBIL status updated or produce the NOCs from lender to the effect that there is no outstanding with respect to the accounts adversely reflected in the CIBIL, failing which the letter of offer shall be withdrawn/cancelled. Thus, the candidates with record of default in repayment of loans/credit card dues and / or against whose name adverse report of CIBIL or other external agencies are available are not eligible for the appointment.**

24. A **DECLARATION/UNDERTAKING-1** regarding the post qualification experience has to be mandatorily uploaded along with application. (Format Enclosed)

25. A **DECLARATION/UNDERTAKING-2** regarding **NO Disciplinary proceedings/Vigilance Case** from the applicant has to be mandatorily uploaded at the time of application. (Format Enclosed)

B. DETAILS OF THE REQUIREMENTS OF EDUCATIONAL QUALIFICATIONS/POST-QUALIFICATION EXPERIENCES/SPECIFIC SKILLS ETC.

Basic Educational Qualification (As on 31/08/2025)	Graduate (any discipline) from Government recognized University or Institution **AND** MBA (Finance) / PGDBA / PGDBM / MMS (Finance) / CA / CFA / ICWA
Post-Qualification Experience (As on 31/08/2025)	➢ Post Qualification Experience [after successful completion of MBA (Finance)/PGDBA/PGDBM/MMS (Finance)/CA/CFA/ICWA] of Minimum 3 years in Corporate Credit/High value credit as an executive in Supervisory / Management role in a Scheduled Commercial Bank / Associate or Subsidiary of a Scheduled Commercial Bank / in a Public sector or listed financial institution /Company. **DECLARATION/UNDERTAKING-1 regarding the post basic qualification experience has to be submitted along with application during online registration.)** ➢ Post Qualification experience in corporate credit/High value credit is a must. ➢ Experience should be in appraisal / assessment of Credit proposals of medium/large Corporates.
Specific Skills required	Analysis of Balance Sheet / Appraisal / Assessment of Credit Proposal, Credit monitoring etc.

IMPORTANT POINTS:

1 The educational qualification prescribed for the post is minimum. Candidate must possess the Basic qualifications and relevant full-time experience as on specified dates.

2 The relevant experience certificate from the employer must contain specifically that the candidate had experience in that related field as required.

3 In cases the certificate of degree/diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialization.

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C. JOB PROFILE & KEY RESPONSIBILITY AREAS:

Job Profile (Details description of role, Responsibilities, and functions)	**JOB PROFILE:** ➢ Carrying out of Due Diligence on Credit Proposals assigned. ➢ Timely completion of reviews/renewals as Appraiser, including credit risk assessment proposals. ➢ Securing maximum marks for the AMT (Asset Management Team) in credit audit in pre sanction. ➢ Assisting Relationship Manager in achieving Budgeted growth in advances for the AMT (Asset Management Team). ➢ Adhering to Turn-Around-Time (TAT) 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. (Asset Management Team)
	RESPONSIBILITIES: ROLES: Responsible for following: ➢ Analysis & appraisal of credit proposal including ad hoc facilities / restructuring / rehabilitation proposals / any other type of business or general proposals pertaining to the unit. ➢ Ensuring quick and timely appraisal of credit. ➢ **A) PRE-SANCTION STAGE** • Ensuring compliance of KYC norms. • Updation of periodical due diligence reports as per RBI guidelines. • Obtaining data/information from customers for assessment and processing of the proposals. • Interacting with Key Officials in the borrowing units for obtaining data/statement etc. • Obtain and verify the legal search reports / valuation reports of properties offered as Primary/Collateral securities. • ROC search at each sanction of the limits to the Unit. • Arranging for compilation / updation of opinion reports and CIRs. • Undertaking pre-sanction visits. • Appraising of credit proposals and CRA. • Arranging for D&B / Credit reports and their scrutiny, wherever required. • Obtaining external credit rating of the customers. • Providing support to the Relationship Manager for making presentation of credit proposals to the sanctioning authority. • Credit related notes like RMD deviations / any other deviations, concession etc. or non-business proposals to competent authorities. ➢ **B) POST-SANCTION STAGE** • Preparation of arrangement letter and ensuring that all the Terms & Conditions of sanction have been incorporated therein. • Attending consortium meetings with the Relationship Manager, wherever necessary. • Analysis of FFR and other Financial Statements putting it up to Relationship Managers and taking-up issues / observations recorded with the company. • Rectifying irregularities pertaining to pre-sanction pointed out in various Credit Audit reports. • Attending to the credit related correspondence with internal and external agencies. • Periodical review of TLs sanctioned on standalone basis. • Periodical inspections as per the instructions of Relationship Manager. ➢ **C) MISCELLANEOUS** • Tracking and monitoring important developments in the industries / activities in which borrowers operate / have interest.

