

# 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 CONTRACT/ REGULAR BASIS

ADVERTISEMENT NO: CRPD/ SCO / 2018-19/ 14

## ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 22.01.2019 TO 11.02.2019

CLICK HERE
TO APPLY

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. The process of Registration is complete only when fee is deposited with the Bank through Online mode on or before the last date for payment of fee.
- 2. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
- 3. Candidates are required to upload all required documents (brief resume, ID proof, age proof, educational qualification, experience etc.) failing which their candidature will not be considered for shortlisting/ interview.
- 4. 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).
- 5. In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses.
- **6.** Candidates are advised to check Bank's website <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/ selected candidates). The Call letter/ advise, where required, will be sent by e-mail only (No hard copy will be sent).
- 7. ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.
- 8. In case more than one candidate scores same marks as cut-off marks in the final merit list (common marks at cut-off point), such candidates will be ranked in the merit according to their age in descending order.
- 9. Hard copy of application & other documents not to be sent to this office.

## A. DETAILS OF NATURE OF ENGAGEMENT/ VACANCY/ AGE/ SELECTION PROCESS/ LIKELY PLACE OF POSTING:

Post	Nature of engagement	<b>Grade</b> [Comparable Grade Scale]	Vacancy <sup>\$</sup> Gen OBC SC ST LD HI VI Tot		Total	<b>Max. Age</b> (as on 30.11.2018)	Selection Process	Likely place of posting#					
Chief Technology Officer	Contractual (3 years@)	CGM [TEGSS-I (Top Executive Grade Special Scale-I)]	01		-	-	-	-		01	E0 veers	Shortlisting and Navi M	Novi Mumboi
Deputy General Manager (E&TA)	Regular	DGM [TEGS-VI (Top Executive Grade Scale-VI)]	01			-	-	-		01	50 years	Interview	Navi Mumbai

<sup>@ -</sup> extendable at the option of both the Bank and the employee; \$ - The number of vacancies mentioned are provisional and may vary according to the actual requirement of the Bank.

ABBREVIATIONS (Category): Gen - General; OBC - Other Backward Classes; SC - Scheduled Caste; ST - Scheduled Tribe; LD - Loco motor Disability, HI - Hearing Impaired; VI - Visually Impaired

#### B. DETAILS OF EDUCATIONAL QUALIFICATION/ OTHER QUALIFICATIONS/ EXPERIENCE:

Post	Educational Qualification (as on 01.01.2019)	Work experience (as on 01.01.2019)	Key Skills
Chief Technology Officer	Minimum Qualification: B.E./B.Tech./ MCA (from a recognised University)     M.Sc./ M.Tech. in CS/ IT (from a recognised University) will be an added advantage	<ul> <li>i. Minimum 20 years' experience in IT field, preferably with software development background.</li> <li>ii. Out of above minimum 10 years must be in senior executive level position, out of which minimum 3 years should be in banking &amp; financial sector.</li> <li>Experience should be post minimum educational qualification.</li> <li>(Training &amp; Teaching experience will not be counted for eligibility)</li> </ul>	<ol> <li>i. First-hand knowledge in supervising development of large software solutions.</li> <li>ii. Exposure to Core Banking Solutions, Digital Banking, Networking, IT Infrastructure Solutions, Learning Management Solutions.</li> <li>iii. Up -to -date with the current and future of IT that could impact the Bank's digital and financial assets.</li> <li>iv. Technical know-how: Technical architecture skills, technology process skills, Capacity and human capability building skills in IT.</li> <li>v. Adaptability to different roles: Ability to work within both the executive and technical teams and wear different hats in each group.</li> </ol>
Deputy General Manager (E&TA)	B.E./ B.Tech./ Post Graduate in CS/ IT Or MCA (from a recognized University/Institution)     MBA as additional qualification is preferable.	<ul> <li>i. Minimum 18 years' total experience in IT field out of which minimum 6 years must be in senior executive level position.</li> <li>ii. Out of above minimum 6 years of architectural functions out of which 3 years is preferable in banking and financial sector.</li> <li>iii. Experience in Enterprise Architecture will be preferred.</li> <li>Experience should be post educational qualification.</li> <li>(Training &amp; Teaching experience will not be counted for eligibility)</li> </ul>	<ul> <li>i. Strong knowledge of enterprise architecture and design, including architecture frameworks such as TOGAF (TOGAF certification preferred).</li> <li>ii. Strong knowledge of technologies such as APIs, SOA, programming languages, cloud hosting practices and big data technologies.</li> <li>iii. Agile/ DevOPs experience and emerging technology trends.</li> <li>iv. Hands on experience in building enterprise solutions with mature governance processes.</li> <li>v. Hands on experience in drawing architectural artefacts with modelling tools.</li> <li>vi. Good relationship management and communication skills.</li> <li>vii. Good listener who can navigate the organization and bring multiple stakeholders together to achieve strategic business goals.</li> <li>viii. Professional executive demeanour; decisive with highly versatile interpersonal skills.</li> <li>ix. Brings a personality that minimizes conflict and drives positive discussions, collaborates effectively and is inclusive of disparate opinions.</li> </ul>

