



STATE BANK OF INDIA

HUMAN RESOURCES DEPARTMENT, LOCAL HEAD OFFICE, LAL DARWAJA, BHADRA, AHMEDABAD

ENGAGEMENT OF RETIRED OFFICERS (SCALE- I TO V) OF SBI, E-ASSOCIATE BANKS OF SBI AND PUBLIC SECTOR BANKS ON CONTRACT BASIS.

ADVERTISEMENT NO: HR/RPD/FIFM/CONTRACT/ 2020-21/

SUBMISSION OF APPLICATION: FROM 16.05.2020 TO 29.05.2020

State Bank of India, Local Head Office, Ahmedabad invites application from **Retired Officers (Scale-I To V) Of SBI, E-Associate Banks Of SBI and Public Sector Banks** for engagement on contract Basis for its **FI & MM Network in Ahmedabad Circle**. The eligible and interested candidates are requested to apply in hard copy.

1. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the date of eligibility.
2. The applicant should have retired on superannuation on completing 60 years of age and having good health and track record and should not have undergone any punishment in disciplinary action by Bank in preceding 5 years prior to his retirement. No case by CBI or other Law Enforcement Agency should be pending against the candidate at the time of application or has been convicted in criminal case. Officers, who have been retired under Voluntary Retirement Scheme/Compulsory Retirement Scheme/Exit option Scheme etc or dismissed/terminated by the Bank are not eligible to apply.
3. The applicant's age should not be more than completed 64 years as on 01.06.2020.
4. The selection process consists of shortlist and interview.
5. The period of engagement shall be 2 years from the date of engagement or completion of 65 years of age, whichever is earlier and subject to annual review.
6. Candidates are required to submit all required documents (ID proof, age proof, educational qualification, experience, caste/EWS certificate, wherever applicable etc.) failing which their application/ candidature will not be considered for short listing/ interview.
7. Candidature/ Short listing 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). The candidate should submit self attested photocopies of these documents at the time of Interview (i) Certificate/letter given by the Employer at the time of retirement. ii) Service Certificate issued by the employer at the time of retirement. Iii) Pan card iv) Aadhar Card v) Residence Proof vi) Caste/EWS/OBC Non Creamy Layer Certificate (if applicable).

A. DETAILS OF POST/ NATURE OF ENGAGEMENT/ GRADE/ VACANCY/ AGE/ SELECTION PROCESS

Sr	Post	Nature of engagement/ Grade	Category wise						PWD			
			Gen	SC	ST	OBC	EWS	Total	LD	VI	HI	D & E
1	Business Correspondent Facilitator(BCF) at District Sales HUB	Contractual *	15	5	2	9	3	34	1	1	0	0
2	Executive (Marketing) at District Sales Hub	Contractual *	12	4	2	7	2	27	1	1	0	0
3	Executive (Recovery) at RBO Office	Contractual *	7	1	0	3	1	12	1	0	0	0
		TOTAL	34	10	4	19	6	73	3	2	0	0

Gen – General; OBC – Other Backward Classes; SC – Scheduled Caste; ST – Scheduled Tribe; EWS: Economically Weaker Sections

- Reservation for EWS in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Gol. 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 verified through the proper channels". Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Gol.

B. DETAILS OF ELIGIBILITY:

Sr	Post	Eligibility Criteria
1	Business Correspondent Facilitator(BCF) at District Sales HUB	Retired Officers from Scale I to V of SBI & e-Abs and Retired Offices of other PSBs
2	Executive (Marketing) at District sales Hub	Scale I to Scale V officers of SBI and eABs
3	Executive (Recovery) at RBO Office	Retired Officers from Scale III to Scale V of SBI and eABs

NOTE: 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 eligibility criteria prescribed for various posts are the minimum. Candidate must possess the requisite eligibility and relevant experience. iii. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ ST/ OBC candidates. iv. Candidate belonging to OBC category but coming in the 'creamy layer' are not entitled to OBC reservation. v. 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 and latest OBC certificate containing the 'Non-creamy layer' clause, at time of interview, should be submitted by such candidates, if called for interview. vi. PWD candidates should produce a certificate issued by a competent authority as per the Gol Guidelines.

