

**ENGAGEMENT OF SPECIALIST CADRE OFFICERS ON CONTRACTUAL BASIS
(ADVERTISEMENT NO: CRPD/SCO/2024-25/09)**

ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 19.07.2024 TO 08.08.2024

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

- 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.
- Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.**
- Candidate can apply for more than one post.
- Candidates are required to upload all required documents (brief resume, ID proof, age proof, caste certificate, PwBD Certificate (if applicable), educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.
- Short listing will be provisional without verification of documents. Candidature will be subject to verification of all details/ documents with the original when a candidate reports for interview (if called).
- 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.
- Candidates are advised to check Bank's website <https://bank.sbi/careers> regularly for details and updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
- ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.
- 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.
- Hard copy of application & other documents not to be sent to this office.

A: DETAILS OF POSTS/VACANCIES/ELIGIBILITY CRITERIA/SUGGESTED PLACE OF POSTING:

Sl. No.	Name of Post @	Vacancies							PwBD (Horizontal vacancy)				Age as on 01/04/2024 (Years) #		Suggested place of posting ++				
			SC	ST	OBC	EWS^	UR	Total	VI	HI	LD	D&E\$	Min	Max					
1	Central Research Team (Product Lead)	Backlog	--	--	--	--	--	--	1	--	1	--	30	45	Mumbai				
		Regular	--	--	--	--	2	2	1	--	--	--							
2	Central Research Team (Support)	Backlog	--	--	--	--	--	--	2	--	--	--	25	35		Mumbai			
		Regular	--	--	--	--	2	2	1	--	--	--							
3	Project Development Manager (Technology)	Backlog	--	--	--	--	--	--	1	--	--	--	25	40			Mumbai		
		Regular	--	--	--	--	1	1	1	--	--	--							
4	Project Development Manager (Business)	Backlog	--	--	--	--	--	--	1	--	--	--	30	40				Mumbai	
		Regular	--	--	--	--	2	2	1	--	--	--							
5	Relationship Manager	Backlog	47	52	24	--	--	123	8	7	8	6	23	35					Circles
		Regular	24	11	38	15	62	150	2	2	1	1							
6	VP Wealth +	Backlog	16	9	18	--	--	43	2	2	--	1	26	42	Circles				
		Regular	99	45	155	60	241	600	6	6	6	6							
7	Relationship Manager - Team Lead	Backlog	5	5	1	--	--	11	2	1	1	--	28	42		Circles			
		Regular	3	1	5	2	10	21	1	--	--	--							
8	Regional Head	Backlog	1	0	3	--	--	4	1	--	--	--	35	50			Circles		
		Regular	--	--	--	--	2	2	1	--	--	--							
9	Investment Specialist	Regular	4	2	7	3	14	30	1	1	--	--	28	42				Circles	
10	Investment Officer	Backlog	9	3	14	--	--	26	1	1	3	--	28	40					
		Regular	3	1	5	2	12	23	1	--	--	--							

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

@ A Candidate can apply for more than one post

^ 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.

+ Earlier known as Senior Relationship Manager

++ For Post Sl. No. 5 & 6 Candidates to provide 3 options of Circles for place of posting. However, the 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.

B. REMUNERATION & CONTRACT PERIOD:

Sl. No.	Name of Post	CTC Upper Range [^]	Variable Pay/PLP ^{**}	Contract Period
		(Rs In Lakhs)		
1	Central Research Team (Product Lead)	61.00	Eligible for Performance Linked Pay and Annual Increment based on the performance rating measured as per Bank's Policy (at Present Bandwidth for PLP 0% to 35% and Increment 0% to 25%).	5 Years (First year will be Probation period)
2	Central Research Team (Support)	20.50		
3	Project Development Manager (Technology)	30.00		
4	Project Development Manager (Business)	30.00		
5	Relationship Manager	30.00	Eligible for Performance Linked Pay and Annual Increment based on the performance rating measured as per Bank's Policy (at Present Bandwidth for PLP 0% to 45% and Increment 0% to 25%).	
6	VP Wealth	45.00		
7	Relationship Manager - Team Lead	52.00		
8	Regional Head	66.50		
9	Investment Specialist	44.00		
10	Investment Officer	26.50		