# C. Role, Responsibilities & Key Performance Areas:

## a. Chief Technology Officer:

Role	Providing technology vision and IT architecture for the Bank, Creating and owning the long term IT strategy for the Bank, assisting DMD & CIO in managing the core IT infrastructure of the Bank, ensuring its future readiness, Leading IT Transformation projects for their completion in time and providing technical expertise to the Top Management of the Bank.					
Responsibilities	Creating Technology vision, architecture roadmap and Policy document for the bank including applications, infrastructure.					
	Reviewing, modifying and refining the technology architecture prevalent in the Bank for meeting its projected needs and remaining competitive in the market.					
	Helping adopt latest, cost-effective and efficient new technology initiatives by the Bank.					
	Ensure un-interrupted availability of IT Hardware and software applications of the Bank for business purposes.					
	Conceptualize and execute strategic planning of IT facilities.					
	Keeping IT infrastructure (Hardware and software applications) in contemporary state and future ready by adopting latest options.					
	Making new software applications or modifications available for business with least turnaround time.					
	Keeping IT environment secure as per Bank's IT/ IS Policies.					
	Leading IT transformation projects.					
	Supervising and monitoring progress of various IT projects for their on-time delivery.					
	Drive specific initiatives to create a flexible IT architecture that allows faster speed-to-market for new products and service offerings.					
	Enhance digital value proposition of the bank to internal users, customers, and to ensure faster product launches, richer set of features, greater flexibility, etc.					
	Providing in-depth technical expertise to the Top Management of the Bank.					
	Ensuring optimal utilization of IT resources.					
	Adoption of systematic project management methodology in all projects within the vertical.					
	Manage key outsourcing relationships, to ensure high quality and timely delivery for SBI at competitive pricing.					
	Completion of IT Projects in time.					

Manage and supervise development of various applications catering to IT operations and business requirements.
Develop 1T for rural banking and support other government initiatives e.g. PMJDY, DBTL through systems changes.

Integrate foreign office IT systems with SBI; ensure adequate support provided to all foreign offices.
Prioritization of incoming projects/ change requests via active participation in demand management council.

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

#### - Tech strategy: • Monitor technological, social and scientific trends that could influence the Bank's business goals. Kev Performance Identify opportunities and risks for the business from IT dimension. • Participate in management decisions about IT governance. • Maintain current information about technology standards and compliance regulations. Manage innovation and development of technology and IT assets. • Communicate the Bank's technology strategy to partners, management and employees. Identifying needs and ensuring ideal software solutions are developed to help increase operational efficiency and leading-edge products. • Ensure un-interrupted 24X7 availability of IT Hardware and software applications of the Bank for business purposes. Ensure total quality management through designing uniform processes and procedures. · Collaborate more closely with the CIO, focusing on innovation and automation. - Tech Architecture: • Choosing the technologies and infrastructure to build the product. • Designing the software architecture, modules and components. • Building the dev roadmap, with coordination with the others regarding priority of features. • Deciding on architectural, developmental operational standards and protocols. • Designing the Database. This includes choosing DB solution and strategies, etc. Constantly exploring new tools and technologies to improve development efficiency and product quality. The scope of attention of CTO is the technical aspect of the product, its quality, productivity, effectiveness, reliability and the life cycle. - Tech Policy: • Develop and maintain overall framework of IT policies, standards and strategies that will empower business and people to deliver on their commitments to the strategy and budgets. Leading IT transformation projects Assisting CIO to define the priorities, objectives and targets that underpins what contributes to delivery of value to business aligned with best practices and standards. • Developing long term plans to sustain and support the business, anticipating the future trends. · Lead strategic insight and overview of business case justifications and ROI analysis for IT spending and initiatives. Vendor Management: • Maintain relationships with the Bank's technology partners who support various IT applications. • Enhance the level of monitoring mechanisms for these partners' performance and delivery standards • Develop and manage strategic vendor and partnership relationships. · Negotiate contracts with vendors and manage costs and schedule of deliverables. - Compliance • Ensure implementation of proper standards for governance as well as regulatory compliance Be responsible for risk management and compliance to IT Security policies as well as regulatory prescriptions. Provide expertise: Provide industry expertise in all aspects of the Bank's IT needs. Track a broad range of emerging technologies to determine their maturity and applicability to the enterprise. • Map current and future technology standards. Develop standards and benchmarking for IT applications being used in the Group. • Evaluate the cost efficiency of emerging technologies and assess their applicability to current needs.