c. REMUNERATION

Sr	Post	CTC/ Scale of Pay												
1	Business Correspondent Facilitator(BCF) at District Sales HUB	<p>For retired staff (Scale I to Scale III including officers of other PSBs.), appointed as Business Correspondent Facilitator (BCF), for CSP visits the monthly emoluments shall be Rs 30000/- consolidated plus Rs 6000/- as travel expenses per month. ii) For retired staff (Scale IV to Scale V including officers of other PSBs.), appointed as Business Correspondent Facilitator (BCF), for CSP visits the monthly emoluments shall be Rs 35000/- plus Rs 6000/- as travel expenses per month.</p> <table border="1" data-bbox="467 352 1546 533"> <thead> <tr> <th>Criteria</th> <th>% of CSPs Visits</th> <th>Remuneration details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">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.</td> <td>90% and more visits at allotted CSPs</td> <td>Full remuneration</td> </tr> <tr> <td>80% and upto 90% visits</td> <td>80% of the remuneration</td> </tr> <tr> <td>70% and upto 80% visits</td> <td>70% of the remuneration</td> </tr> <tr> <td>Below 70% visits</td> <td>50% of the remuneration</td> </tr> </tbody> </table> <p>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 him during the month and submit it on the last date of the month. Further, if CSP visits by BCF is less than 70% for 2 months, services shall be liable to be terminated by giving notice of 1 month or payment of one month emolument in lieu of notice.</p>	Criteria	% of CSPs Visits	Remuneration details	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.	90% and more visits at allotted CSPs	Full remuneration	80% and upto 90% visits	80% of the remuneration	70% and upto 80% visits	70% of the remuneration	Below 70% visits	50% of the remuneration
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2	Executive (Marketing) at District Sales Hub (DSH)	<p>i) For retired staff (Scale I to Scale III including officers of eABs), appointed as Executive (Marketing) Rs 30,000/- plus Rs 6,000/- as travel expenses per month.</p> <p>ii) For retired staff (Scale IV to Scale V including officers of other eABs), appointed as Executive (Marketing) Rs 35,000/- plus Rs 6,000/- as travel expenses per month.</p> <table border="1" data-bbox="521 793 1546 1178"> <thead> <tr> <th>Criteria</th> <th>% of Proposals sourced</th> <th>Remuneration details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Executive (Marketing) is expected to source 20-25 proposals per month with aggregate value of business sourced as Rs. 50 lacs with minimum 20% conversion rate (Value of Business converted – Rs. 10 lacs and minimum number of proposals – 10)</td> <td>Achievement of 90% and more of Business conversion target of Rs. 10 lacs</td> <td>Full remuneration as specified</td> </tr> <tr> <td>Achievement of 80% and upto 90% of Business conversion target of Rs. 10 lacs</td> <td>80% of the specified remuneration</td> </tr> <tr> <td>Achievement of 70% and upto 80% of Business conversion target of Rs. 10 lacs</td> <td>70% of the specified remuneration</td> </tr> <tr> <td>Achievement of less than 70% of Business conversion target of Rs. 10 lacs</td> <td>50% of the specified remuneration</td> </tr> </tbody> </table> <p>There will be incentive on additional Business sanctioned/ disbursed over and above Rs. 10 lacs @ 0.50% of the additional amount. Asset quality and the proposals sourced by the Executive (Marketing) will be reviewed every quarter. In the event of continuous underperformance for 2 consecutive months, the services are liable to be terminated by giving 1 months' notice or payment of one month emoluments in lieu of notice.</p>	Criteria	% of Proposals sourced	Remuneration details	Executive (Marketing) is expected to source 20-25 proposals per month with aggregate value of business sourced as Rs. 50 lacs with minimum 20% conversion rate (Value of Business converted – Rs. 10 lacs and minimum number of proposals – 10)	Achievement of 90% and more of Business conversion target of Rs. 10 lacs	Full remuneration as specified	Achievement of 80% and upto 90% of Business conversion target of Rs. 10 lacs	80% of the specified remuneration	Achievement of 70% and upto 80% of Business conversion target of Rs. 10 lacs	70% of the specified remuneration	Achievement of less than 70% of Business conversion target of Rs. 10 lacs	50% of the specified remuneration
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3	Executive (Recovery) at RBO Office	<p>i) For retired staff (Scale III) including officers of PSBs, appointed as Executive (Recovery) Rs 30,000/- plus Rs 6,000/- as travel expenses per month.</p> <p>ii) For retired staff (Scale IV to Scale V) including officers of PSBs, appointed as Executive (Recovery) Rs 35,000/- plus Rs 6,000/- as travel expenses per month.</p> <table border="1" data-bbox="532 1423 1546 1724"> <thead> <tr> <th>Criteria</th> <th>Targets to be allotted by RBOs</th> <th>Remuneration details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Targets for reduction in SMA, Recovery in NPA & AUCA, No. of Compromise proposals including OTS, Recovery Certificates (RCs) issued, Executive Proceedings (EP) filed, etc</td> <td></td> <td>Full remuneration as specified</td> </tr> <tr> <td></td> <td>80% of the specified remuneration</td> </tr> <tr> <td></td> <td>70% of the specified remuneration</td> </tr> <tr> <td></td> <td>50% of the specified remuneration</td> </tr> </tbody> </table> <p>In the event of continuous underperformance for 2 consecutive months, the services are liable to be terminated by giving 1 months' notice or payment of one month emoluments in lieu of notice.</p>	Criteria	Targets to be allotted by RBOs	Remuneration details	Targets for reduction in SMA, Recovery in NPA & AUCA, No. of Compromise proposals including OTS, Recovery Certificates (RCs) issued, Executive Proceedings (EP) filed, etc		Full remuneration as specified		80% of the specified remuneration		70% of the specified remuneration		50% of the specified remuneration
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D. DETAILS OF ROLES & RESPONSIBILITIES/JOB PROFILE & KRAS:

