



State Bank of India
Central Recruitment & Promotion Department
Corporate Centre, Mumbai
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**SBI HONOURED AS OVERALL WINNER UNDER “TOP PERFORMING BANK”
CATEGORY AT EASE 7.0 CITATION CEREMONY**



**ENGAGEMENT OF SPECIALIST CADRE OFFICERS ON CONTRACT BASIS
(ADVERTISEMENT NO: CRPD/SCO/2025-26/15)**

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 27.10.2025 TO 17.11.2025

State Bank of India invites online applications from eligible Indian citizens for appointment to the Specialist Cadre Officers Posts on Contract Basis. Candidates are requested to apply online through the link given on Bank's official website <https://sbi.bank.in/web/careers/current-openings>

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 / last date of online registrations.
2. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the Post(s) as on the date of eligibility.
3. **Candidates are required to upload all relevant documents including their resume, ID proof, age proof, Caste certificate, PwBD Certificate (if applicable), educational qualifications certifications, experience details, Biodata etc., failing which their application/candidature will not be considered for shortlisting/ interview.**
4. The process of Short-listing will be provisional and without verification of original 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 official website <https://sbi.bank.in/web/careers/current-openings> 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)**.
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 need not to be sent to this office.**
10. **TEACHING & TRAINING EXPERIENCE WILL NOT BE COUNTED FOR ELIGIBILITY.**
11. **CANDIDATES CAN APPLY FOR MORE THAN ONE POST IF OTHERWISE FULFILLS ALL ELIGIBILITY CRITERIA FOR THE POST(S).**
12. Mere fulfilment of the eligibility criteria (i.e. minimum required qualifications and experiences) shall not entitle a candidate to be 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.**
13. Candidates against whom there is / are adverse report regarding character & antecedents, moral turpitude etc. are not eligible to apply for the post. If any such adverse orders / reports against the shortlisted/ selected candidates is found/ received by the Bank post their selection, their candidature/ service will be rejected forthwith..
14. 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 the right to deny appointment depending upon such disclosures and/ or independent verification.
15. Candidates furnishing false information / suppressing the facts will be disqualified and shall be liable for debarment and legal/criminal action. Candidates who attempt fraud/impersonation shall be liable to be debarred from future recruitment process conducted by the Bank
16. **Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions and SBI Group companies 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.**

A: DETAILS OF POSTS/VACANCIES/ AGE CRITERIA:

Sl. No.	Name of Post @	Vacancies							PwBD (Horizontal vacancy)				Age as on 01/05/2025 (Years) #	
		SC	ST	OBC	EWS^	UR	Total	VI	HI	LD	D&E\$	Min	Max	
1	Head (Product, Investment & Research)	Regular	--	--	--	--	1	1	1	--	--	--	35	50
		Backlog	--	--	--	--	--		--	--	--	--		
2	Zonal Head (Retail)	Regular	--	--	1	--	3	4	1	--	--	--	35	50
		Backlog	--	--	--	--	--		--	--	--	--		
3	Regional Head	Regular	--	--	1	--	4	7	--	--	--	--	35	50
		Backlog	1	--	1	--	--		1	--	--	--		
4	Relationship Manager-Team Lead	Regular	2	1	4	1	10	19	--	--	1	--	28	42
		Backlog	--	1	--	--	--		1	1	--	--		
5	Investment Specialist (IS)	Regular	3	1	5	2	9	22	--	1	--	--	28	42
		Backlog	1	--	1	--	--		1	--	--	--		
6	Investment Officer (IO)	Regular	7	3	12	4	20	46	--	1	--	--	28	40
		Backlog	--	--	--	--	--		1	--	--	--		
7	Project Development Manager (Business)	Regular	--	--	--	--	2	2	1	--	--	--	30	40
		Backlog	--	--	--	--	--		--	--	--	--		
8	Central Research Team (Support)	Regular	--	--	--	--	2	2	1	--	--	--	25	35
		Backlog	--	--	--	--	--		--	--	--	--		

Abbreviation: UR- Unreserved, OBC-Other Backward Class-Non-Creamy Layer, SC-Scheduled Caste, ST-Scheduled Tribe, EWS-Economically Weaker Section, VI-Visually Impaired, HI-Hearing Impaired, LD-Locomotive Disability, \$ D&E Include PwBDs as mentioned in Sec 34 (1) clause (d) & (e) of The Rights of Persons with Disabilities Act 2016

^ 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. @ **Candidate can apply for more than one post.**