#### b. Deputy General Manager (E&TA):

Role	To establish Enterprise Technology Architecture Vision.
	Set up technical standards and governance structure for the enterprise.
	Assist business strategy and accordingly drive technology strategy from an architecture perspective.
	To provide technology architechture expertise and guidance across multiple business divisions technology domains.
Responsibilities	Establish a target ETA vision aligned with business and IT strategy of the bank
	Responsible for ETA strategy, policies and roadmap for the Bank
	Setting up technical standards, formulation of Enterprise Architecture (EA) Governance Framework
	Driving technology strategy from an architecture perspective, across a portfolio of applications in the Bank, for resource optimization and Risk mitigation
	To engage with business units, Information Security and Risk Teams with deep understanding of technology capabilities and industry trends
	Translating business requirements into specific system, application or process designs, including working with business personnel and executives to identify functional requirements.
	Define / maintain Target Architectures in Roadmaps
	Influencing the technology strategy and technology investments that will realize the business strategy.
	Lead and/ or assist efforts to scope and architect major change programs, leading strategic options analysis & proposing end -to-end solutions & highlighting trade – offs
	Review ongoing designs of major programs to identify strategic opportunities and resolve design issues during delivery
	Identify key technology enables to optimize IT investment
	Develop highly complex solutions that exemplifies quality optimization regarding reliability, availability, scalability, manageability, flexibility, usability / reusability and high performance.
	Deliver Architecutre Solutions in a Banking environment at the highest-level technical expertise
	Create and present technical information in-order-to influence and gain the understanding of business as well as technical roles across the organization
	Lead other IT Architects to provide effective consulting on complex projects including RFP technical evaluations for various business domain
	Lead multiplicational teams in successful application of methodologies and architecture modelling tools
1	Engage with business domains to initiate/lead the engagement after analysis to develop target reference architecture, technical roadmap, strategy and blueprints.

## D. REMUNERATION:

Post	CTC/ Annual Emoluments (approx.)					
Chief Technology Officer	Indicative CTC: <a href="#">65 to 80 Lacs</a>					
Deputy General Manager (E&TA)	Scale of pay: ₹68680-1960/4-74520 [CTC: ₹40.20 Lacs approx.]					

# 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://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.
- ii. Candidates should first scan their latest photograph and signature. Online application will not be registered unless candidate uploads his/ her photo and signature as specified on the online registration page (under 'How to Upload Document").
- iii. Candidates should fill the application carefully. Once application is filled-in completely, candidate should submit the same. In the event of candidate not being able to fill the application in one go, he can save the information already entered. When the information/ application is saved, a provisional registration number and password is generated by the system and displayed on the screen. Candidate should note down the registration number and password. They can re-open the saved application using registration number and password and edit the particulars, if needed. This facility of editing the saved information will be available for three times only. Once the application is filled completely, candidate should submit the same and proceed for online payment of fee.
- iv. After registering online, the candidates are advised to take a printout of the system generated online application forms

