State Bank of India
Central Recruitment & Promotion Department
Corporate Centre, Mumbai
Phone: 022-22820427, email: -crpd@sbi.co.in

ENGAGEMENT OF RETIRED BANK OFFICER OF SBI, e-ABs & OTHER PSBs ON CONTRACT BASIS

ADVERTISEMENT NO: CRPD/RS/2022-23/35

ONLINE REGISTRATION OF APPLICATION FROM 10.03.2023 TO 31.03.2023

State Bank of India invites online application from Indian citizen for engagement of retired officers of SBI, erstwhile Associates Banks of SBI (e-ABs) and other PSBs for the following post on contractual basis. Candidates are requested to apply online through the link given on Bank's website**.** **https://bank.sbi/careers** or **https://www.sbi.co.in/careers**

1. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
2. **Candidates must upload all required documents (ID proof, age proof etc.) failing which their application/ candidature will not be considered for shortlisting/ interview.**
3. Candidature/ Shortlisting of a candidate will be provisional and will be subject to satisfactory verification of all details/ documents with the originals when a candidate reports for interview (if called).
4. In case a candidate is called for interview and is found not satisfying the eligibility criteria he/ she will not be allowed to appear for the interview.
5. **Candidates called for interview, shall attend on their own expenses**.
6. 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 (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 CAREERS 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 is not required to be sent to this office.

A. DETAILS OF POSTS/DEPARTMENT/VACANCY/ PLACE OF POSTING/ ELIGIBILITY/REMUNERATION ETC.:

Sr. No. 1. Name of the Post: Business Correspondent Facilitator

Sr. No. 2. User Department: Financial Inclusion (FI) Department

Sr. No. 3. Vacancy[$]:

Circle	Retired in Grade	Total	SC	ST	OBC	EWS	GEN	PWD			
								VI	HI	LD	d&e
Ahmedabad	Scale-I to Scale-V	28	4	2	7	2	13	1	1	0	0
Amravati		39	6	2	10	3	18	1	1	0	0
Bengaluru		32	5	2	8	3	14	1	1	0	0
Bhopal		81	13	6	20	8	34	1	1	1	1
Bhubaneshwar		52	8	3	13	5	23	1	1	1	0
Chandigarh		45	7	3	11	4	20	1	1	0	0
Chennai		40	6	3	10	4	17	1	1	0	0
New Delhi		58	9	4	14	5	26	1	1	1	0
Hyderabad		42	7	3	10	4	18	1	1	0	0
Jaipur		39	6	2	10	3	18	1	1	0	0
Kolkata		80	13	6	20	8	33	1	1	1	1
Lucknow		78	12	5	20	7	34	1	1	1	1
Maharashtra		62	10	4	16	6	26	1	1	1	0
Mumbai Metro		9	1	0	2	0	6	1	0	0	0
North East		60	10	4	15	6	25	1	1	1	0
Patna		112	18	8	28	11	47	2	1	1	1
Thiruvananthapuram		11	1	0	2	1	7	1	0	0	0
Total		**868**	**136**	**57**	**216**	**80**	**379**	**18**	**15**	**8**	**4**

$ -The number of vacancies mentioned are provisional and may vary according to the actual requirement of the Bank. $$ Vacancy for PWD is horizontal. # **-**No Relaxation in age available to reserved category candidates.

ABBREVIATIONS: Gen - General; **OBC -** Other Backward Classes; **SC -** Scheduled Caste; **ST-** Scheduled Tribe, **EWS**-Economically Weaker Section, **e-ABs-** Erstwhile Associate Bank of SBI, **PWD**-Persons with Benchmark Disabilities, **VI**-Visual Impaired, **HI**-Deaf & Hearing impaired. **LD -** Locomotor Disability, **d&e**- Category as provided under Section 34(1) d & e of the rights of Persons with Disabilities Act 2016.

Sr. No. 4. Place of posting@: Engaged retired officers will be deployed within the circle. @- Bank reserves the right to post anywhere in India as per its requirement.