B: SUGGESTED PLACE OF POSTING: CIRCLEWISE/ POST WISE VACANCIES

Post No.	Post Name	Suggested place of posting
1.	Head (Product, Investment & Research)	Mumbai
2.	Zonal Head (Retail)	West Zone (Mumbai), South Zone (Bangalore), East Zone (Kolkata) & North Zone (New Delhi)
3.	Regional Head	New Delhi, Patna, Bhopal, Guwahati,
4.	Relationship Manager-Team Lead	Centres within the applied/opted Circle ##
5.	Investment Specialist	Centres within the applied/opted Circle ##
6.	Investment Officer	Centres within the applied/opted Circle ##
7.	Project Development Manager (Business)	Mumbai
8.	Central Research Team (Support)	Mumbai

Circle wise vacancies of the following post(s) are as under:

Sl.	Name of the Circle	Name of the Post (S) / Serial number of the Post(s)		
		Relationship Manager (Team Lead)	Investment Specialist	Investment Officer
1.	GANDHINAGAR	1	0	1
2.	AMARAVATI	1	1	2
3.	BENGALURU	4	1	6
4.	BHUBANESHWAR	1	0	1
5.	BHOPAL	0	2	2
6.	CHANDIGARH	1	0	1
7.	CHENNAI	1	2	3
8.	GUWAHATI	2	0	3
9.	HYDERABAD	1	1	2
10.	JAIPUR	1	1	0
11.	KOLKATA	0	2	4
12.	LUCKNOW	0	2	2
13.	MAHARASHTRA	0	2	3
14.	MUMBAI METRO	1	3	3
15.	NEW DELHI	2	2	2
16.	PATNA	0	1	3
17.	THIRUVANANTHAPURAM	3	2	8
Total		19	22	46

Note: Candidate will be given option for three circles and are required to indicate three different Circles for three posts {Relationship Manager (Team Lead), Investment Specialist, Investment Officer} while submitting the online application. In case of any incorrect selection, such as repetition of a Circle, the Bank shall exercise its discretion to take an appropriate decision, which shall be final and binding. No request for change of Circle preference will be entertained at any stage. Further, in case candidate does not get the Circle(s) of his/her choice, the candidature may be considered for other Circles.

The Vacancies / Post (s) mentioned above are indicative and Bank reserves the right to transfer the services of such OECs (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.

IMPORTANT INFORMATIONS

- a. **Candidates who have previously selected and issued offer letters in any of the previous recruitment exercises for Wealth Management & Premier Banking (WBPM) but did not join the post, shall be debarred from applying for any post or vacancy for a period of two (2) years from the date of non-joining. This provision shall be applicable to all candidates participating in the current and future recruitment processes.**
- b. **Candidates who have previously been engaged on contract for the posts mentioned in this advertisement and have subsequently resigned from the Bank shall be debarred from applying for any position or post mentioned in this advertisement for a period of two (2) years from the date of resignation.**
- c. **Candidates who have previously been engaged on contract for the posts mentioned in this advertisement and have subsequently resigned from the Bank and where caution notice has been issued, those candidates shall be barred from appearing from all our forthcoming recruitments.**
- d. The number of vacancies including reserved vacancies mentioned above are **provisional and may vary** according to the actual requirement of the Bank.
- e. The educational qualification prescribed for various posts are the minimum. Candidate **must possess the qualification and relevant full-time experience** as on specified dates.
- f. Candidate belonging to reserved category including Person with Benchmark Disabilities (PwBD) for whom no reservation has been mentioned are free to apply for vacancies announced for UR category provided they fulfil all the eligibility criteria applicable to UR category.
- g. Maximum age indicated is for Unreserved Category candidates. Relaxation in upper age limit will be available to reserved category candidates as per Govt. of India guidelines (wherever applicable).
- h. The reservation under various categories will be as per prevailing Government of India Guidelines.
- i. PwBD candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines.
- j. Reservation for PwBD candidates is horizontal and is included in the vacancy of the respective parent category.
- k. 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 UR or UR (LD/VI/Hi/d&e), as the case may be.
- l. OBC category candidate should submit the OBC certificate on format prescribed by Govt. of India, having Non-Creamy Layer clause issued during the period, from **01.04.2025 to the date of interview**, if called for. No request for extension of time for production of the Certificate beyond the said date shall be entertained and candidature will be cancelled.

