



Central Recruitment & Promotion Department  
Corporate Centre, Mumbai

Phone: 022-22820427

**RECRUITMENT OF SPECIALIST CADRE OFFICERS IN SBI ON CONTRACT BASIS FOR WEALTH MANAGEMENT BUSINESS**

**UNIT (ADVERTISEMENT NO: CRPD/SCO-WEALTH/2022-23/14)**

**ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 31.08.2022 TO 20.09.2022**

State Bank of India invites Online application from Indian citizen for appointment to the following Specialist Cadre Officers posts. Candidates are requested to apply Online through the link given on Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers>

1. 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. Candidate can apply for more than one post.
4. Candidates are required to upload all required documents (brief resume, ID proof, age proof, caste certificate, PWD Certificate (if applicable), educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.
5. 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).
6. In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses.
7. Candidates are advised to check Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers> regularly for details and updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
8. ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.
9. 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.
10. Hard copy of application & other documents not to be sent to this office.

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

Sl. No	Name of Post @	Vacancies						PWD (Horizontal vacancy)				Age as on 01/04/2022 (Years)		Suggested place of posting	Selection Procedure
		Total	UR	OBC	SC	ST	EWS <sup>^</sup>	VI	HI	LD	D&E <sup>\$</sup>	Min	Max		
1	Manager (Business Process)	1	1	-	-	-	-	1	-	-	-	30	40	Mumbai	Short listing, one or more rounds of personal/Telephone/Video Interview & CTC negotiation
2	Central Operations Team - Support	2	2	-	-	-	-	1	-	-	-	30	40		
3	Manager (Business Development)	2	2	-	-	-	-	1	-	-	--	30	40		
4	Project Development Manager (Business)	2	2	--	--	--	--	1	--	--	--	30	40		
5	Relationship Manager	335	136	86	55	25	33	4	4	3	3	23	35	Various e-Wealth Centres/Hubs Pan India	
6	Investment Officer	52	23	13	8	3	5	1	1	--	--	28	40		
7	Senior Relationship Manager	147	61	37	24	11	14	2	2	1	1	26	38		
8	Relationship Manager (Team Lead)	37	17	9	6	2	3	1	1	--	--	28	40	Various Centres Pan India	
9	Regional Head	12	7	3	1	--	1	1	--	--	--	35	50		
10	Customer Relationship Executive	75	32	19	12	5	7	1	1	1	--	20	35		
<b>TOTAL</b>		<b>665</b>	<b>283</b>	<b>167</b>	<b>106</b>	<b>46</b>	<b>63</b>	<b>14</b>	<b>9</b>	<b>5</b>	<b>4</b>	<b>--</b>	<b>--</b>		

Abbreviation: UR- Unreserved, OBC-Other Backward Class, SC-Scheduled Caste, ST-Scheduled Tribe, EWS-Economically Weaker Section, VI-Visually Impaired, HI-Hearing Impaired, LD-Loocomotive Disability,

\$ D&E Include PWDs as mentioned in clause (d) & (e) of The Rights of Persons with Disabilities Act 2016

@ A Candidate can apply for more than one post

<sup>^</sup> 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.

**IMPORTANT POINTS:**

- i) The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- ii) The educational qualification prescribed for various posts are the minimum. Candidate must possess the qualification and relevant full-time experience as on specified dates.
- iii) Candidate belonging to reserved category including Person with Disabilities for whom no reservation has been mentioned are free to apply for vacancies announced for General category provided they fulfil all the eligibility criteria applicable to General category.
- iv) The reservation under various categories will be as per prevailing Government Guidelines.
- v) PWD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines. The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.
- vi) Reservation for PWD candidates is horizontal and is included in the vacancy of the respective parent category.
- vii) 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 (LD/VI/HI/D&E), as the case may be.
- viii) OBC category candidate should submit the OBC certificate on format prescribed by Govt. of India, having Non-Creamy Layer clause issued during the period 01.04.2022 to the date of taking up of appointment, if selected.
- ix) 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.
- x) 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.
- xi) Benefit of Reservation under EWS category can be availed of only upon production of "Income and Asset Certificate" issued by the competent authority on the format prescribed by Govt. of India for the relevant financial year as per the extant DOPT guidelines.
- xii) 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 on or before the closure of online application date, such candidates should apply under "General Category" only.

xiii) Candidates belonging to reserved category for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category, provided they fulfill all eligibility criteria applicable to unreserved category.

xiv) Bank reserves the right to cancel the recruitment process entirely or for any particular post at any stage.