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

^{**} Annual CTC upper range for fixed + Variable Pay/PLP based on Performance Rating + Other Perks

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

1. Post: Central Research Team (Product Lead)	
Educational Qualification (As on 01.04.2024)	<p>Mandatory: MBA/PGDM/PGDBM from Government recognized University or Institution or CA/CFA</p> <p>Preferred Qualification: Preferred: NISM Investment Advisor/Research Analyst Certificate/CFP/NISM 21A or 21B</p>
Post-Qualification Experience (As on 01.04.2024)	<ul style="list-style-type: none"> ➤ Mandatory: Post Qualification Experience of Minimum 5 years in Equity Research/Products experience in Wealth Management/AMC (Mutual Fund)/Banks. ➤ Preferred: <ol style="list-style-type: none"> i. Minimum 8 years' experience in Equity/Fixed Income Research/MF Research Analytics ii. Excellent Knowledge on local and global economic trends iii. Excellent Knowledge on local Primary/Secondary Equity Markets/Fixed Income and on PMS/AIF/MF/Structured Products schemes in India. iv. Experience in creating views and research-based publication on capital Market / sector trends. v. Proficiency in using Excel / Modelling techniques / Bloomberg / Reuters /Morning Star / CRISIL data bases. vi. Flair for equity, understanding of all exchange traded products including bonds, INVIT, MLDs, REITs, Section 54 EC Bonds.
Specific Skills required (if any)	Nil
Job profile	<ul style="list-style-type: none"> ❖ The Official would work closely with Head - (Product, Investment & Research) and would be responsible for running program of wealth products and liaise with Market data Aggregators and Research providers. ❖ The Official will be responsible to prepare product notes, market updates, investment outlook and evaluate latest product offering in addition handling all queries related to products. ❖ He will also require to prepare notes related to products.
Key Responsibility Areas	<p>The Official would work closely with Head - (Product, Investment & Research) and conduct the following activities:</p> <ul style="list-style-type: none"> ❖ Understand the current trends of wealth products. ❖ Create forward looking view on equity market and specific sectors. ❖ Give regular updates on developments in equity market. ❖ Analyse various PMS/AIF/MF/Structured Products/ scheme offerings and conduct due diligence prior to approval. ❖ Liaise with other departments and outside agencies for equity markets. ❖ Analytics of Equity PMS/AIF/Other wealth product and Client portfolios. ❖ Liaise with Market data aggregators and research report providers. ❖ Regular interaction with Investment and RM teams. ❖ Any other matter, as may be entrusted by the Bank from time to time.

2. Post: Central Research Team (Support)

Educational Qualification (As on 01.04.2024)	Mandatory: Graduate/Post-Graduate in Commerce/Finance/Economics/Management/Mathematics/Statistics from Government recognized University or Institution.
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Post Qualification Experience of Minimum 3 years in financial services providing support to Research / Publications department.
Specific Skills required (if any)	<p>Preferred:</p> <ul style="list-style-type: none"> 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. iii. 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	<ul style="list-style-type: none"> ❖ Creating and updating excel worksheets related to: <ul style="list-style-type: none"> ○ Macro Economy ○ Stock & Sector research ○ Fixed Income research ○ Mutual Fund, PMS & other products research ○ Model portfolios ❖ Creating portfolio review templates which are used in order to support Investment Counsellors and Relationship Managers ❖ To prepare 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.

3. Post: Project Development Manager (Technology)

Educational Qualification (As on 01.04.2024)	Mandatory: MBA/MMS/PGDM/ME/M.Tech./BE/B.Tech./PGDBM from Government recognized University or Institution.
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Minimum 4 years' post qualification experience in banking Technology preferably in a business function.
Specific Skills required (if any)	Nil
Job profile	<ul style="list-style-type: none"> ❖ Managing relationships with the technology partners. ❖ Understanding and communicating business requirements to the IT team and technology partners. ❖ Working closely with the banks' IT teams to ensure timely completion of developments. ❖ Co-ordinating with various Bank IT teams and business teams for new developments, integrations or bug-fixes in existing Bank platforms. ❖ Creating and documenting operating manuals for technology interfaces at user level.
Key Responsibility Areas	<ul style="list-style-type: none"> ❖ Managing relationships with the technology partners. ❖ Understanding and communicating business requirements to the IT team and technology partners. ❖ Working closely with the bank IT teams to ensure timely delivery of developments. ❖ Co-ordinating with various Bank IT teams and business teams for new developments, integrations or bug-fixes in existing Bank platforms. ❖ Creation and documentation of operating manuals for technology interfaces at user level.

