



SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

HEAD OFFICE: SIDBI TOWER, 15 ASHOK MARG, LUCKNOW - 226001

Advertisement No. 07/Grade 'A' and 'B' / 2024-25

Recruitment of Officers in Grade 'A' and Grade 'B'–

General and Specialist Stream: 2024

Applications are invited from eligible candidates for the post of officers in Grade 'A' and Grade 'B' (**General and Specialist Stream**) in Small Industries Development Bank of India (SIDBI).

Before applying, candidates should read all the instructions carefully and ensure that they fulfil all the eligibility criteria for the post. SIDBI would admit candidates on the basis of the information furnished in the ON-LINE application along with applicable requisite fee and shall verify their eligibility at the stage of interview / joining. If, at any stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Bank, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled, and he/she will not be allowed to appear for the interview / joining.

Candidates are requested to apply only ON-LINE through Bank's website www.sidbi.in after carefully going through all the instructions contained in this application and general instructions given in this advertisement. **No other means /mode of Application / Printout will be accepted.**

Help Facility: In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Call Letter, complaints may be made at "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/>. Do not forget to mention "**SIDBI Officer – in Grade 'A' & 'B' – (General and Specialist Stream)**" in the subject of the email.

Important Dates / Timelines	
Opening of Online Registration Gateway / payment of fees	November 08, 2024
Closing of On-line Registration Gateway /payment of fees	December 02, 2024
Cut- off date for determining Eligibility Criteria with regard to age	November 08, 2024
Cut-off date for determining Eligibility Criteria with regard to educational qualification / Post qualification Experience	December 02, 2024
Tentative Date of Online examination (Phase I)	December 22, 2024
Tentative Date of Online examination (Phase II)	January 19, 2025
Tentative schedule of Interview	February 2025

SIDBI is the Principal Financial Institution set up under an Act of Parliament for promotion, financing, and development of Micro, Small and Medium Enterprises (MSMEs) sector in India. MSME sector, the focused business domain for SIDBI, has been an important pillar of the Indian Economy in the last seven and a half decades, having contributed to creativity, innovation, and dynamism in the industrial sector which has led to the spread of industrial development across the country. SIDBI operates various schemes for financing and promotion and development of MSMEs.

SIDBI's **Mission** is to 'To facilitate and strengthen credit flow to MSMEs and address both financial and developmental gaps in the MSME eco-system'. SIDBI is working with the **Vision** 'To emerge as a single window for meeting the financial and developmental needs of the MSME sector to make it strong, vibrant and globally competitive, to position SIDBI Brand as the preferred customer friendly institution and for enhancement of shareholders wealth and highest corporate values through modern technology platform'.

In order to achieve the same, SIDBI proactively partners with Banks, SFBs, NBFCs, MFIs, and New Age FinTech's for Indirect lending, focusing on multiplier effect/larger reach in financing the MSME sector. SIDBI also makes strategic interventions in Industrial Clusters through direct lending with an intent to bridge current credit gaps in the MSME sector by using demonstrable and creative lending products that can be scaled up by the credit delivery ecosystem.

SIDBI is also facilitating growth of entrepreneurship culture in India by helping Startups through its Fund of Funds initiatives. Besides that, SIDBI is promoting entrepreneurship and assisting nascent enterprises for the comprehensive development of the MSME sector through credit-plus initiatives, acting as a facilitator in capacities such as Nodal Agency for the Government's MSME-oriented Schemes.