**TRANSFER POLICY:** THE BANK RESERVES THE RIGHT TO TRANSFER THE SERVICES OF SUCH OEC (OFFICERS ENGAGED ON CONTRACT) 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.

**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

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.

**B. RENUMERATION & CONTRACT PERIOD:**

Sl. No	Name of Post	CTC Range	Other Perks	Contract Period
		Rs In Lakhs		
1	Manager (Business Process)	18.00 to 22.00	Eligible for Performance Linked Pay and Annual Increment based on the performance rating measured as per Bank's Policy (at Present Bandwidth for PLP 0% to 35% and Increment 0% to 20%).  CTC is negotiable. Annual CTC will depend upon experience & Current Emoluments of candidates in the present employment and place of posting.	5 Years
2	Central Operations Team - Support	10.00 to 15.00		
3	Manager (Business Development)	18.00 to 22.00		
4	Project Development Manager (Business)	18.00 to 22.00		
5	Relationship Manager	5.00 to 15.00		
6	Investment Officer	12.00 to 18.00		
7	Senior Relationship Manager	10.00 to 22.00		
8	Relationship Manager (Team Lead)	10.00 to 28.00		
9	Regional Head	20.00 to 35.00		
10	Customer Relationship Executive	2.50 to 4.00		

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

Sl. No.	Name of The Post	Educational Qualification (As on 01/04/2022)	Post-Qualification Experience (As on 01/04/2022)	Specific Skills required (if any)
1	Manager (Business Process)	MBA/PGDM from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification Experience of Minimum 5 years in Bank/Wealth Management firms/broking firms.</li> <li>➤ Experience in business process in wealth management area</li> </ul>	Nil
2	Central Operations Team - Support	Graduates from Government recognised University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification experience of minimum 3 years in financial services, investment advisory, private banking or Wealth Management Solution Providers, out of which minimum two years of experience in Central Operations in Wealth Management business.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Excellent knowledge of Equity Products, Structured Products, PMS, Mutual Funds and Advisory.</li> </ul>
3	Manager (Business Development)	MBA/PGDM from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification Experience of Minimum 5 years in Bank/Wealth Management firms/broking firms.</li> <li>➤ Experience in business development in wealth management area</li> </ul>	Nil
4	Project Development Manager (Business)	MBA/PGDM from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification Experience of Minimum 5 years in Bank/wealth Management firms/broking firms.</li> <li>➤ <b>Preferred</b> Experience in Supervisory function in Business Process Management in Wealth Management area.</li> </ul>	Nil
5	Relationship Manager	Graduates from Government recognised University or Institution	<ul style="list-style-type: none"> <li>➤ Post-qualification experience of minimum 3 as a Relationship Manager in Wealth Management with leading Public/Private/Foreign Banks/Broking/ Security firms. The candidate should have adequate experience in building and managing relationship with High-Net-worth Clients (having a minimum Total Relationship Value (TRV) of Rs 20.00 Lakh).</li> </ul>	Nil
6	Investment Officer	Graduates / Post-Graduates from Government recognised University or Institution. <b>Mandatory:</b> Certification by NISM/CWM (as on 01/04/2022) <b>Preferred:</b> CA/CFP (as on 01/04/2022)	<ul style="list-style-type: none"> <li>➤ Minimum 5 years of post-qualification experience as an investment advisor/counsellor/part of product team in Wealth Management organization.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Good knowledge of investments and markets across asset classes.</li> <li>➤ Experience in managing and advising client portfolios.</li> <li>➤ Good knowledge of asset allocation and re-balancing techniques.</li> <li>➤ Superior presentation skills &amp; other core competencies like leadership and team-work.</li> <li>➤ Experience in products of fixed income, equity &amp; alternate markets.</li> </ul>
7	Senior Relationship Manager	Graduates from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification Experience of minimum 6+ years as a Relationship Manager in Wealth Management with leading Public/Private/Foreign banks/Broking/ Security firms. The candidate should have adequate experience in building and</li> </ul>	Nil