4. Post: Project Development Manager (Business)

Educational Qualification (As on 01.04.2024)	Mandatory: MBA/PGDM/PGDBM from Government recognized University or Institution
Post-Qualification Experience (As on 01.04.2024)	<ul style="list-style-type: none"> ❖ Mandatory: Post Qualification Experience of Minimum 5 years in Bank/wealth Management firms/broking firms. ❖ Preferred: Experience in Supervisory function in Business Process Management in Wealth Management area.
Specific Skills required (if any)	Nil
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.

	<ul style="list-style-type: none"> ❖ 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
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5. Post: Relationship Manager

Educational Qualification (As on 01.04.2024)	Mandatory: Graduate from Government recognized University or Institution
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Post-qualification experience of minimum 3 years as a Relationship Manager in Wealth Management with leading Public/Private/Foreign Banks/Broking/ Security firms. The candidate should have 3 years of experience in building and managing relationship with High-Net-worth Clients (having a minimum Total Relationship Value (TRV) of Rs 20.00 Lakh).
Specific Skills required (if any)	Nil
Job profile	<ul style="list-style-type: none"> ❖ 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	<ul style="list-style-type: none"> ❖ Acquire HNI and Affluent Clients ❖ Deepen Relationships: <ul style="list-style-type: none"> ➤ Manage the Clients of the branch 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. ➤ Increase product per customers (PPC) with reference to Wealth products as well as Bank products. ❖ Wealth Management: <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. ❖ Compliance: <ul style="list-style-type: none"> ➤ Ensure AMFI, IRDA and NISM certification ➤ Ensure all Client instructions are executed the same day ➤ Ensure 100% documentation of all transactions. ❖ Branch Development <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

6. Post: VP Wealth

Educational Qualification (As on 01.04.2024)	Mandatory: Graduate from Government recognized University or Institution. Preferred: MBA (Banking/Finance/Marketing) with 60% from recognized University or Institution.
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Post Qualification Experience of minimum 6 years as a Relationship Manager in Wealth Management with leading Public/Private/Foreign banks/Broking/ Security firms. The candidate should have adequate experience in building and managing relationship with Ultra High Net Worth Clients (having a minimum Total Relationship Value (TRV) of Rs 100.00 Lakh).
Specific Skills required (if any)	Nil
Job profile	<ul style="list-style-type: none"> ❖ Acquiring, nurturing growing and strengthening relationship within the Affluent and UHNI/HNI segment of Clients in order to meet business objectives

	<ul style="list-style-type: none"> ❖ 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 ❖ 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	<ul style="list-style-type: none"> ❖ Acquire UHNI/HNI and Affluent Clients ❖ Deepen Relationships <ul style="list-style-type: none"> ➤ Manage the Clients of the branch who are defined as Affluent/UHNI/HNI Clients ➤ Grow the CASA/Investment AUM of this portfolio & Other Asset Classes ➤ Cross-sell mortgages, credit cards and drive channel migration ➤ Acquire more Clients from the same household ➤ Service these Clients. ➤ Increase product per customers (PPC) with reference to Wealth products as well as Bank products. ❖ Wealth Management: <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 ➤ Cross-Sell investments, life insurance, general insurance, PMS, SIP and any new investment product. ❖ Compliance: <ul style="list-style-type: none"> ➤ Ensure AMFI, IRDA, NISM and all other relevant certification ➤ Ensure all Client instructions are executed the same day ➤ Ensure 100% documentation of all transactions. ❖ Branch Development: <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

7. Post: Relationship Manager - Team Lead

Educational Qualification (As on 01.04.2024)	Mandatory: Graduate from Government recognized University or Institution.
Post-Qualification Experience (As on 01.04.2024)	<ul style="list-style-type: none"> ❖ Mandatory: Post qualification experience of minimum 8 years in relationship management in wealth management with leading Public/Private/Foreign banks/Broking/ Security firms. ❖ Preferred: Experience as a Team Lead is preferred.
Specific Skills required (if any)	Nil
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	<ul style="list-style-type: none"> ❖ Acquire HNI and Affluent Clients <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. ❖ Deepen Relationships <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. ❖ Wealth Management <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. ❖ Compliance <ul style="list-style-type: none"> ➤ Ensure all Client instructions are executed the same day ➤ Ensure 100% documentation of all transactions.