SIDBI is an equal opportunity employer and believes that its people, processes and technology are the key drivers for delivering customer service. SIDBI firmly believes that its Human Resources are its most valuable asset. Accordingly, the Bank is looking for dynamic and ambitious youngsters to be part of the SIDBI growth story and invites applications for the following post-

1. The details of number of vacancies and reservation

Stream	No. of total vacancies	Vacancies reserved for				UR	Out of which reserved for PwBD			
		SC	ST	OBC	EWS		VI	HI	OC	MD / ID*
Name of Post/ Pay scale (in ₹), Minimum Gross emoluments (₹ p.m.) Assistant Manager Grade 'A' - General Stream [₹ 44500 - 2500(4) - 54500 - 2850(7) – 74450 -EB - 2850(4) – 85850 - 3300(1) - 89150 (17 years)] ₹ 1,00,000/- approx.										
General	50	6	4	14	3	23	-	1#	-	2#
Total	50	6	4	14	3	23	-	1	-	2
Name of Post/ Pay scale (in ₹), Minimum Gross emoluments (₹ p.m.) Manager Grade 'B' – General and Specialist Stream [₹ 55200 - 2850 (9) – 80850 – EB - 2850 (2) – 86550 - 3300 (4) - 99750 (16 years)] ₹ 1,15,000/- approx.										
Stream	No. of total vacancies	Vacancies reserved for				UR	Out of which reserved for PwBD			
		SC	ST	OBC	EWS		VI	HI	OC	MD / ID
General	10	1	-	3	1	5	1	-	-	-
Legal	6	1	-	2	-	3	-	-	-	-
Information Technology (IT) [Skill Set- AI/ML Automation / Full Stack Application Development / Security / Infrastructure and Network]	6	1	-	1	1	3	-	-	1	-
Total	22	3	-	6	2	11	1	-	1	-

#1 Backlog Vacancy each in HI and MD/ID

* In case a suitable candidate is not found from MD/ID sub-category, the backlog vacancy shall be filled by candidate from **other PwBD** sub-category, if found suitable.

Note: -

- PwBD – Persons with Benchmark Disabilities as defined in the "The Rights of Persons with Disabilities Act, 2016" (i) HI - Hearing Impaired; (ii) OC - Orthopedically challenged; (iii) VI –

Visually Impaired; (iv) MD – Multiple Disabilities; (v) ID - Intellectual Disability.**- Presently, the above mentioned PayScale is due for revision.**

- (i) A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained, and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
- (ii) The designation / name of the post mentioned above is only indicative. SIDBI reserves the right to change the designation/ name of post at any time without notice.
- (iii) SIDBI reserves the right to draw wait lists of candidates and consider such wait listed candidate(s) for meeting actual requirement. Offer / Appointment Letters could be issued in phases as per the requirement of the SIDBI.
- (iv) The total number of vacancies, which includes Un-Reserved (UR) as also reserved vacancies mentioned above, is provisional and may vary depending upon actual requirement of the SIDBI. The vacancies for SC/ST/OBC/EWS/PwBD categories include backlog and shortfall, if any, in respective categories. The exact number of reserved vacancies indicated above may vary depending upon the actual number of offer / appointment letters issued / number of candidates actually joining.
- (v) OBC applicants falling under '**Creamy Layer**' on the date of closure of 'Online' registration gateway will be treated as unreserved. Such candidates should apply under General Category.
- (vi) The Definitions of Disabilities and the Degree of Disability for availing benefits of Reservation shall be in accordance with instructions issued by Government of India from time to time. Candidates may like to visit web site of Ministry of Social Justice and Empowerment, Government of India for further details in this regard.
- (vii) It is clarified that it may not be possible to employ candidates with disability in all offices / departments of the SIDBI and they will have to work in the post / centres as decided by SIDBI in this regard.
- (viii) SIDBI may allow inter-se exchange of reservation between the MD / ID candidates, if suitable applicants of a specified category are not available.
- (ix) The above posts are also open for staff employed in SIDBI. SIDBI reserves the right to give them suitable relaxation /concessions in upper age limit, application fee etc. as deemed fit by SIDBI.