# **GUIDELINES FOR PAYMENT OF FEES:**

- i. Application fees and Intimation Charges (Non-refundable) is ₹600/- (₹Six Hundred only) for General and OBC candidates and ₹100/- (₹One hundred only) for SC/ ST/ PWD candidates.
- ii. After ensuring correctness of the particulars in the application form, candidates are required to pay the fees through payment gateway integrated with the application. No change/ edit in the application will be allowed thereafter.
- **iii.** Fee payment will have to be made online through payment gateway available thereat. The payment can be made by using Debit Card/ Credit Card/ Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
- iv. On successful completion of the transaction, e-receipt and application form, bearing the date of
- 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.
   v. If the online payment of fee is not successfully completed in first instance, please make fresh
- attempts to make online payment.
- vi. A provision is there to reprint the e-Receipt and Application form containing fee details, at later stage.
   vii. Application Fee once paid will NOT be refunded on any account NOR can it be adjusted for any other.
- 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.

#### F. CALL LETTER FOR INTERVIEW:

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

## **G. SELECTION PROCESS:**

The selection will be based on shortlisting and 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.

#### H. How to Upload Documents:

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

- i. Brief Resume (DOC or DOCX)
- 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. Form-16 (PDF)
- vii. Recent Photograph
- viii. Signature

## b. Photograph file type/ size:

- i. Photograph must be a recent passport style colour picture.
- ii. Size of file should be between 20 kb 50 kb and Dimensions 200 x 230 pixels (preferred)
- iii. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- iv. Look straight at the camera with a relaxed face
- v. If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- vi. If you have to use flash, ensure there's no "red-eye"
- vii. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- viii. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- ix. Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of 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.
- ${f v.}$  Size of file should be between 10 kb 20 kb and Dimensions 140 x 60 pixels (preferred).
- vi. Ensure that the size of the scanned image is not more than 20 kb.
- vii. Signature in CAPITAL LETTERS shall NOT be accepted.

#### d. Document file type/ size:

- i. All Documents must be in PDF except Resume which should be in DOC or DOCX format.
- ii. Page size of the document to be A4.

#### Document file type/ size (contd...)

- iii. Size of the file should not be exceeding 500 kb.
- iv. In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 kb as PDF. If the size of the file is more than 500 kb, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

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

- i. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- ii. Set Color to True Color
- iii. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
- iv. The photo/ signature file should be JPG or JPEG format (i.e. file name should appear as: image01.jpg or image01.jpeg).
- v. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
- vi. Candidates using MS Windows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50 kb & 20 kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in 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.
- 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.

## I. 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 belonging to reserved category including, 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.
- iii. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT AN APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACT(S), HIS/ HER CANDIDATURE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ ARE DETECTED EVEN AFTER APPOINTMENT, HIS/ HER SERVICES ARE LIABLE TO BE TERMINATED.
- iv. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.
- v. Appointment of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the service and conduct rules of the Bank for such post in the Bank, in force at the time of joining the Bank.
- vi. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date advices etc.
- vii. The Bank takes no responsibility for any delay in receipt or loss of any communication.
- viii. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including 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.
- xi. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.
- **xii.** The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.
- **xiii.** Merely satisfying the eligibility norms does not entitle a candidate to be called for interview. Bank reserves the right to call only the requisite number of candidates for the interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.
- xiv. In case of multiple application, only the last valid (completed) application will be retained and the application fee/ intimation charge paid for other registration will stand forfeited. Multiple appearance by a candidate for a single post in interview will be summarily rejected/ candidature cancelled.
- xv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Mumbai and courts/ tribunals/ forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/ dispute.
- xvi. Outstation candidates, who may be called for interview after short-listing will be reimbursed the cost of Airfare (economy class) for the shortest route in India OR the actual travel cost (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.
- xvii. BANK HAS RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE.

For any query, please write to us through link "CONTACT US" which is available on Bank's website (URL - <a href="https://bank.sbi/careers/psq.htm?action=pquery">https://sbi.co.in/careers/psq.htm?action=pquery</a> OR <a href="https://sbi.co.in/careers/psq.htm?action=pquery">https://sbi.co.in/careers/psq.htm?action=pquery</a> OR <a href="https://sbi.co.in/careers/psq.htm]</a>

Mumbai, Date: 22.01.2019

The Bank is not responsible for printing errors, if any

GENERAL MANAGER (CRPD)