

# **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 <a href="https://bank.sbi/careers">https://bank.sbi/careers</a> or <a href="https://www.sbi.co.in/careers">https://www.sbi.co.in/careers</a>

- 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 <a href="https://bank.sbi/careers">https://bank.sbi/careers</a> or <a href="https://www.sbi.co.in/careers">https://www.sbi.co.in/careers</a> 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	ОВС	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	interview
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	

<sup>\*</sup> 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 qualification /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.

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

Post Sl. no.	Post	Educational Qualifications (As on 30.06.2020)	Post Qualification Experience (As on 30.06.2020)	Specific skills Desired:	Likely Place of Posting <sup>#</sup>	
1.	Risk Specialist- Sector (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	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- Sector (Scale-II)	recognised institute, or (iv) M.Sc. (Statistics)  Other qualification (Preferred):  Financial Risk Manager (FRM) by GARP Profession Risk Managers by PRMIA PGDBM from NIBM	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 Management Specialist (Scale-II)		2 Years' Post qualification experience in Portfolio Management in Banks/ Financial Institutions for optimum return.			
4.	Risk Specialist- Credit (Scale-III)		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- Credit (Scale-II)		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.			

<sup>#</sup> The place of posting is only indicative. The selected candidate may be posted anywhere in India.

## C JOB PROFILE AND KRAS:

SI.	Post	Job Profile & KRAs in brief				
1.	Risk Specialist- Sector (Scale-III)	Responsibilities & Functions: i. Industry Research and Large Account Reports  *Conduct historical performance analysis quantitatively and qualitatively (trends, disruptions, etc.)  *Actively monitor developments in the sector to update the financial model assumptions and update forward looking macro sectoral views 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 on key observations				
2.	Risk Specialist- Sector (Scale-II)	<ul> <li>ii. Sectoral Coverage</li> <li>*Attend conferences, seminars, trade association, chambers of commerce meetings related to the sector and network with other bankers, equity research analysts and industry leaders</li> <li>*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</li> <li>*Participate in the investor presentations, analysts earning calls and annual general meetings for the leading players in the sector</li> <li>*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.</li> </ul>				
		*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				

	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  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
4.	Risk Specialist- Credit (Scale-III)	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
5.	Risk Specialist- Credit (Scale-II)	*Model Development, Review of Models, Rating transition study
-	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
	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

### D REMUNERATION:

Post Sl.no	I Post	Nature of engagement	Scale of Pay		
1.	Risk Specialist- Sector (Scale-III)				The official will be eligible for DA,
2.	Risk Specialist- Sector (Scale-II)	Regular	Grade MMGS -II MMGS-III		HRA, CCA, PF, Contributory
3.	Portfolio Management Specialist (Scale-II)			Scale of Pay	Pension, LFC, Medical Facility etc. as per rules in force from time to time. Emoluments will vary centre/place wise.
4.	Risk Specialist- Credit (Scale-III)			(31705-1145/1-32850-1310/10-45950) (42020-1310/5-48570-1460/2-51490)	
5.	Risk Specialist- Credit (Scale-II)			(42020 1010/0 400/0 1400/2 01430)	
6.	Risk Specialist- Enterprise (Scale-II)				
7.	Risk Specialist- IND AS (Scale-III)				

**E.** How To APPLY: Candidates should have valid email ID which should be kept active till the declaration of result. It will help him/her in getting call letter/Interview advices etc. by email.

#### **GUIDELINES FOR FILLING ONLINE APPLICATION:**

- i. Candidates will be required to register themselves online through the link available on SBI website <a href="https://bank.sbi/careers">https://bank.sbi/careers</a> OR <a href="https://bank.sbi/careers">https://bank.sbi/careers</a> 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 Apply").
- 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

#### **GUIDELINES FOR PAYMENT OF FEES:**

- i. Application fees (Non-refundable) is ₹750/- (₹Seven Hundred and Fifty only) for General, EWS and OBC candidates and No fee for SC/ ST/PWD candidates.
- **ii.** Fee payment will have to be made online through payment gateway available thereat.
- iii. After ensuring correctness of the particulars in the application form, candidates are required to pay the fees through payment gateway integrated with the application. No change/ edit in the application will be allowed thereafter.
- **iv.** The payment can be made by using Debit Card/ Credit Card/ Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
- **v.** On successful completion of the transaction, e-receipt and application form, bearing the date of submission by the candidate, will be generated which should be printed and retained by the candidate.
- vi. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.
- **vii.** There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.
- **viii.** Application Fee once paid will **NOT** be refunded on any account **NOR** can it be adjusted for any other examination or selection in future.

#### F. How TO UPLOAD DOCUMENTS:

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

- i. Brief Resume (PDF)
- ii. ID Proof (PDF)
- iii. Proof of Date of Birth (PDF)
- iv. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)
- v. Experience certificates (PDF)
- vi. Others (PWD certificate, Form-16 as on 31.03.2020, current salary slip etc.)

### b. Photograph file type/ size:

- i. Photograph must be a recent passport style colour picture.
- ii. Size of file should be between 20kb-50 kb and Dimensions 200 x 230 pixels (preferred)
- **iii.** Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- iv. Look straight at the camera with a relaxed face
- v. If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- vi. If you have to use flash, ensure there's no "red-eye"
- vii. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- viii. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- **vii.** Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

#### 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.

#### 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 PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

### 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 50kb & 20kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- **vii.** While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

#### 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.

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	signature is unclear the candidate's application may be rejected.
	signature, prior to submitting the form. If the face in the photograph o
	candidate may edit his/ her application and re-upload his/ her photograph o
	correctly. In case the photograph or signature is not prominently visible, the
	candidates should check that the images are clear and have been uploaded
	vii. After uploading the photograph/ signature in the online application form

#### G CALL LETTER FOR INTERVIEW:

Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.

#### **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 the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him/ her are correct in all respects.
- ii. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT AN APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ ARE DETECTED EVEN AFTER APPOINTMENT, HIS/ HER SERVICES ARE LIABLE TO BE TERMINATED.
- iii. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.
- iv. Appointment of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank. Such appointment will also be in force at the time of joining the Bank.
- v. Candidates are advised to keep their e-mail ID alive for receiving communication viz. call letters/ Interview date advices etc.
- vi. The Bank takes no responsibility for any delay in receipt or loss of any communication.
- vii. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category and they must fulfill all the eligibility conditions applicable to unreserved category.
- viii. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be 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.
- 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 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
- 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 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 in interview will be summarily rejected/candidature cancelled.
  - xv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
  - xvi. Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of travel (train fare A/C III Tier - Mail / Express only) for the shortest route in India or actual expenses on the basis of actual journey (whichever is less). Local transportation will not be reimbursed. A candidate, if found ineligible for the post will not be permitted to appear for the interview and will not be reimbursed any fare.
  - 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)

This advertisement is also available on Bank's Website https://bank.sbi/careers OR https://www.sbi.co.in/careers

The Bank is not responsible for printing errors, if any

**GENERAL MANAGER** (CRPD)

Mumbai, Date: 18.09.2020