2. Service Conditions/ Career Prospects etc.

- (i) Presently, the gross emolument includes Dearness Allowance, Grade Allowance, Special Allowance, Local Compensatory Allowance etc. Further, candidates selected for the post will be governed by "the defined contribution New Pension Scheme (NPS)", or such other scheme as notified by Government of India from time to time.
- (ii) Besides emoluments as per the pay scale given above, the posts indicated above shall carry other facilities like gratuity, leave fare concession (once in two years for self , spouse and eligible dependents), reimbursement of medical expenses, vehicle maintenance expenses / allowance, lounge expenses, telephone expenses, newspaper, book grant, education expenses, allowance for furnishing the residence, interest free festival advance upto one month's gross emoluments, SIDBI's accommodations or leased flat facility in lieu thereof, Loans and Advances at concessional rates for car, housing, travel, personal computer/tablets etc., as per SIDBI's rules. Amount may vary depending upon the place of posting. Based on the place of posting, the CTC of Officers in Grade 'A' ranges from ` 19 lakh to ` 21 lakh and of Officers in Grade 'B' from ` 23.5 lakh to ` 26 lakh.
- (iii) As per the existing guidelines of SIDBI, candidates who have qualified **JAIB / CAIB** (prior to joining SIDBI) will be eligible to be considered for grant of one/two advance increments in pay scale subject to production of documentary evidence to the satisfaction of SIDBI in

this regard.

- (iv) SIDBI, at its discretion, may grant not more than 4 advance increments (including JAIIB/CAIIB increments) in the pay scale in which the candidate has been offered the post, to such candidates who possess good academic qualification or special experience of value to SIDBI. However, such requests shall be examined on a case-to-case basis by SIDBI only after the candidate has reported for duty and submitted necessary documentary evidence, as required by SIDBI. The decision of SIDBI for grant of such advance increments or otherwise, as also the date of grant of such advance increments, shall be final and binding on the candidate and no correspondence in this regard shall be entertained.
- (v) **Probation and posting / transfer** - The selected candidates would be on probation for a period of 2 years which is extendable upto maximum 4 years at the discretion of SIDBI. The selected candidates will be liable to be posted / transferred at discretion of SIDBI to various offices / verticals / associates / subsidiaries of SIDBI from time to time and on such terms and conditions as may be decided by SIDBI.
- (vi) **Skill upgradation: -To excel in the career and secure a bright future in the organization, it's essential to regularly upgrade the skills and stay current with industry trends.**
- (vii) **The career progression of all officers in Grade 'D' and higher grades shall be in a single General Stream or as decided by Bank from time to time.**

3. Reservations / Relaxations / Concessions

- i. Reservations / Relaxations / Concessions would be given to SC/ST/OBC/EWS/PwBD candidates as per extant guidelines issued by the Government of India.

ii. Reservation for Persons with Benchmark Disabilities (PwBD)-

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The posts are identified as suitable for the Persons under categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time.

(A) Orthopedically challenged "OC" category:

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons are covered under locomotor disability with following benchmark:

- (a) OA - One arm affected (Right or Left)
- (b) OL - One leg affected (Right or Left)
- (c) OAL - One arm & One Leg affected
- (d) BL - Both legs affected but not arms

Persons with OA and OAL category should have normal bilateral hand functions.

- (i) "Leprosy cured person" means a person who has been cured of leprosy but is suffering from:
 - (a.) Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
 - (b.) Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
 - (c.) Extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
- (ii) "Cerebral palsy" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;

- (iii) "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimetres) or less;
- (iv) "Muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- (v) "Acid attack victims" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

(B) Visual Impairment ("VI" Category): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

(i) Blindness:

- (a) Total absence of sight; OR
- (b) Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
- (c) Limitation of the field of vision subtending an angle of less than 10 degree. OR

(ii) Low Vision:

- (a) Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR
- (b) Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

(C) Hearing Impaired ("HI" Category):

- (i) **Deaf:** means person having 70 DB hearing loss in speech frequencies in both ears.
- (ii) **Hard of Hearing** means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

(D) "ID" Category: Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

(i) Intellectual disability.