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	• Creation, maintenance and updation of account profile as per format devised by the Relationship Manager / Branch Head / Bank. • Monthly updation of pricing / concessions to be prepared for verification / checking by Relationship Manager (and for submission to concurrent auditor). • Credit Analyst who is a Regular Bank officer will perform the role of Service Officer in his absence. • Preparation of outstanding issues / non-compliances with terms of sanction in pre-sanction areas for each company and its updation on resolution of the issues involved. • Assisting relationship Manager in preparation of Annual Account Plan. • Any other job/task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instruction of Chief Manager / Manager (Credit) / Relationship Manager / Branch Head. **The activities mentioned above are illustrative only and Credit Analyst is primarily responsible for all activities as directed by Relationship Manager / Branch Head from time to time.**
Key Responsibility Areas (KRAs)	➢ Number of new clients onboarded through account opening. ➢ Year-on-Year (YoY) growth in CASA deposits (daily average balance). ➢ Transaction Banking – Number of corporates onboarded for any new project. ➢ Activation of transaction banking products. ➢ Other income / Forex renumeration / LC income / BG Income. ➢ Supply Chain Finance – number of Corporates onboarded. ➢ Supply Chain Finance – utilization of limit sanctioned (%). ➢ Corporate salary packages – Number of companies > 50 new accounts opened. ➢ Number of proposals put up for sanction – turnaround time – success rate in getting sanctions. ➢ Quality of credit appraisal and risk analysis. ➢ Quality of Credit portfolio. ➢ Achievement of targets relating to review/renewal of limits of units. ➢ Observations of various audit report and compliance thereof.

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

D. <u>GRADE, PROBATION PERIOD & RENUMERATION:</u>

GRADE	PROBATION PERIOD	PAY SCALE	REMARKS
Middle Management Grade Scale – III	6 months	Rs (85920-2680/5-99320-2980/2-105280)	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.

E. <u>SELECTION PROCESS</u>: The selection will be on the basis of Shortlisting and Interview.

- **Shortlisting**: **Mere fulfilling the minimum qualification and experience will not vest any right to 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.
- **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.

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F. CALL LETTER FOR INTERVIEW: INTIMATION/CALL LETTER FOR INTERVIEW WILL BE SENT BY EMAIL OR WILL BE UPLOADED ON BANK'S WEBSITE. **NO HARD COPY WILL BE SENT.**

G. HOW TO APPLY: Candidates should have valid **email ID/Mobile** phone number which should be kept active till the declaration of result. It will help him/her in getting call letter/Interview advises etc. by email or over mobile by SMS.

GUIDELINES FOR FILLING ONLINE APPLICATION:	**GUIDELINES FOR PAYMENT OF FEES:**
i. Candidates will be required to register themselves online through the link available on SBI website https://bank.sbi/web/careers/current-openings 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 (under 'How to Upload Document"). 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. 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.	i. Application fees and Intimation Charges (Non-refundable) is Rs 750/- (Rupees Seven Hundred Fifty only) for General/EWS/OBC candidates and no fees/intimation charges for SC/ ST/ PwBD candidates. ii. 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. iii. Fee payment will have to be made online through payment gateway available thereat. The payment can be made by using Debit Card/ Credit Card/ Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates. iv. 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. v. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment. vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage. vii. Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other examination or selection in future.

H. HOW TO UPLOAD DOCUMENTS:

a. Details of Document to be uploaded:	**d. Document file type/ size:**
i. Recent Photograph ii. Signature iii. Detailed Resume (PDF) iv. ID Proof (PDF) v. Proof of Date of Birth (PDF) vi. Caste certificate, (if applicable) (PDF) vii. PwBD certification (if applicable) (PDF) viii. Income & Assets Certificate (if applicable) for EWS candidate. ix. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF) x. Experience certificates (PDF) xi. Form-16/Offer Letter and Latest Salary slip from current employer (PDF)	i. All Documents must be in PDF. ii. Page size of the document to be A4 Document file type/ size (contd.) 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 500 kb, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

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xii. No Objection Certificate (NOC) from present employer (mandatory if working in Government Institute/Public Sector Unit/Public Sector Bank)

xiii. Biodata

xiv. DECLARATION/UNDERTAKING-1 regarding the post qualification experience.