Sr	Post	Roles & Responsibilities		
		Sr No	Particulars	Remarks
1	Business Correspondent Facilitator(BCF) at District Sales Hub (DSH)	1	Proposal for engagement	Engagement of retired officials for CSP visit/Coordination at DSH/FI DSH. 75 CSPs to be allotted to each BCF.
		2	Engagement type	Engagement for full time works.
		3	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule.
		4	Identification of role / responsibilities / Job profile BCF FOR CSP Visits at DSH	<ol style="list-style-type: none"> 1. Inspect and monitor the activities at CSPs/BCs at regular intervals i.e. at fortnightly intervals (Proposed monthly). BCF are supposed to do one financial/ non-financial transactions through AEPS or Micro ATM and will submit the report through online portal. 2. To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets. 3. Ensure maintenance of registers. 4. Provide guidance and training to the CSPs on banking practices and improve compliance report of BCs / CSPs on various Banks' instructions. 5. Escalate operative issues of CSPs to higher authority. 6. Ensure resolution of CSP issues quickly. 7. Provide feedback to DSH team to improve efficiency of BC channel. 8. Send alerts to CM (FI Channel) at DSH on critical issues. 9. Improve financial literacy training to BCs / CSPs in handling of new products. 10. Conduct due diligence on new BCs / CSPs. 11. Activating inactive BCs / CSPs. 12. Report instances of CSPs marketing products that compete with our Bank products. 13. Accelerate linking of Aadhar, Mobile seeding in FI account. 14. Monitor activation of Micro ATMs supplied to BCs for issuance of Green PIN and activation of RuPay Cards. 15. Persuasion of CSPs for acquisition of the Debt Recovery Agent (DRA) qualifications to supplement the Bank's recovery efforts.
2	Executive (Marketing) at District Sales Hub (DSH)	Sr No	Particulars	Remarks
		1	Proposal for engagement of retired officers as Executive (Marketing)	Engagement of retired officers for sourcing at DSH-02 per DSH as Executive (Marketing)
		2	Engagement type	Engagement for full time works.
		3	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule
4	Identification of role / responsibilities / Job profile FIMM EXECUTIVE (Marketing) For Sourcing Business	<ol style="list-style-type: none"> 1. Market and source quality loan proposals with all requisite documents such as KYC documents, land/ property documents, financials where applicable, full location details with a sketch map and support to branches for loan sourcing. 2. Achieve product wise targets such as Agri Gold Loans, Tractors, PML, ABAL, HL, Auto loans and Personal loans. etc, as decided by the Bank. 3. Support branches in renewal of overdue KCCs. 4. Source and support branches in achievement of advances budgets for Per and SME segments 5. Source and support branches in achievement of Priority Sector Advances 6. Market CVE products. 7. Potential mapping of the district and available possibilities for business in the district. 8. Ensure communication with CM FI channel on a continuous basis to draw support from CSP activity at these branches 9. Contribute towards activity budget of the DSH such as conduct of Mudra/Stand Up India camps, Customer Relation Program etc. 10. Identify new business opportunities and provide leads to the branches. 11. Liaise with Government functionaries / Departments in the District for new customer acquisition and create awareness of Bank's products. 		