Sr. No. 5. Eligibility Criteria for fresh engagement (As on 10.03.2023)

i. The retired officers of SBI & e-ABs should have retired from the Bank's service only on attaining superannuation at the age of 60 years. The officers voluntarily retired/ resigned/ suspended or left the Bank otherwise before superannuation are not eligible for consideration for engagement. However, any officer, who has completed 58 years of age and 30 years of service/pensionable service (both the conditions need to be satisfied) as on the date of applying for voluntary retirement as per e-Circular Nos. CDO/P&HRD-PM/58/2015-16 dated 07.10.2015 & CDO/P&HRD-PM/12/2017-18 dated 05.05.2017 will be eligible for engagement in the Bank on attaining the age of 60 years.

ii. The engagement shall be up to the maximum age of 65 years, subject to other conditions regarding renewal of contract. As such, ex-officer should not be more than 63 years of age as on date of advertisement i.e., on 10.03.2023.

iii. The retired officers should have good track record of performance and deep knowledge of Bank's systems and procedures.

iv. The integrity of the retired officers should not have been doubtful.

v. No punishment/ penalty (Censure or higher) should have been inflicted on the retired officers during the five years of his/her service preceding to his/her retirement.

vi. Cases of CBI or other law enforcement agencies should not be pending against the retired officials.

vii. The Retired officers should maintain good health and not suffering from any major ailments.

viii. The engagement of retired officers in the Bank shall be on contract basis and shall not be treated as extension in service for the purpose of pension and other superannuation benefits.

ix. The retired officers of SBI, e-Associate banks and other PSBs with unblemished service record who retired in the Scale-I to Scale-VII shall be considered for engagement for the above positions**.**

x. The retired officers will not exercise any administrative/financial power during the period of engagement.

xi. The retired officer shall not be eligible for re-imbursement of medical or any other benefits during the engagement period. However, they will continue to avail the facilities to them as a pensioner of the Bank.

xii. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.

xiii. Candidate belonging to OBC category but coming in the 'creamy layer' are not entitled to OBC reservation. They should indicate them category as 'GENERAL' as applicable.

xiv. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ST/OBC/ EWS candidates.

xv. 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 01.04.2022 to the date of interview, should be submitted by such candidates, if called for interview.

xvi. Maximum age indicated is for General category candidates. No Relaxation in upper age limit will be available to reserved category candidates.

xvii. PWD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.

xviii. Reservation for Economically Weaker Section (EWS) in engagement is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dt. 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India.EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The engagement is provisional and is subject to the Income & Asset certificate being verified through the proper channels." Benefit of reservation under EWS category can be availed upon production of an "Income & Asset Certificate" issued based on gross annual income for the Financial Year 2021-22 as per DoPT guidelines.

Other Eligibility Criteria for retired officers from other PSBs:

i. Officers should have appropriate qualification including domain expertise required for the work to be assigned.

ii. The retired officer should have retired from the Bank's service (other PSB) only on attaining superannuation at the age of 60 years. The officers voluntarily retired/resigned/suspended/ dismissed who have left the Bank (other PSB) otherwise before superannuation are **not eligible** for consideration for engagement.

iii. Officer's education, work experience and overall background should be matched with the requirement of job and terms and conditions of the Bank's existing engagement policy for retired personnel. HR Department in Circle/Vertical will satisfy themselves regarding the accuracy and genuineness of information/document submitted by the Retired Officers.