xv. **DECLARATION/UNDERTAKING-2** regarding NO DISCIPLINARY PROCEEDINGS/VIGILANCE CASE**.**

b. Photograph file type/ size:

i. Photograph must be a recent passport style color picture.

ii. Size of file should be between 20 kb - 50 kb and Dimensions 200 x 230 pixels (preferred)

iii. Make sure that the picture is in color, taken against a light-colored, 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 is 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, no. of color 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. Size of file should be between 10 kb - 20 kb and Dimensions 140 x 60 pixels (preferred).

v. Ensure that the size of the scanned image is not more than 20 kb.

vi. Signature in **CAPITAL LETTERS will NOT** be accepted.

e. Guidelines for scanning of photograph/ signature/ documents:

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 50 kb & 20 kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using ‘Save As’ option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the ‘Image’ menu. Similar options are available in another photo editor also.

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.

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.**

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I. GENERAL INFORMATION:

i. Before applying for a post, the applicant should ensure that he/ she fulfils 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. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for General category provided they must fulfil all the eligibility conditions applicable to General category.

iii. 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.

iv. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.

v. 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.

vi. Candidates are advised to keep their e-mail ID/mobile no. active for receiving communication viz. call letters/ Interview date advice etc.

vii. The Bank takes no responsibility for any delay in receipt or loss of any communication.

viii. 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.

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.

xi. 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.

xii. 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.

xiii. 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, 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 travelling by Air fare (Economy Class) for the shortest route in India, maximum up to Rs. 10000/- (total for both sides) OR the actual travel cost in India (whichever is lower) on the basis of actual journey. Local conveyance like taxi/cab/personal vehicle expenses/fares will not be payable / reimbursable. 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. Local transportation (like taxi/cab etc.) 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.

xviii. BANK RESERVES RIGHT TO CANCEL / MODIFY THE RECRUITMENT PROCESS EITHER ENTIRELY OR PARTIALLY AT ANY STAGE / TIME FOR ANY PARTICULAR

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x. 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.	**POST / ALL THE POST WITHOUT ASSIGNING ANY REASONS THEREOF, WHATSOEVER.** **xix. At the time of interview, the candidate will be required to provide details regarding criminal cases pending against him/her, if any.** **Suppression of material facts will result in cancellation/ termination of candidature at any point, even if the candidate is selected, his/her selection will be canceled in such circumstances. The Bank may also conduct independent verification, inter alia, including verification of Police Records, etc. The Bank reserves the right to deny the appointment depending upon such disclosure and/or independent verification.**

FOR ANY QUERY, PLEASE WRITE TO US THROUGH LINK "CONTACT US" 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
11.09.2025

GENERAL MANAGER
(RP & PM)

Login to https://bank.sbi/web/careers/current-openings

Scroll down and click on advertisement no.

CRPD/SCO/2025-26/11

Download advertisement

(Carefully read the detailed advertisement)

Apply Online

(Before final submission, please go through your application.
Corrections will not be allowed after final submission)



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(Declaration/ Undertaking -1 for post qualification experience)

The General Manager,
State Bank of India,
Central Recruitment & Promotion Department,
Corporate Centre,
Mumbai.

DECLARATION/ UNDERTAKING

I_____**son/wife/daughter of**_____have applied for the post of Manager (Credit Analyst) as per the SBI Advertisement No. CRPD/SCO/2025-26/11 dated 11.09.2025.

I hereby declare and **confirm having Post qualification experience of 3 years in Corporate Credit/High value Credit as an Officer 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.**

I am well aware that if the information provided by me is found to be false or incorrect at any point, my application/selection will be liable to cancellation.

Signature : _____

Name : _____

Place : _____

Date : _____

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(Declaration/Undertaking-2 for NO Disciplinary Proceedings/Vigilance case)

The General Manager,
State Bank of India,
Central Recruitment & Promotion Department,
Corporate Centre,
Mumbai.

DECLARATION / UNDERTAKING

With reference to the advertisement No CRPD/SCO/2025-26/11 dated 11.09.2025, I_____ _____son of /wife of/ daughter of _____ and presently working with _____(**schedule Commercial bank/Associate or subsidiary of a Schedule Commercial bank OR in a Public Sector or listed Financial Institution/Company**) in the Grade of _____placed at _____ hereby declare that as on date_____**NO Disciplinary Proceedings/Vigilance Case** is pending or contemplated against me.

I am well aware that if the information provided by me is found to be false or incorrect at any point, my application/selection will be liable to cancellation.

Signature : _____
Name : _____

Place : _____
Date : _____