3	Executive (Recovery) at RBO Office	Sr No	Particulars	Remarks
		1	Proposal for engagement	Engagement of retired officer under Mgr. (NPA) -02 per RBO
		2	Engagement type	Engagement for full time works.
		3	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule
		4	Identification of role / responsibilities / Job profile	1. Coordination with district authorities for revenue recovery proceedings in agriculture lending and GSS. 2. Conduct of at least 2 recovery cum renewal camps per week at branches in DSHs. 3. Follow up of recovery suits filed in Civil Courts 4. Intensive monitoring of top 100 accounts of RBO with minimum recovery targets to be allotted by the RM 5. Achievement of AUCA recovery targets allotted by RBO 6. Tele calling of SMA/NPA accounts

E. CALL LETTER FOR INTERVIEW: Intimation/ call letter for interview will be sent by email. **NO HARD COPY WILL BE SENT**

F. SELECTION PROCESS: The selection will be based on short listing and interview. Mere fulfilling minimum qualification and experience and eligibility criteria will not vest any right in candidate for being called for interview and selection. The Short listing Committee constituted by the Bank will decide the short listing parameters and thereafter, adequate number of candidates, as decided by the Bank will be short listed and called for interview. The decision of the bank to call the candidates for the interview and selection shall be final. No correspondence will be entertained in this regard.

G. HOW TO APPLY: The candidates should download the application form annexed hereto and after filling the same complete in all respects and attaching the requisite documents should send the same to the undersigned at the under mentioned address by post/courier/hand delivery. An advanced scanned copy thereto with all annexure attached may also be sent on the email id. mgrrpd.lhoahm@sbi.co.in and cmrpd.lhoahm@sbi.co.in. The Candidates should have their personal email id which should be kept valid and active till the declaration of result. It will help him/ her in getting call letter/ Interview advices etc. by email (if shortlisted).

H. Bank reserves the right to defer/cancel the above process at any stage without notice and without assigning any reasons.

GENERAL INFORMATION:

- Candidates are advised in their own interest to apply well before the closing date and not to wait till the last date.
- SBI does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of any reason.
- In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the engagement.
- The original documents regarding eligibility criteria and proof of date of birth should be produced for verification on the date of interview. Candidates will not be allowed to attend the interview if original certificates are not produced for verification on the date of interview.
- Caste Certificate issued by competent authority on the format prescribed by the Government of India will have to be submitted by the SC/ST Candidates, if called for interview.
- 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'. Latest OBC Certificate containing the non creamy layer clause, is to be submitted at the time of interview, if called for interview.
- Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by competent authority on the format prescribed by Government of India.
- Engagement of selected candidates is subject to his/her/their being declared medically fit as per the requirement of the Bank.
- 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 Ahmedabad and Courts/Tribunals/Forums at Ahmedabad only shall have sole and exclusive jurisdiction to try any cause/dispute.