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6.	Educational Qualification/ Experience/ Special Skill/ aptitude Required -	**Educational Qualification/ Experience/ Special Skill/ aptitude Required-** **Education:** No specific educational qualifications are required, Since the applicants are retired officers of SBI, e-ABs & Other PSBs. **Experience (If any):** The retired personnel should have sufficient work experience and overall professional competence in the relevant area. **Special Skill/ aptitude:** The retired personnel should possess the special skill/ aptitude/ quality, as per the requirement for the post.
7.	Service Rule	The Engaged retired officers will not be covered under SBI Officers' Service Rules or any other service condition.
8.	PF/Bonus/Pension/ Gratuity/Arrears	The contractual period will not be reckoned as service for the purpose of superannuation benefits PF/Bonus/Pension/Gratuity/Arrears etc.
9.	Period of Engagement	a. The contract will be for a period of minimum 1 year and maximum 3 years or retired officers attaining age of 65 years, whichever is earlier, subject to quarterly review of performance by the Reviewing Authority tabulated as below: Up to MMGS-III: An authority not below the rank of Deputy General Manager. SMGS-IV & V: An authority not below the rank of General Manager. b. During the period of contract of service with the Bank, the retired officers will not take up any assignment with any other organization, as the engagement is for fulltime works.
10.	Reporting	The retired officers will be under the control of CM(FI) of respective RBO/AO.
11.	Termination of Contract	The engagement of retired officers in the Bank shall not be considered as a case of re-employment in the Bank. The Bank retired officers may cancel / terminate the contract of the engagement at any time with an option of 30 days' notice period or payment of remuneration in lieu thereof.
12.	Execution of agreement for contractual engagement	The retired personnel will execute a stamped Service Level Agreement (SLA) before taking up the assignment. Key Performance metrics etc. shall be defined separately by the User Department/Vertical as per nature of work to be assigned to retired personnel. During the period of their engagement with the Bank, it is likely that they may come across certain information of critical or secret nature. They will not divulge any information gathered by them during the period of their assignment or thereafter to anyone who is not authorized to know/have the same. The Circle/Vertical/User Department will ensure to protect the confidentiality of the information in respect of customers, documents, records and assets of the Bank by putting in place a system at their end.
13.	Income Tax/TDS	Income tax or any other tax liabilities on remuneration would be deducted at source as per prevailing rate(s) mentioned in the Income Tax Rules or any other rules from time to time.
14.	Selection Process for Fresh Engagement	The selection will be based on shortlisting & interview. **Shortlisting: -**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. **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 final selection will be prepared in descending order of scores obtained in interview only, subject to candidate scoring minimum qualifying marks. In case more than one candidate score common cut-off marks, such candidates will be ranked in the merit in descending order of their age. For Fresh engagement: i. The shortlisted candidates shall be interviewed by the interview committee and decision of the committee will be final and binding in this regard. ii. No TA/DA will be paid to the candidates appearing in the Interview process. iii. **Merit list will be drawn by Circle wise, category wise, and preferably the candidates will be posted in the Circle for which they are applying, in the event of their selection and will not be entitled for inter-circle transfer.**
15.	Leave	The retired officers shall be entitled to leave of 30 days during the engagement period of one year which they may avail during the period of engagement with the approval of the Bank/authority to whom they report. For the purpose of computation of leave, intervening Sunday/ holidays shall not be included. The Bank shall have absolute right in its discretion to either grant or reject the application for leave taking into consideration the administrative exigencies. The leaves not availed during the engagement period will normally lapse. However, if the leave is declined on administrative grounds and not availed during the contract period, it may be encashed at the time of termination of contract period at the rate of monetary compensation package component. For any period less than or over one year, eligibility of leave would be determined on prorate basis.
16.	Remuneration	The remuneration will be paid at monthly intervals for the Business Correspondent Facilitators as under: Since the engaged retired officers will be doing similar nature of work, uniform monthly remuneration of Rs.40000/- without any perquisites irrespective of grades and without prejudice to pension has been proposed. **% of CSPs Visits** / **Remuneration details** 90% and more visits at allotted CSPs: Full remuneration 80% and up to 90% visits: 80% of remuneration 70% and up to 80% visits: 70% of remuneration Below 70% visits: 50% of remuneration **Criteria:-** a. Each CSP is to be visited by the BCF every month. CSPs not visited in the previous month need to be necessarily visited in the current month else only 50% remuneration will be paid. b. Remuneration to BCFs to be paid in the first week of the following month. BCF will be required to provide certificate detailing the CSP visits done by his during the month and submit it on the last date of the month. c. Further, if CSP visits by BCF are less than 70% for 2 months, letter to be issued giving notice of 1 month and thereafter the services of BCF will be terminated. i) The above compensation amount is on lumpsum basis and without prejudice to their pension. ii) There will be no provision for house / furniture by the bank nor other benefits / perquisites / a membership in Provident fund / pension fund and gratuity during the contract period and no other claim will be entertained. iii) Income tax will be deducted at source as per the rates mentioned in the extant IT rules as applicable.
17.	Roles & Responsibilities	a. Inspect and monitor the activities at CSPs/BCs at regular intervals i.e. monthly and required to conduct minimum of 75 CSPs visits in a month. BCF are supposed to do one financial/ non-financial transactions through AEPS or Micro ATM and will submit the report through online portal. b. To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets. c. Ensure maintenance of registers. d. Provide guidance and training to CSPs on banking practices and improve compliance report of BCs/CSPs on various Bank's instructions. e. Escalate operative issues of CSPs to higher authority. f. Ensure resolution of CSPs issue quickly. g. Provide feedback to RBO to improve efficiency of BC channel. h. Send alerts to Chief Manager (FI) to improve efficiency of BC channel. i. Improve Financial Literacy training to BCs/CSPs in handling of new products. j. Conduct due diligence on new BCs/CSPs. k. Activating inactive BCs/CSPs. l. Report instances of CSPs marketing products that complete with our Bank products. m. Accelerate linking Aadhar, Mobile seeding in FI account. n. Monitor activation of Micro ATMs supplied to BCs for issuance of Green PIN and activation of RuPay Cards. o. Persuasion of CSPs for acquisition of that Debt Recovery Agent (DRA) qualifications to supplement the Bank's recovery efforts. p. Any other work assigned by the Bank.
18.	Identification of jobs	The services of retired officers shall be used for Inspection and monitoring of the activities at CSPs/BCs at regular intervals i.e. monthly intervals. BCFs are required to conduct minimum of 75 CSP s visit in a month. Further, BCFs are supposed to do one financial/Non-financial transitions through AEPS or Micro ATM and will submit the report through online portal.
19.	Designation	The retired officers may use designation as Banking Correspondent Facilitator, wherever necessary. A suitable photo Identity Card containing HRMS Number, brief details of engagement and validity period would be provided to all engaged retired personnel.
20.	Working Hours	The retired officers will follow the normal working hours as applicable to the serving official or as required.