	<ul style="list-style-type: none"> ❖ Branch Development ➤ Conduct branch Insurance & Investment seminars to spread financial awareness. ➤ Any other matter, as may be entrusted by the Bank from time to time
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8. Post: Regional Head

Educational Qualification (As on 01.04.2024)	Mandatory: Graduate from Government recognized University or Institution.
Post-Qualification Experience (As on 01.04.2024)	<ul style="list-style-type: none"> ❖ Mandatory: i. Post Qualification Experience of Minimum 12 years of experience in relationship management in wealth management with leading Public/Private/Foreign Banks/Broking/Security firms. ii. Post Qualification minimum 5 years of experience in leading a large team of Relationship Managers or a Team Lead in Wealth Management is mandatory.
Specific Skills required (if any)	Nil
Job profile	<ul style="list-style-type: none"> ❖ Managing a team of Relationship Managers & 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	<ul style="list-style-type: none"> ❖ Acquire HNI and Affluent Clients ➤ Managing the team of Relationship Managers, Team Leads & Investment Officers and ensuring the team achieves its target ➤ Ensuring compliance of guidelines, systems & procedures by the Relationship Managers/ RM (Team Lead)/Investment Officers ➤ Allocation of leads and Clients to appropriate team members ➤ Increase product per customers (PPC) with reference to Wealth products as well as Bank products. ❖ Deepen Relationships ➤ Manage the Clients of the Bank who are defined as Affluent/UHNI/HNI Clients ➤ Grow the CASA/Investment AUM of this portfolio & Other Asset Classes ➤ Cross-sell mortgages, credit cards and drive channel migration ➤ Acquire more Clients from the same household ➤ Service these Clients. ➤ Monitoring Financial Needs and Risk Profiling of the Clients. ➤ Monitoring Periodic Portfolio reviews for all Clients ➤ Monitoring Proper Mapping of Clients to team. ➤ Ensuring Certification of Training of Team members. ➤ Ensure Leave Discipline among the Team/proper maintenance of visit records ➤ Complaint Management: Timely redressal of Client complaints ❖ Branch Development ➤ 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

9. Post: Investment Specialist

Educational Qualification (As on 01.04.2024)	<ul style="list-style-type: none"> ❖ Mandatory: i. MBA/PGDM/PGDBM from recognized College/University or CA/CFA ii. Certification by NISM 21A (Valid) ❖ Preferred: CA/CFP/NISM Investment Advisor / Research Analyst Certificate
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Minimum 6 years of post-qualification experience as an investment advisor/counsellor/officer/part of product team in Wealth Management organization
Specific Skills required (if any)	Preferred: <ul style="list-style-type: none"> i. Good knowledge of investments and markets across asset classes. ii. Experience in managing and advising client portfolios. iii. Good knowledge of asset allocation and re-balancing techniques. iv. Superior presentation skills & other core competencies like leadership and teamwork. v. Experience in products of fixed income, equity and alternate markets.

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

10. Post: Investment Officer

Educational Qualification (As on 01.04.2024)	<ul style="list-style-type: none"> ❖ Mandatory: <ol style="list-style-type: none"> i. MBA/PGDM/PGDBM from recognized College/University or CA/CFA ii. Certification by NISM 21A ❖ Preferred: CA/CFP/NISM Investment Advisor / Research Analyst Certificate
Post-Qualification Experience (As on 01.04.2024)	Mandatory: Minimum 4 years of post-qualification experience as an investment advisor/counsellor/officer/part of product team in Wealth Management organization
Specific Skills required (if any)	Preferred: <ol style="list-style-type: none"> i. Good knowledge of investments and markets across asset classes. ii. Experience in managing and advising client portfolios. iii. Good knowledge of asset allocation and re-balancing techniques. iv. Superior presentation skills & other core competencies like leadership and teamwork. v. Experience in products of fixed income, equity and alternate markets.
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 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