			managing relationship with Ultra High Net Worth Clients (having a minimum Total Relationship Value (TRV) of Rs 100.00 Lakh).	
8	<b>Relationship Manager (Team Lead)</b>	Graduates from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post qualification experience of minimum 8 years in relationship management in wealth management with leading Public/Private/Foreign banks/Broking/ Security firms.</li> <li>➤ Experience as a Team Lead is <b>preferred</b>.</li> </ul>	Nil
9	<b>Regional Head</b>	Graduates from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Post Qualification Experience of Minimum 12+ years of experience in relationship management in wealth management with leading Public/Private/Foreign Banks/Broking/Security firms.</li> <li>➤ 5+ years of experience in leading a large team of Relationship Managers or a Team Lead in Wealth Management is <b>mandatory</b>.</li> </ul>	Nil
10	<b>Customer Relationship Executive</b>	Graduates from Government recognized University or Institution	<ul style="list-style-type: none"> <li>➤ Experience in documentation requirements of financial products and good communications skills would be desirable.</li> </ul>	<ul style="list-style-type: none"> <li>➤ should have a valid driving License for two-wheeler</li> </ul>

**D. JOB PROFILE & KEY RESPONSIBILITY AREAS:**

Sr No	Name of the Post	Job Profile	Key Responsibility Areas
1	<b>Manager (Business Process)</b>	<ul style="list-style-type: none"> <li>➤ Monitor activities essential to sales force.</li> <li>➤ Drive CRM and Implement.</li> <li>➤ Sales force automation like FD roll over project, inflow outflow management, capacity plan.</li> <li>➤ Manage process implementation through sales team and back office teams.</li> <li>➤ Manage and customize design and deliver wealth proposition to chosen segments.</li> <li>➤ Sales and customer education programmes.</li> <li>➤ Helping annual planning and budgeting.</li> <li>➤ Managing P&amp;L, Support business head in prioritizing growth expenses.</li> <li>➤ Establish business review process and parameters.</li> <li>➤ Track industry trends, structure, market players and other competitors.</li> <li>➤ Liaise with internal bank teams for better TATs and proposition of SBI Wealth.</li> <li>➤ Design business processes and policies encompassing entire client life cycle</li> <li>➤ Working with HR to provide assistance and clarify the application of sales compensation policies.</li> <li>➤ Support sales head in developing and launching initiatives to analyse the existing activity as well as new market activities.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Monitor activities essential to sales force.</li> <li>➤ Drive CRM and Implement.</li> <li>➤ Sales force automation like FD roll over project, inflow outflow management, capacity plan.</li> <li>➤ Manage process implementation through sales team and back-office teams.</li> <li>➤ Manage and customize design and deliver wealth proposition to chosen segments.</li> <li>➤ Sales and customer education programmes.</li> <li>➤ Helping annual planning and budgeting.</li> <li>➤ Managing P&amp;L, Support business head in prioritizing growth expenses.</li> <li>➤ Establish business review process and parameters.</li> <li>➤ Track industry trends, structure, market players and other competitors.</li> <li>➤ Liaise with internal bank teams for better TATs and proposition of SBI Wealth.</li> <li>➤ Design business processes and policies encompassing entire client life cycle</li> <li>➤ Working with HR to provide assistance and clarify the application of sales compensation policies.</li> <li>➤ Support sales head in developing and launching initiatives to analyse the existing activity as well as new market activities.</li> <li>➤ Any other matter, as may be entrusted by the Bank from time to time.</li> </ul>