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B. 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.

C. 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:

i. Candidates will be required to register themselves online through the link available on SBI website **https://bank.sbi/careers OR https://www.sbi.co.in/careers**.

ii. After registering online, the candidates are advised to take a printout of the system generated online application forms

iii. Candidates should first scan their latest photograph and signature. Online application will not be completed unless candidate uploads his/ her photo and signature as per the guidelines specified under 'How to Upload Document". Candidates should fill the 'application form' carefully and submit the same after filling it completely. In case a candidate is not able to fill the application in one go, he/ she can save the partly filled 'Form'. On doing this, a provisional registration number & password is generated by the system and displayed on the screen. **Candidate should carefully note down the registration number & password.** The partly filled & saved application form can be re-opened using registration number & password where-after the particulars can be edited, 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 application form.

D. HOW TO UPLOAD DOCUMENTS:

a. Details of Document to be uploaded:

i. Recent Photograph
ii. Signature
iii. Brief particular of the experience of last 10 years (assignment-wise Details) (PDF)
iv. ID Proof (PDF)
v. Proof of Date of Birth (PDF)
vi. EWS/ Caste Certificate (SC/ST/OBC/PWD) (if applicable)
vii. Any other document (If Available)

b. **Photograph file type/ size:**

i. Photograph must be a recent passport style colour picture.
ii. File size should be between 20 - 50 kb and Dimensions 200 x 230 pixels (preferably)
iii. Make sure that the picture is coloured and is 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, please make sure that the sun is behind you, or you are in a shaded area, so that you are not squinting or there are no harsh shadows.
vi. In case flash is used, ensure there's no "red-eye"
vii. If you wear glasses make sure that there are no reflections and your eyes can be seen clearly.
viii. Caps, hats, dark glasses are not acceptable. Religious headwear is allowed but must not cover your face.
ix. Ensure that the size of the scanned image is not more than 50 kb. In case the file size is more than 50 kb, adjust the scanner settings such as the DPI resolution, number of colour etc., before scanning the photo.

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 - 20 kb & Dimensions 140 x 60 pixels (preferably).
v. Ensure that the size of the scanned image is not more than 20 kb.
vi. 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 should be A4.
iii. Size of the file should not exceed 500 kb.

Document file type/ size:

iv. In case a Document is being scanned, please saved it as PDF with size not more than 500 kb. 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., before rescanning the file. 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 of 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 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. Click on the respective link "Upload"
ii. Browse & select the location where the JPG or JEPG, PDF file has been saved.
iii. Select the file by clicking on it and Click the 'Upload' button.
iv. Click Preview to confirm that 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
v. Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
vi. **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.**

E. GENERAL INFORMATION:

i. Before applying for a post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him/ her are correct in all respects.
ii. 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.
iii. Candidates belonging to reserved category, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided they must fulfil all the eligibility conditions applicable to unreserved category.
iv. IN CASE IT IS DETECTED AT ANY STAGE OF ENGAGEMENT 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 ENGAGEMENT, HIS/ HER CONTRACTS ARE LIABLE TO BE TERMINATED.
v. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.
vi. Engagement of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank.
vii. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date/ advices etc.
viii. The Bank takes no responsibility for any delay in receipt or loss of any communication.
ix. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the engagement. (If Applicable)
x. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.
xi. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.
xii. Merely satisfying the eligibility norms does not entitle a candidate to be called for interview. Bank reserves the right to call only the requisite number of candidates for the interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.
xiii. In case of multiple application, only the last valid (completed) application will be retained. Multiple appearance by a candidate for this post in interview will be summarily rejected/ candidature cancelled.
xiv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Mumbai and Courts/ Tribunals/ Forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/ dispute.
xv. **BANK RESERVES THE RIGHT TO CANCEL THE ENGAGEMENT PROCESS ENTIRELY AT ANY STAGE**.
xvi. At the time of interview, the candidate will be required to provide details regarding criminal case(s) pending against him /her, if any. The Bank may also conduct independent verification, inter alia including verification of police records etc. The Bank reserves right to deny the engagement depending upon such disclosures 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**

Bank is not responsible for printing errors, if any

Mumbai,
Date: 10.03.2023

GENERAL MANAGER
(RP & PM)

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