- m. 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. **Non-production of caste certificate in format prescribed by Govt. of India may lead to cancellation of candidature at any point of time.**
- n. 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.
- o. 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 on or before the closure of online application date.
- p. The EWS candidates should note that in case, they are not in possession of “Income & Asset Certificate” for **the FY2024-25** as per the extant DoPT guidelines on or before the closure of online application date, such candidates should apply under “UR Category” only.
- q. **The relevant experience certificate from the employer must contain specifically that the candidate has experience in that related field as required. Without the production of proper experience certificate, Bank has right to cancel the candidature at any point of time.**
- r. Bank reserves the right to cancel the recruitment process entirely or for any particular post at any stage without specifying any reasons thereof.
- s. The candidates who are working in State Bank Group/ Companies will have to produce “No objection certificate (NOC)” from their employer while applying for any post(s)
- t. Only those persons with benchmark disabilities would be eligible for reservation under PwBD category. **“Benchmark disability”** means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available, such backlog would be filled up by interchange among other eligible PwBD candidates subject to the posts having been identified suitable for such disabilities.
- u. **Candidates are required to indicate three different Circles for three posts {Relationship Manager (Team Lead), Investment Specialist, Investment Officer} while submitting the online application. Incase of any incorrect selection, such as repetition of a Circle, the Bank shall exercise its discretion to take an appropriate decision, which shall be final and binding. No request for change of Circle preference will be entertained at any stage.**
- v. **TRANSFER POLICY:** The Bank reserves the right to transfer the services of such officers engaged on contract (OECs) 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. **Any request for posting/transfer to a specific place/office may not be entertained.**
- w. **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.
- x. **\$\$ How to ascertain experience (Both mandatory & preferred) / Verification of Work Experience:**
- The period of work experience will be reckoned based on the details furnished in the Biodata/Resume at the time of shortlisting and interview. Verification of the documents evidencing experience shall be carried out at the time of Interview / joining through one or more ways of the following means:
- Experience certificate issued by the employer; and/ or
 - Annual performance appraisal letters; and / or
 - Combination of appointment and relieving letters; and/ or
 - Combination of offer letter and IT returns; or
 - Any other authentic documentary evidence substantiating the period of experience, subject to satisfactory background and reference checks.
 - Teaching and training experience will not be counted for eligibility.

Note: Experience of less than six months in any organization shall not be considered for eligibility.

C. REMUNERATION & CONTRACT PERIOD:

Sl. No.	Name of Post	CTC Upper Range [^]	Variable Pay /Performance Linked Pay (PLP)**	Contract Period \$
		(Rs In Lakhs)		
1	Head (Product, Investment & Research)	135.00	Eligible for Performance Linked Pay and Annual Increment based on the performance rating measured as per Bank's Policy.	5 Years (Renewable another 4 years at the discretion of the Bank subject to fulfillment of any such conditions as may be stipulated by the Bank)
2	Zonal Head (Retail)	97.00		
3	Regional Head	66.40		
4	Relationship Manager-Team Lead	51.80		
5	Investment Specialist	44.50		
6	Investment Officer	27.10		
7	Project Development Manager (Business)	30.10		
8	Central Research Team (Support)	20.60		

[^] Annual CTC is negotiable and will depend upon experience & current emoluments of candidates in the present employment & place of posting.

** Annual Cost to Company (CTC) upper range for Fixed + Variable Pay/PLP based on Performance Rating + Other Perks

\$ The contract period is of 5 Years. The contract can be terminated at any time, without prejudice, by giving two (2) months' notice from either side or on payment/surrender of two (2) months' compensation amount in lieu thereof.

Bifurcation of Annual CTC:

Sl. No.	Post	Bifurcation of Annual CTC (Maximum Limit)	
1	Head (Product, Investment & Research)	Fixed Pay	INR 99.62 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 0.38 Lakhs
		Performance Linked Pay	35% of Fixed Pay
		Annual Increment Band	0% to 25%
2	Zonal Head (Retail)	Fixed Pay	INR 66.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 1.10 Lakhs
		Performance Linked Pay	45% of Fixed Pay
		Annual Increment Band	0% to 25%
3	Regional Head	Fixed Pay	INR 45.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 1.10 Lakhs
		Performance Linked Pay	45% of Fixed Pay
		Annual Increment Band	0% to 25%
4	Relationship Manager - Team Lead	Fixed Pay	INR 35.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 1.04 Lakhs
		Performance Linked Pay	45% of Fixed Pay
		Annual Increment Band	0% to 25%
5	Investment Specialist	Fixed Pay	INR 30.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 0.92 Lakhs
		Performance Linked Pay	45% of Fixed Pay
		Annual Increment Band	0% to 25%
6	Investment Officer	Fixed Pay	INR 18.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 0.92 Lakhs
		Performance Linked Pay	45% of Fixed Pay
		Annual Increment Band	0% to 25%
7	Project Development Manager (Business)	Fixed Pay	INR 22.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 0.32 Lakhs
		Performance Linked Pay	35% of Fixed Pay
		Annual Increment Band	0% to 25%
8	Central Research Team (Support)	Fixed Pay	INR 15.00 Lakhs
		Conveyance, Mobile, Medical Allowances	INR 0.32 Lakhs
		Performance Linked Pay	35% of Fixed Pay
		Annual Increment Band	0% to 25%