2	<b>Central Operations Team - Support</b>	<ul style="list-style-type: none"> <li>➤ Timely and effective completion of daily operations, AMC coordination, CPA generation and upload, End – of – Day Activities etc</li> </ul>	<ul style="list-style-type: none"> <li>➤ End – of – Day Activities.</li> <li>➤ CPA generation and upload.</li> <li>➤ Fetching feed files from RTAs/DWP/CRISIL</li> <li>➤ New investor documents upload.</li> <li>➤ AMC coordination.</li> <li>➤ Order reconciliation</li> <li>➤ PMS data upload.</li> <li>➤ All troubleshooting/rectification tasks relating to Central Operations Team operation.</li> <li>➤ Any other matter, as may be entrusted by the Bank from time to time</li> </ul>
3	<b>Manager (Business Development)</b>	<ul style="list-style-type: none"> <li>➤ Initiate Client Engagement Activities on Ground and Online Initiatives like arrange webinars mail campaigns, learning initiative.</li> <li>➤ Database Management. Conduct Lead Generations activities and standardize corporate worksite, venue marketing, tele-calling activities and residential society activity.</li> <li>➤ Drive E-Wealth Usage and LMS usage, Design/Customize and target Wealth client lifecycle. Device sale kit and ensure usage.</li> <li>➤ Obtain and use of Insights from NPS Studies.</li> <li>➤ Deal with vendors for central lead generations (Linked in, Money control, NYKA etc.)</li> <li>➤ Initiate and manage use of market and client insights. Competitors benchmarking. Support and development of digital strategy.</li> <li>➤ Lead management and taking feedback from RM.</li> <li>➤ Ensure EMS usage. Liaise with marketing team and help build the micro site, landing page for improving efficiency of the leads.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Initiate Client Engagement Activities on Ground and Online Initiatives like arrange webinars mail campaigns, learning initiatives.</li> <li>➤ Database Management</li> <li>➤ Conduct Lead Generation Activities and standardize corporate worksite, venue marketing, tele-calling activities and residential society activity.</li> <li>➤ Drive E-Wealth Usage and LMS usage.</li> <li>➤ Design/ Customize and target Wealth client lifecycle.</li> <li>➤ Device sale kit and ensure usage.</li> <li>➤ Obtain and use of Insights from NPS studies.</li> <li>➤ Deal with vendors for central lead generations (Linked in, Money control, NYKA etc.)</li> <li>➤ Initiate and Manage use of market and client insights.</li> <li>➤ Competitors benchmarking.</li> <li>➤ Support and development of digital strategy</li> <li>➤ Lead management and taking feedback from RM.</li> <li>➤ Ensure EMS usage.</li> <li>➤ Liaise with marketing team and help build the micro site, landing page for improving efficiency of the lead.</li> <li>➤ Any other matter, as may be entrusted by the Bank from time to time</li> </ul>