- (a) **Autism Spectrum disorder (ASD)** means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviors.
- (b) **"Mental Illness" (MI)** means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

(E) "Multiple Disabilities" means multiple disabilities amongst clause "A", "B", "C", "D (i)".

Note: Only those persons with benchmark disabilities would be eligible for reservation. "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.

- ✓ A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.
- ✓ The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as decided by SIDBI.
- ✓ The PwBD candidates should possess a recent disability certificate, in the prescribed format, issued by the competent authority. The competent authority to issue disability certificate shall be a Medical Board duly constituted by the Central or a State Government. The Central / State

Government may constitute Medical Board(s) consisting of at least 3 members out of which at least one shall be a specialist in the particular field for assessing locomotor / cerebral / visual / hearing disability or any other disability as the case may be. Candidates claiming such benefits should produce certificate in original (issued by the Competent Authority on or before the last date of online submission of application in the prescribed format available at the end of this advertisement) in support of their claim at the time of Interview / at any stage of the process. Reservation for PwBD is called horizontal reservations and these will be adjusted against the number of incumbents in the relevant reservation roster. The format of the disability certificate is available on SIDBI's website.

Guidelines for PwBD for Use of Scribe and Compensatory Time

A. Persons having disability of 40% or more: The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in **(C) & (D)** below. In all such cases where a scribe is used, the following rules will apply:

- (i) The candidate will have to arrange his/her own scribe at his/her own cost.
- (ii) The scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request will not be entertained.
- (iii) A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- (iv) The scribe may be from any academic stream. However, for posts in disciplines other than "General", the scribe should be from an academic stream different from that prescribed for the post.
- (v) Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination and interview / final result.
- (vi) Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised. PwBD candidates who have physical limitation to type/write including that of speed shall be allowed compensatory time of 20 minutes per hour of the examination whether availing the facility of scribe or not.
- (vii) Scribe should not answer on his/her own. Any such behaviour observed will result in cancellation of candidature.
- (viii) Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- (ix) The candidate should opt for using scribe/ compensatory time only if they are eligible for availing these services/concessions as per the rules and guidelines of Government of India under RPWD Act, 2016 in this regard.
- (x) The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No.16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi.
- (xi) Any candidate who is using scribe should ensure that he/she is eligible to use scribe in the examination as per the above guidelines. Violation of the above guidelines or suppression of material facts shall entail the cancellation of candidature of PwBD candidate, in addition to any other action that the Bank may deem fit against the candidate and the scribe. Such candidates can be removed from the Bank's service without notice, if he/she has already joined the Bank.

- (xii) During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

B. Persons having less than 40% disability: In addition to the instructions applicable to PwBD candidates (who have disability of 40% or more), following rules will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing:

- (i) The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per proforma at **Appendix I**.
- (ii) The qualification of the scribe should be one step below the qualification of the candidate taking examination. The candidate opting for own scribe should submit details of the own scribe as per proforma at **Appendix II**.

C. Guidelines for Candidates with Locomotor Disability and Cerebral Palsy

- ✓ A compensatory time of 20 minutes for every hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

D. Guidelines for Visually Impaired Candidates

- ✓ Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.

Note: Only those persons with benchmark disabilities would be eligible for reservation. "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. A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.

These guidelines are subject to change in terms of Gol guidelines/ clarifications, if any, from time to time.

(iii) Reservation for EWS (Economically Weaker Section)

(a) Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below ₹ 8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation.

(b) The income shall include income from all sources i.e., salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

- i.) 5 acres of Agricultural Land and above.
ii.) Residential flat of 1000 sq. ft. and above.
iii.) Residential plot of 100 sq. yards and above in notified municipalities.

iv.) Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

(c) The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.

(d) The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.

(e) The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents, and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

(f) The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

4. Eligibility Criteria

4.1 Nationality / Citizenship

A candidate must be either

- (i) a citizen of India or
- (ii) a subject of Nepal or
- (iii) a subject of Bhutan or
- (iv) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India; or
- (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) or (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination / interview conducted by SIDBI but on final selection, the offer of appointment may be given only after the necessary eligibility certificates have been issued to him / her by the Government of India.