D. DETAILS OF THE REQUIREMENTS OF EDUCATIONAL QUALIFICATIONS/POST-QUALIFICATION EXPERIENCES/SPECIFIC SKILLS /JOB PROFILE/KEY RESPONSIBILITY AREA ETC:

1. Post: Head (Product, Investment & Research)

Educational Qualification (As on 01.05.2025)	<p>Mandatory: Graduation / Post Graduation from Government recognized University / Institution or Reputed Colleges.</p> <p>Preferred Qualification: CA / CFP / CFA / NISM Investment Advisor / NISM 21-A/ Research Analyst Certificate</p>
Post-Qualification Experience (As on 01.05.2025)	<p>Essential Experience: \$\$ (as explained above)</p> <ul style="list-style-type: none"> ➤ Minimum 15 years of relevant work experience in financial services, financial product development, investment advisory and private Banking. ➤ Minimum 8 years of experience in Wealth Management. (Total 15 years' experience is inclusive of 8 years). <p>Preferred Experience: \$\$ (as explained above)</p> <ol style="list-style-type: none"> i. Knowledge of Equity Products, PMS, Alternate Investments, Mutual Funds. ii. Experience in Product Development and Structuring for Private Wealth Clients. iii. Experience in managing Investment Counsellors/ specialists at a National Level with Leading Banks. iv. Knowledge & Experience in Market Analytics and Passion for Research in Economics trend and Products. <p>(these skills will be tested at the time of interview)</p>
Job Profile (Detail description of Role, Responsibilities and Functions)	<ul style="list-style-type: none"> ➤ Designing the Value Proposition for the Wealth Management Business. ➤ Responsible for Management of Research Team and Investment Team. ➤ Ensure High Quality of Research Reports for Clients with Proper Coverage. ➤ Ensure Product Benchmarking is conducted at Quarterly intervals ➤ Launch of Innovative and Superior Wealth Management Products after competitive Scanning and Benchmarking. ➤ Liaison with other Departments and Outside Agencies to have Best in Class Technology driven Solutions
Key Responsibility Areas (KRAs) for the Post	<ul style="list-style-type: none"> ■ Investment & Research <ul style="list-style-type: none"> - Introduce the current broader wealth products trends and high-quality Research reports. - Create forward looking view on equity market and specific sectors. - Create regular updates on happening of equity market. - Analyse various PMS/AIF/MF/Structured Products scheme offerings and conduct due diligence for approval - Liaison with other departments and outside agencies for equity Markets - Analytics of Equity PMS/AIF/Other wealth product and Client portfolios. - Liaison with Market data aggregators and research report providers ■ Regular interaction with Investment and RM Team ■ Compliance <ul style="list-style-type: none"> ➤ Ensuring compliance of guidelines, systems & procedures are followed while approving products ➤ Ensure the teams have necessary certification to comply with SEBI/IRDA instruction. ➤ Knowledge sharing : Arranging investment conclaves ➤ Any other matter, as may be entrusted by the Bank from time to time

2. Post: Zonal Head (Retail)

Educational Qualification (As on 01.05.2025)	<p>Mandatory:</p> <ul style="list-style-type: none"> ➤ Graduates from Government recognised University or Institution. <p>Preferred:</p> <ul style="list-style-type: none"> ➤ MBA (Banking/ Finance/ Marketing) with 60% from recognized University or Institution. ➤ CFP / CFA / NISM V-A /NISM Investment Advisor / NISM 21-A
Post-Qualification Experience (As on 01.05.2025)	<p>Mandatory: \$\$ (as explained above)</p> <ul style="list-style-type: none"> • Minimum 15 years of experience in managing sales in Wealth Management / Retail Banking / AMCs. • Out of which minimum 5 years of experience in leading a large team of Relationship Managers and Team Leads preferably in Wealth Management Firms or Asset Management Companies (AMCs).
Job Profile (Detail description of Role, Responsibilities and Functions)	<ul style="list-style-type: none"> • Managing a Wealth Management Sales in the Zone allocated. • Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the business objectives.
Key Responsibility Areas	<ul style="list-style-type: none"> ❖ Managing the Zonal Sales for the Wealth Management Business ❖ Managing the Relationship Manager Team Leads and Relationship Managers ensuring achievement of budgets by the RM Teams ❖ Acquire HNI and Affluent Customers ❖ Managing the team of Relationship Managers and ensuring the team achieves its targets ❖ Ensuring compliance of guidelines, systems & procedures by the Relationship Manager team ❖ Compliance <ul style="list-style-type: none"> ○ Ensure all customer instructions are executed the same day ○ Ensure 100% documentation of all transactions. ❖ Zone Development <ul style="list-style-type: none"> ○ Conduct Zone Investment seminars to spread financial awareness. ○ Customer Meets and Campaigns ❖ Ensuring Customer Satisfaction ❖ Any other matter, as may be entrusted by the Bank from time to time.