4	<b>Project Development Manager (Business)</b>	<ul style="list-style-type: none"> <li>➤ Managing Relationships with various Business Partners</li> <li>➤ Exploring and entering into new Business partnerships for existing as well as new Business streams</li> <li>➤ Working closely with the Business Heads on strategy formulation and reporting to top Management.</li> <li>➤ Co-ordinating with the Business Operation Team and Circle teams during rollout</li> <li>➤ Creating and documenting standard operating processes to be followed for existing and new Business lines</li> </ul>	<ul style="list-style-type: none"> <li>➤ Monitor activities essential to sales force.</li> <li>➤ Drive CRM and Implement.</li> <li>➤ Sales force automation like FD roll over project, inflow outflow management, capacity plan.</li> <li>➤ Manage process implementation through sales team and back-office teams.</li> <li>➤ Manage and customize design and deliver wealth proposition to chosen segments.</li> <li>➤ Sales and Client education programmes.</li> <li>➤ Helping annual planning and budgeting.</li> <li>➤ Managing P&amp;L, Support business head in prioritizing growth expenses.</li> <li>➤ Establish business review process and parameters.</li> <li>➤ Track industry trends, structure, market players and other competitors.</li> <li>➤ Liaise with internal bank teams for better TATs and proposition of Wealth.</li> <li>➤ Design business processes and policies encompassing entire client life cycle</li> <li>➤ Working with HR to provide assistance and clarify the application of sales compensation policies.</li> <li>➤ Support sales head in developing and launching initiatives to analyse the existing activity as well as new market activities.</li> <li>➤ Any other matter, as may be entrusted by the Bank from time to time</li> </ul>
5	<b>Relationship Manager</b>	<ul style="list-style-type: none"> <li>➤ Acquiring, nurturing, growing and strengthening relationship within the Affluent and HNI segment of customers in order to meet business objectives</li> <li>➤ Selling a range of Investment and Insurance products to these customers in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business</li> <li>➤ Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Acquire HNI and Affluent Customers</b></li> <li>➤ <b>Deepen Relationships</b> <ul style="list-style-type: none"> <li>○ Manage the customers of the branch who are defined as Affluent/HNI customers</li> <li>○ Grow the CASA of this portfolio</li> <li>○ Selling mortgages, credit cards and drive channel migration</li> <li>○ Acquire more customers from the same household</li> <li>○ Service these customers.</li> </ul> </li> <li>➤ <b>Wealth Management</b> <ul style="list-style-type: none"> <li>○ Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio.</li> <li>○ Periodic Portfolio reviews for all customers</li> <li>○ Selling investments, life insurance, general insurance and SIP.</li> <li>○ Ensure all customers have a CASA for routing their investments.</li> </ul> </li> <li>➤ <b>Compliance</b> <ul style="list-style-type: none"> <li>○ Ensure AMFI, IRDA and NISM certification</li> <li>○ Ensure all customer instructions are executed the same day</li> <li>○ Ensure 100% documentation of all transactions.</li> </ul> </li> <li>➤ <b>Branch Development</b> <ul style="list-style-type: none"> <li>○ Conduct branch Insurance &amp; Investment seminars to spread financial awareness.</li> <li>○ Any other matter, as may be entrusted by the Bank from time to time</li> </ul> </li> </ul>
6	<b>Investment Officer</b>	<ul style="list-style-type: none"> <li>➤ Advising clients on range of financial services products</li> <li>➤ Wide ranging experience across categories such as: MF, FI, Structured Products, Discretionary Portfolios</li> <li>➤ Strong focus on due diligence, quantitative technique and asset allocation</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Assisting the Relationship Manager in providing expert opinion regarding investments</b> <ul style="list-style-type: none"> <li>○ Work closely with RMs for creation and implementation of their financial plans</li> <li>○ Research and investigate new investment opportunities to determine relevance for clients</li> <li>○ Advising the customers on the right investment products based on their needs and Improving customer's understanding of complex and structured products. Answer clients' questions about the purposes and details of financial plans and strategies referred to by RMs.</li> <li>○ Research / create house view on investment products and market.</li> <li>○ Coaching and regularly updating the RM team on latest developments and investment products</li> </ul> </li> <li>➤ <b>Wealth Management</b> <ul style="list-style-type: none"> <li>○ Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio.</li> <li>○ Periodic Portfolio reviews for all customers</li> </ul> </li> <li>➤ <b>Compliance</b> <ul style="list-style-type: none"> <li>○ Ensure AMFI, IRDA and NISM certification</li> <li>○ Any other matter, as may be entrusted by the Bank from time to time</li> </ul> </li> </ul>
7	<b>Senior Relationship Manager</b>	<ul style="list-style-type: none"> <li>➤ Acquiring, nurturing, growing and strengthening relationship within the Affluent and UHNI/HNI segment of Clients in order to meet business objectives</li> <li>➤ Cross Selling a range of Investment, Insurance products and other Asset Classes to these Clients in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business</li> <li>➤ Focusing on increasing the Total Relationship Value (TRV), Assets Under Management (AUM), Investment AUM &amp; Increase in Product per Clients as per the business objectives</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Acquire UHNI/HNI and Affluent Clients</b></li> <li>➤ <b>Deepen Relationships</b> <ul style="list-style-type: none"> <li>○ Manage the Clients of the branch who are defined as Affluent/UHNI/HNI Clients</li> <li>○ Grow the CASA/Investment AUM of this portfolio &amp; Other Asset Classes</li> <li>○ Cross-sell mortgages, credit cards and drive channel migration</li> <li>○ Acquire more Clients from the same household</li> <li>○ Service these Clients.</li> </ul> </li> </ul>