AHMEDABAD
DATE: 14.05.2020

ASSISTANT GENERAL MANAGER (HR)

ENGAGEMENT OF RETIRED OFFICERS (SCALE I TO V) OF THE BANK / E-ABs & OTHER PSBs AT DSH & RBO OF FIMM NETWORK AS BUSINESS CORRESPONDENT FACILITATOR (BCF) / EXECUTIVE (MARKETING) AND EXECUTIVE (RECOVERY) ON CONTRACT BASIS WITHOUT PREJUDICE TO THEIR PENSION

APPLICATION FORMAT

To
 The Assistant General Manager (HR),
 State Bank of India,
 Ahmedabad Local Head Office,
 Bhadra, Lal Darwaja,
 Ahmedabad -380001

Paste (not to staple)
 a recent passport
 size photograph here
 and sign across in
 full of date

Madam / Dear Sir,

APPLICATION FOR ENGAGEMENT OF RETIRED OFFICERS (SCALE 1 TO 5) OF THE BANK / E-ABs & OTHER PSBs AT DSH & RBO OF FIMM NETWORK AS BUSINESS CORRESPONDENT FACILITATOR (BCF) / EXECUTIVE (MARKETING) AND EXECUTIVE (RECOVERY) ON CONTRACT BASIS

I submit herewith my application for the post of Business Correspondent Facilitator (BCF)/Executive(Marketing)/Executive(Recovery) on contract basis in State Bank of India. I have read the Role, Remuneration and Terms & Conditions relating to the post and advise that they are acceptable to me.

S.No.	Name of the Post	Tick
1	Business Correspondent Facilitator(BCF)	
2	Executive (Marketing)	
3	Executive (Recovery)	

1.Full Name Shri/Smt/Kum (in Block Letters, as per degree certificate):

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2.Father's/ Husband's Name:

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3. P.F. Index No(Applicable for SBI &E-ABs):

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12. Educational Qualification:

13.a. Last 3 assignments held as on date of retirement covering minimum 5 years:

Sl. No	Assignment	From	To	Office / Branch
1.				
2.				
3.				

13. b. Area of specialization- [Retail lending / SME Credit/ Agri Credit / High Value Advances / Forex / IT / Others (please specify)] :
.....

14. Languages Known (Tick in the appropriate box):

Language	Read	Write	Speak	Understand

15. a. Presently Engaged: Full Time / Part Time – (Yes/ No)

If yes,

Name of Organization :

Place of Work :

Details of work :

Details of contract :

Monthly emoluments :

16. Please give preferences of place to work :

1. _____

2. _____

3. _____

17. Declaration: I hereby declare that:

1. I am an Indian Citizen and retired from the Bank's service on attaining superannuation and not under Voluntary Retirement Scheme or Exit Option Scheme.
2. No punishment/penalty was inflicted on me during last five years of my service in the Bank preceding my retirement.
3. No case of CBI or any other Law Enforcement Agency is pending against me.
4. I am physically fit to carry out duties of the Business Correspondent Facilitator (BCF)/Executive (Marketing)/Executive (Recovery) including continuous travel for duties.
5. I further declare that all statements made in this application are true, complete and correct to the best of my knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage of my not satisfying any of the eligibility criteria according to State Bank of India, my candidature/engagement is liable to be cancelled.
6. Further, I will not claim any extension of contract as a right.

Place :

Signature:

Date :

Name of the Applicant:

Enclosures:

(self-attested photocopies to be enclosed to the application and original certificates will be verified during interview)

01. Certificate/letter given by the employer at the time of retirement.
02. Service Certificate issued by the employer at the time of retirement.
03. PAN Card.
04. Adhaar Card
05. Residence proof.
06. Caste certificate (if applicable only)
07. Appreciation letters/certificates given by the institution if any.

CONTACT NUMBERS : +91 79 25506800

MAIL ID : mgrrpd.lhoahm@sbi.co.in, cmrpd.lhoahm@sbi.co.in

Address for correspondence:

The Assistant General Manager (HR),
State Bank of India,
Ahmedabad Local Head Office,
Bhadra, Lal Darwaja,
Ahmedabad -380001