3. Post: Regional Head

Educational Qualification (As on 01.05.2025)	<p>Mandatory: Graduates from Government recognised University or Institution</p> <p>Preferred:</p> <ul style="list-style-type: none"> • MBA (Banking/ Finance/ Marketing) with 60% from recognized University or Institution. • CFP / CFA / NISM V-A /NISM Investment Advisor / NISM 21-A
Post-Qualification Experience (As on 01.05.2025)	<p>Mandatory: \$\$ (as explained above)</p> <ul style="list-style-type: none"> ➤ Post Qualification Experience of Minimum 12+ years of experience in relationship management preferably in wealth management with leading Public / Private / Foreign Banks / Wealth Management Firms / AMCs ➤ 5+ years of experience in leading a large team of Relationship Managers or a Team Lead preferably in Wealth Management Firms or Asset Management Company (AMC).
Job profile	<ul style="list-style-type: none"> ❖ Managing a team of Relationship Mangers & RM (Team Lead) s & Investment Officers for the Wealth Management Business of the allotted Circle(s) ❖ 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 ❖ 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) ❖ Focusing on increasing the Total Relationship Value (TRV), Assets Under Management (AUM), Investment AUM & Increase in Product per Clients as per the business objectives.
Key Responsibility Areas	<p>Acquire HNI and Affluent Clients</p> <ul style="list-style-type: none"> ➤ Managing the team of Relationship Mangers, Team Leads & Investment Officers and ensuring the team achieves its targets ➤ Ensuring compliance of guidelines, systems & procedures by the Relationship Managers/ RM (Team Lead)/Investment Officers ➤ Allocation of leads and Clients to appropriate team members <p>Deepen Relationships</p> <ol style="list-style-type: none"> a. Manage the Clients of the Bank who are defined as Affluent/UHNI/HNI Clients b. Grow the CASA/Investment AUM of this portfolio & Other Asset Classes c. Cross-sell mortgages, credit cards and drive channel migration d. Acquire more Clients from the same household e. Service these Clients. f. Monitoring Financial Needs Analysis and Risk Profiling for the Clients in the portfolio. g. Monitoring Periodic Portfolio reviews for all Clients h. Monitoring Proper Mapping of Clients to team. i. Ensuring Certification of Training of Team members. j. Ensure Leave Discipline among the Team/proper maintenance of visit records k. Complaint Management: Timely redressal of Client complaints <p>Branch Development</p> <ul style="list-style-type: none"> ➤ Conduct Client Meet, seminars and Investment conclave to spread financial awareness. ➤ Any other matter, as may be entrusted by the Bank from time to time.

4. Post: Relationship Manager-Team Lead

Educational Qualification (As on 01.05.2025)	<p>Mandatory: Graduates from Government recognised University or Institution</p> <p>Preferred:</p> <ul style="list-style-type: none"> • MBA (Banking/ Finance/ Marketing) with 60% from recognized University or Institution • CFP / CFA / NISM V-A / NISM Investment Advisor / NISM 21-A
Post-Qualification Experience (As on 01.05.2025)	<p>Mandatory: \$\$ (as explained above)</p> <p>Post Qualification Experience of Minimum 8 years in relationship management preferably in wealth management with leading Public/Private/Foreign Banks/ Broking/ Security firms/Asset Management Company (AMC).</p> <ul style="list-style-type: none"> ➤ Experience as a Team Lead is preferred.
Job profile	<ul style="list-style-type: none"> ❖ Managing a team of Relationship Mangers for the Wealth Management Business. ❖ Acquiring, nurturing growing and strengthening relationship within the Affluent and HNI segment of Clients in order to meet business objectives ❖ Selling a range of Investment and Insurance products to these Clients in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business. ❖ Focusing on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of Clients as per the business objectives.
Key Responsibility Areas	<p>Acquire HNI and Affluent Clients</p> <ul style="list-style-type: none"> ❖ Managing the team of Relationship Mangers and ensuring the team achieves its targets ❖ Ensuring compliance of guidelines, systems & procedures by the Relationship Manager team ❖ Allocation of leads and Clients to appropriate team members. ❖ Increase product per customers (PPC) with reference to Wealth products as well as Bank products. <p>Deepen Relationships</p> <ul style="list-style-type: none"> ○ Manage the Clients of the Bank who are defined as Affluent/HNI Clients. ○ Grow the CASA of this portfolio. ○ selling mortgages, credit cards and drive channel migration. ○ Acquire more Clients from the same household. ○ Service these Clients. <p>Wealth Management</p> <ul style="list-style-type: none"> ○ Do a Financial Needs Analysis and Risk Profiling for the Clients in the portfolio. ○ Periodic Portfolio reviews for all Clients ○ Selling investments, life insurance, general insurance and SIP. ○ Ensure all Clients have a CASA for routing their investments. <p>Compliance</p> <ul style="list-style-type: none"> ○ Ensure all Client instructions are executed the same day ○ Ensure 100% documentation of all transactions. <p>Branch Development</p> <ul style="list-style-type: none"> ○ Conduct branch Insurance & Investment seminars to spread financial awareness. ○ Any other matter, as may be entrusted by the Bank from time to time