			<ul style="list-style-type: none"> <li>➤ <b>Wealth Management</b> <ul style="list-style-type: none"> <li>○ Do a Financial Needs Analysis and Risk Profiling for the Clients in the portfolio.</li> <li>○ Periodic Portfolio reviews for all Clients</li> <li>○ Cross-Sell investments, life insurance, general insurance, PMS, SIP and any new investment product.</li> <li>○ Ensure all Clients have a CASA for routing their investments.</li> </ul> </li> <li>➤ <b>Compliance</b> <ul style="list-style-type: none"> <li>○ Ensure AMFI, IRDA and NISM certification</li> <li>○ Ensure all Client instructions are executed the same day</li> <li>○ Ensure 100% documentation of all transactions.</li> </ul> </li> <li>➤ <b>Branch Development</b> <ul style="list-style-type: none"> <li>○ Conduct branch Insurance &amp; Investment seminars to spread financial awareness</li> <li>○ Any other matter, as may be entrusted by the Bank from time to time</li> </ul> </li> </ul>
8	<b>Relationship Manager (Team Lead)</b>	<ul style="list-style-type: none"> <li>➤ Managing a team of Relationship Mangers for the Wealth Management Business</li> <li>➤ Acquiring, nurturing, growing and strengthening relationship within the Affluent and HNI segment of customers in order to meet business objectives</li> <li>➤ Selling a range of Investment and Insurance products to these customers in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business</li> <li>➤ Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Acquire HNI and Affluent Customers</b> <ul style="list-style-type: none"> <li>○ Managing the team of Relationship Mangers and ensuring the team achieves its targets</li> <li>○ Ensuring compliance of guidelines, systems &amp; procedures by the Relationship Manager team</li> <li>○ Allocation of leads and customers to appropriate team members</li> </ul> </li> <li>➤ <b>Deepen Relationships</b> <ul style="list-style-type: none"> <li>○ Manage the customers of the Bank who are defined as Affluent/HNI customers</li> <li>○ Grow the CASA of this portfolio</li> <li>○ Selling mortgages, credit cards and drive channel migration</li> <li>○ Acquire more customers from the same household</li> <li>○ Service these customers.</li> </ul> </li> <li>➤ <b>Wealth Management</b> <ul style="list-style-type: none"> <li>○ Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio.</li> <li>○ Periodic Portfolio reviews for all customers</li> <li>○ Selling investments, life insurance, general insurance and SIP.</li> <li>○ Ensure all customers have a CASA for routing their investments.</li> </ul> </li> <li>➤ <b>Compliance</b> <ul style="list-style-type: none"> <li>○ Ensure all customer instructions are executed the same day</li> <li>○ Ensure 100% documentation of all transactions.</li> </ul> </li> <li>➤ <b>Branch Development</b> <ul style="list-style-type: none"> <li>○ Conduct branch Insurance &amp; Investment seminars to spread financial awareness.</li> <li>○ Any other matter, as may be entrusted by the Bank from time to time</li> </ul> </li> </ul>
9	<b>Regional Head</b>	<ul style="list-style-type: none"> <li>➤ Managing a team of Relationship Mangers &amp; RM(Team Lead)s &amp; Investment Officers for the Wealth Management Business of the allotted Circle(s)</li> <li>➤ Achieving the target of the team to Acquire, nurturing growing and strengthening relationship within the Affluent and UHNI/HNI segment of Clients in order to meet business objectives</li> <li>➤ Cross Selling a range of Investment, Insurance products and other Asset Classes to these clients in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business of the allotted Circle(s)</li> <li>➤ Focusing on increasing the Total Relationship Value (TRV), Assets Under Management (AUM), Investment AUM &amp; Increase in Product per Clients as per the business objectives</li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Acquire HNI and Affluent Clients</b> <ul style="list-style-type: none"> <li>○ Managing the team of Relationship Mangers, Team Leads &amp; Investment Officers and ensuring the team achieves its targets</li> <li>○ Ensuring compliance of guidelines, systems &amp; procedures by the Relationship Managers/ RM (Team Lead)/Investment Officers</li> <li>○ Allocation of leads and Clients to appropriate team members</li> </ul> </li> <li>➤ <b>Deepen Relationships</b> <ul style="list-style-type: none"> <li>○ Manage the Clients of the Bank who are defined as Affluent/UHNI/HNI Clients</li> <li>○ Grow the CASA/Investment AUM of this portfolio &amp; Other Asset Classes</li> <li>○ Cross-sell mortgages, credit cards and drive channel migration</li> <li>○ Acquire more Clients from the same household</li> <li>○ Service these Clients.</li> <li>○ Monitoring Financial Needs Analysis and Risk Profiling for the Clients in the portfolio.</li> <li>○ Monitoring Periodic Portfolio reviews for all Clients</li> <li>○ Monitoring Proper Mapping of Clients to team.</li> <li>○ Ensuring Certification of Training of Team members.</li> <li>○ Ensure Leave Discipline among the Team/proper maintenance of visit records</li> <li>○ Complaint Management: Timely redressal of Client complaints</li> </ul> </li> <li>➤ <b>Branch Development</b> <ul style="list-style-type: none"> <li>○ Conduct Client Meet, seminars and Investment conclave to spread financial awareness.</li> <li>○ Any other matter, as may be entrusted by the Bank from time to time</li> </ul> </li> </ul>
10	<b>Customer Relationship Executive</b>	<ul style="list-style-type: none"> <li>➤ CREs are responsible for providing on ground support to Relationship Managers in collecting the documents from the customers and sending it to the relevant department for service requests where documentation or in person meeting with customer is required.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Assisting Relationship Managers in collecting and delivery of documents from/to wealth Customers.</li> <li>➤ Assisting Service Managers in completion of onboarding documentation.</li> <li>➤ Assisting Relationship Managers / Service Managers in collection and delivery of documents in different departments of the Bank.</li> <li>➤ Doorstep Banking to Customers</li> <li>➤ Any other matter, as may be entrusted by the Bank from time to time</li> </ul>