5. Post: Investment Specialist (IS)

Educational Qualification (As on 01.05.2025)	<p>Mandatory: A Professional Qualification in PG Degree or PG Diploma in Finance / Accountancy / Business Management/ Commerce / Economics / Capital Markets /Banking/ Insurance / Actuarial Science from recognised College / University or CA /CFA</p> <p>Preferred: CA / CFP / CFA / NISM Investment Advisor / Research Analyst Certificate / Certification by NISM 21-A .</p>
Post-Qualification Experience (As on 01.05.2025)	<p>Mandatory: \$\$ (as explained above)</p> <p>Minimum 6 years of post-qualification experience as an investment advisor / counsellor /Officer/ part of product team in Wealth Management Firms / AMCs</p>
Specific Skills required (if any)	<p>Preferred Experience: \$\$ (as explained above)</p> <ul style="list-style-type: none"> - Good knowledge of investments and markets across asset classes. - Experience in managing and advising client portfolios. - Good knowledge of asset allocation and re-balancing techniques. - Superior presentation skills & other core competencies like leadership and teamwork. - Experience in products of fixed income, equity & alternate markets <p>(These skills will be tested in interview)</p>
Job profile	<ul style="list-style-type: none"> ❖ Guiding clients on range of financial services products ❖ Wide ranging experience across categories such as: MF, FI, Structured Products, Discretionary Portfolios and other Alternate Products. ❖ Strong focus on due diligence, quantitative technique and asset allocation
Key Responsibility Areas	<ul style="list-style-type: none"> ➤ Assisting the VP Wealth/ Relationship Manager/ RM Wealth in providing expert opinion regarding investments <ul style="list-style-type: none"> ➤ Work closely with VP Wealth/RMs / RM Wealth to their clients for creation and implementation of their financial needs. ➤ Prepare presentations for VP Wealth/RMs / RM Wealth and clients on Investment products and view on the market. ➤ Help in providing incidental advice to clients. Provide generic information on taxation of products. ➤ Research and investigate new investment opportunities to determine relevance for clients ➤ Guiding the Clients on the right investment products based on their needs and Improving Client's understanding of complex and structured products. Answer clients' questions about the purposes and details of financial options and strategies referred to by VP Wealth/RMs / RM Wealth. ➤ Research / create house view on investment products and market. ➤ Coaching and regularly updating the VP Wealth/RMs/ RM Wealth team on latest developments and investment products. ➤ Wealth Management <ul style="list-style-type: none"> ➤ Do a Financial Needs Analysis and Risk Profiling for the Clients. ➤ Periodic Portfolio reviews for all Clients ➤ Compliance <ul style="list-style-type: none"> ➤ Ensure AMFI, IRDA and NISM certification ➤ Any other matter, as may be entrusted by the Bank from time to time

6. Post: Investment Officer (IO)

Educational Qualification (As on 01.05.2025)	Mandatory: A Professional Qualification in PG Degree or PG Diploma in Finance / Accountancy / Business Management / Commerce / Economics / Capital Markets / Banking/ Insurance / Actuarial Science from recognised College / University or CA / CFA. Preferred: CA / CFP / CFA / NISM Investment Advisor / Research Analyst Certificate / Certification by NISM 21-A.
Post-Qualification Experience (As on 01.05.2025)	Mandatory: \$\$ (as explained above) Minimum 4 years of post-qualification experience as an investment advisor / counsellor / Officer/ part of product team in Wealth Management Firms / AMCs
Specific Skills required (if any)	Preferred Experience: \$\$ (as explained above) <ul style="list-style-type: none"> - Good knowledge of investments and markets across asset classes. - Experience in managing and advising client portfolios. - Good knowledge of asset allocation and re-balancing techniques. - Superior presentation skills & other core competencies like leadership and teamwork. - Experience in products of fixed income, equity & alternate markets (These skills will be tested at the time of interview)
Job profile	<ul style="list-style-type: none"> ❖ Guiding clients on range of financial services products ❖ Wide ranging experience across categories such as: MF, FI, Structured Products, Discretionary Portfolios and other Alternate Products. ❖ Strong focus on due diligence, quantitative technique and asset allocation
Key Responsibility Areas	<p>Assisting the VP Wealth/ Relationship Manager/ RM Wealth in providing expert opinion regarding investments</p> <ul style="list-style-type: none"> ➤ Work closely with VP Wealth/RMs/RM Wealth for creation and implementation of their financial needs. ➤ Prepare presentations for VP Wealth/RMs/RM Wealth and clients on Investment products and view on the market. ➤ Help in providing incidental advice to clients. Provide generic information on taxation of products. ➤ Research and investigate new investment opportunities to determine relevance for clients ➤ Guiding the Clients on the right investment products based on their needs and Improving Client's understanding of complex and structured products. Answer clients' questions about the purposes and details of financial options and strategies referred to by VP Wealth/RMs/RM Wealth ➤ Research / create house view on investment products and market. ➤ Coaching and regularly updating the VP Wealth/RMs/RM Wealth team on latest developments and investment products. ➤ Wealth Management <ul style="list-style-type: none"> ➤ Do a Financial Needs Analysis and Risk Profiling for the Clients ➤ Periodic Portfolio reviews for all Clients ➤ Compliance <ul style="list-style-type: none"> ➤ Ensure AMFI, IRDA and NISM certification ➤ Any other matter, as may be entrusted by the Bank from time to time

7. Project Development Manager (Business)

Educational Qualification (As on 01.05.2025)	Mandatory: MBA/PGDM from Government recognised University or Institution
Post-Qualification Experience (As on 01.05.2025)	Mandatory: \$\$ (as explained above) <ul style="list-style-type: none"> ➤ Post Qualification Experience of Minimum 5 years in Bank/wealth Management firms/broking firms. Preferred Experience: \$\$ (as explained above) <ul style="list-style-type: none"> ➤ in Supervisory function in Business Process Management in Wealth Management area
Job profile	<ul style="list-style-type: none"> ❖ Managing Relationships with various Business Partners ❖ Exploring and entering into new Business partnerships for existing as well as new Business streams ❖ Working closely with the Business Heads on strategy formulation and reporting to top Management. ❖ Co-ordinating with the Business Operation Team and Circle teams during rollout ❖ Creating and documenting standard operating processes to be followed for existing and new Business lines
Key Responsibility Areas	<ul style="list-style-type: none"> ➤ Monitor activities essential to sales force. ➤ Drive CRM and Implement. ➤ Sales force automation like FD roll over project, inflow outflow management, capacity plan. ➤ Manage process implementation through sales team and back-office teams. ➤ Manage and customize design and deliver wealth proposition to chosen segments. ➤ Sales and Client education programmes. ➤ Helping annual planning and budgeting. ➤ Managing P&L, Support business head in prioritizing growth expenses. ➤ Establish business review process and parameters. ➤ Track industry trends, structure, market players and other competitors. ➤ Liaise with internal Bank teams for better TATs and proposition of Wealth. ➤ Design business processes and policies encompassing entire client life cycle ➤ Working with HR to provide assistance and clarify the application of sales compensation policies. ➤ Support sales head in developing and launching initiatives to analyse the existing activity as well as new market activities. ➤ Any other matter, as may be entrusted by the Bank from time to time

8. Post: Central Research Team (CRT) Support	
Educational Qualification (As on 01.05.2025)	Mandatory: Graduate in Commerce/Finance/Economics/ Management/Mathematics/ Statistics from Government recognized University or Institution. Preferred: Post Graduation in Commerce/Finance/Economics/ Management/Mathematics/ Statistics from Government recognized University or Institution will be preferred.
Post-Qualification Experience (As on 01.05.2025)	Mandatory: \$\$ (as explained above) Candidate should have minimum work experience of 3 years in financial services providing support to Research / Publications/MIS departments
Specific Skills required (if any)	Preferred Skills \$\$ (as explained above) i. Candidate should be proficient in Microsoft Excel, Power point, Word, Outlook. ii. Candidate should have inclination to undertake research by reading various reports or websites. Candidate should be able to support Research team by aggregating and providing support for analysing data through various research tools / software like BLOOMBERG, REUTERS, CRISIL, ICRA etc
Job profile	❖ Role will include creating and updating excel worksheets related to Macro Economy, Stock & Sector research, Fixed Income research, creating portfolio review templates etc
Key Responsibility Areas	(i) Creating and updating excel worksheets related to : ➤ Macro Economy ➤ Stock & Sector research ➤ Fixed Income research ➤ Mutual Fund, PMS & other products research ➤ Model portfolios (ii) Creating portfolio review templates which are used in order to support Investment Counsellors and Relationship Managers (iii) Preparing portfolio review templates and to support Investment Counsellors and Relationship Managers To work closely with the research team in terms of designing as well as rolling out daily, weekly, monthly publications / presentations on regular basis.