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.



**E. 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.

<p><b>GUIDELINES FOR FILLING ONLINE APPLICATION:</b></p> <p>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://www.sbi.co.in/careers">https://www.sbi.co.in/careers</a> and pay the application fee using Internet Banking/ Debit Card/ Credit Card etc.</p> <p>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').</p> <p>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.</p> <p>iv. After registering online, the candidates are advised to take a printout of the system generated online application forms</p>	<p><b>GUIDELINES FOR PAYMENT OF FEES:</b></p> <p>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/ PWD candidates.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>v. If the online payment of fee is not successfully completed in first instance, please make fresh attempts to make online payment.</p> <p>vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage.</p> <p>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.</p>
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**F. CALL LETTER FOR INTERVIEW:** INTIMATION/ CALL LETTER FOR INTERVIEW WILL BE SENT BY EMAIL OR SMS OR WILL BE UPLOADED ON BANK'S WEBSITE. NO HARD COPY WILL BE SENT.

**G. HOW TO UPLOAD DOCUMENTS:**

<p><b>a. Details of Document to be uploaded:</b></p> <p>I. Brief Resume (PDF)  II. ID Proof (PDF)  III. Proof of Date of Birth (PDF)  IV. Caste certificate (PDF)  V. PWD certification (if applicable) (PDF)  VI. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)  VII. Experience certificates (PDF)/Driving License (Two-wheeler) (PDF)  VIII. Form-16/Offer Letter/Latest Salary slip from current employer (PDF)  IX. NOC (If applicable) (PDF)  X. Recent Photograph  XI. Signature</p> <p><b>b. Photograph file type/ size:</b></p> <p>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.</p> <p><b>c. Signature file type/ size:</b></p> <p>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.</p> <p><b>d. Document file type/ size:</b></p> <p>i. All Documents must be in PDF  ii. Page size of the document to be A4 Document file type/ size (contd.)</p>	<p>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.</p> <p><b>e. Guidelines for scanning of photograph/ signature/ documents:</b></p> <p>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 &amp; 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) &amp; 20 kb (signature) by using crop and then resize option (Please see point (i) &amp; (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.</p> <p><b>f. Procedure for Uploading Document:</b></p> <p>I. There will be separate links for uploading each document.  II. Click on the respective link "Upload"  III. Browse &amp; select the location where the JPG or JPEG, PDF, DOC or DOCX file has been saved.  IV. Select the file by clicking on it and Click the 'Upload' button.  V. Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed  VI. Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.  VII. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected</p>
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**H. GENERAL INFORMATION:**

<p>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.</p> <p>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.</p> <p>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/</p>	<p>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.</p> <p>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.</p>
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<p>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.</p> <p><b>IV.</b> The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.</p> <p><b>V.</b> 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.</p> <p><b>VI.</b> Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advices etc.</p> <p><b>VII.</b> The Bank takes no responsibility for any delay in receipt or loss of any communication.</p> <p><b>VIII.</b> 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.</p> <p><b>IX.</b> In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.</p> <p><b>X.</b> 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.</p>	<p><b>XIII.</b> 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.</p> <p><b>XIV.</b> 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.</p> <p><b>XV.</b> 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.</p> <p><b>XVI.</b> Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of travelling for the shortest route in India OR the actual travel cost in India (whichever is lower) on the basis of actual journey. 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. For all posts: Railway Fare – AC III Tier (Mail/Express only)</p> <p><b>XVII.</b> BANK RESERVES RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE.</p> <p><b>XVIII.</b> At the time of interview, the candidate will be required to provide details regarding criminal cases pending against him/her, if any. 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.</p>
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**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> OR [HTTPS://SBI.CO.IN/web/CAREERS/POST-YOUR-QUERY](https://sbi.co.in/web/CAREERS/POST-YOUR-QUERY))**

MUMBAI  
31.08.2022

**The Bank is not responsible for printing errors, if any**

**GENERAL MANAGER**