Remarks: KRA's: KRAs shall be assigned on joining. Job Profile mentioned above are illustrative. Role/Jobs in addition to the above mentioned may be assigned by the Bank from time to time for the above posts.

E. LEAVE: The proposed Officers engaged on Contract (OECs) shall be entitled to leave of 30 days during the financial year which will be granted by Bank for genuine and appropriate reasons.

F. Notice Period: The contract can be terminated without assigning any reason by giving 2 months' notice from either side or by payment/surrender of 2 month's compensation amount in lieu thereof.

G. CALL LETTER FOR INTERVIEW: Intimation/call letter for interview will be sent by email or will be uploaded on Bank's website. No hard copy will be sent.

H. SELECTION PROCESS: The selection process will comprise shortlisting of the candidate followed by one or more rounds of personal / Telephonic / Video interview and CTC negotiations.

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 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.** The shortlisted candidates will be called for interview.

Interview: interview will carry 100 marks. The qualifying marks in interview will be decided by Bank. No correspondence will be entertained in this regard.

CTC Negotiation: CTC Negotiation will be done, with the candidates one-by-one at the time of Interview or after completion of interview process, separately.

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 scores 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 list.

I. 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	GUIDELINES FOR PAYMENT OF FEES
<p>i. Candidates will be required to register themselves online through the link available on SBI website https://sbi.bank.in/web/careers/current-openings 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>i. Application fees and Intimation Charges (Non-refundable) is ₹750/- (₹ Seven Hundred Fifty only) for UR/EWS/OBC candidates and no fees/intimation charges for SC/ ST/ PwBD 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>

J. HOW TO UPLOAD DOCUMENTS:

<p>a. Details of Document to be uploaded:</p> <ol style="list-style-type: none"> i. Recent Photograph ii. Signature iii. Brief Resume (PDF), iv. ID Proof (PDF) v. PAN CARD vi. PwBD certification (if applicable) (PDF) vii. Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF) viii. Experience certificates (PDF) ix. Form-16/Offer Letter/Latest Salary slip from current employer (PDF) x. No Objection Certificate (If applicable) (PDF) xi. Bio-data and CTC Format 	<p>d. Document file type/ size:</p> <ol style="list-style-type: none"> i. All Documents must be in PDF (except Photograph & Signature) ii. Page size of the document to be A4 iii. Size of the file should not be exceeding 500 kb. iv. In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 kb as PDF. If the size of the file is more than 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>b. Photograph file type/ size:</p> <ol style="list-style-type: none"> 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>e. Guidelines for scanning of photograph/ signature/ documents:</p> <ol style="list-style-type: none"> 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 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>c. Signature file type/ size:</p> <ol style="list-style-type: none"> 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>f. Procedure for Uploading Document:</p> <ol style="list-style-type: none"> 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 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.
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K. GENERAL INFORMATION:

<ol style="list-style-type: none"> i. Before applying for the 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 UR category provided they must fulfil all the eligibility conditions applicable to UR 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 ENGAGEMENT, HIS/ HER CONTRACTS ARE LIABLE TO BE TERMINATED. iv. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly filled. v. Engagement of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank. Such engagement 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 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. 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. 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. 	<ol style="list-style-type: none"> xi. DECISION 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, the application fee/ intimation charge paid for other registration will stand forfeited. 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 travelling fare (Eligibility will be mentioned in the Call letter) for the shortest route in India OR the actual travel cost in India (whichever is lower) on the basis of actual journey. Local conveyance like taxi/cab/personal vehicle expenses/fares will not be payable. A candidate, if found ineligible for the post will not be permitted to appear for the interview and will not be reimbursed any fare. xvii. Bank reserves the Right to cancel the recruitment process entirely or for any particular post at any stage. xviii. 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 engagement depending upon such disclosure and/or independent verification.
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For any query, please write to us through link "CONTACT US/ Post Your Query" which is available on Bank's website (<https://sbi.bank.in/web/careers>)

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Mumbai
27.10..2025

GENERAL MANAGER (RP&PM)

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