4.2 Age Limit as on November 08, 2024 (to be read with 4.3)

Minimum and Maximum Age Limit	
A.	For officers in Grade 'A': Not below 21 years and not exceeding 30 years . (Candidates born not earlier than 08.11.1994 and not later than 09.11.2003 [both days including] are only eligible to apply)
B.	For officers in Grade 'B': Not below 25 years and not exceeding 33 years . (Candidates born not earlier than 08.11.1991 and not later than 09.11.1999 [both days including] are only eligible to apply)

4.3 Relaxation in upper age limit would be available as under: -

Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes (Non- creamy layer)	3 years
3	PwBD [Unreserved/EWS] <i>Persons With Benchmark Disability as defined under "The Rights of Persons with Disabilities Act, 2016".</i>	10 years
	PwBD [OBC candidates] [cumulative with OBC relaxation]	13 years
	PwBD [SC / ST candidates] [cumulative with SC/ST relaxation]	15 years
4	Ex-servicemen candidates (as per the provisions of Ex-Servicemen (Re - employment in Central Civil Services and Posts) Amendment Rules, 2012) Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	5 years
5	Persons affected by 1984 riots	5 years

NOTE: (i) The maximum age limit specified is applicable to General Category candidates and Economically Weaker (EWS) Category Candidates.

(ii) Candidates seeking age relaxation will be required to submit necessary certificate(s) in original/ along with photocopies at the time of Interview and at any subsequent stage of the recruitment process as required by SIDBI. Caste / Category Certificate shall be issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ PWBD category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form. The candidate should possess a valid OBC certificate with a Non-creamy layer clause

as per the Government of India guidelines, from time to time.

(iii) If an ex-serviceman applies for various vacancies before joining any civil employment, he/she can avail of the benefit of reservation as ex-serviceman for any subsequent employment. However, to avail of this benefit, an ex-serviceman as soon as he/she joins any civil employment, should give self-declaration/ undertaking to the concerned employer about date-wise details of application for various vacancies for which he/she had applied for before joining the initial civil employment. Further, this benefit would be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to the ex-serviceman. There is no reservation for Ex-servicemen in Officers' Cadre.

(iv) As per Government guidelines, age relaxation will not be available on cumulative basis save and except as given in table above, and that for departmental / staff candidate by 5 years as detailed in Sl. No.(iii) of Note at Point 4.4.

4.4 Essential Educational Qualifications:

Name of Posts	Stream	Age (Y)	Educational Qualification	Minimum post qualification work experience
		Max		
Assistant Manager Grade 'A'	General	30	(i) Graduation in Commerce/ Economics/ Mathematics / Statistics/ Business Administration/ Engineering with minimum 60% marks (50% for SC/ST/PwBD applicants)	<p>Only for candidates having educational qualification of (i) Graduation in Commerce/ Economics/ Mathematics / Statistics/ Business Administration/ Engineering with minimum 60% marks (50% for SC/ST/PwBD applicants)</p> <p>OR</p> <p>(ii) Company Secretary (CS) / Certified Management Accountant (CMA/ ICWA)/ Chartered Financial Analyst (CFA).</p> <p>OR</p> <p>(iii) Chartered Accountant (CA)</p> <p>OR</p> <p>(iv) MBA/ PGDM [in Any Discipline (the course must be of full time 2 years)] / from a University/ Institution recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies.</p> <p>Essential:</p> <p>A. At least two years' experience in credit dispensation in the areas of MSME/Corporate and lending to trading and small commercial loans etc. (experience pertaining to personal loan, educational loan, Vehicle Loan, Housing Loan, etc. would not be considered) as an officer (permanent) in</p> <p>(a) All India Financial Institutions -</p>
			OR	
			OR	
			OR	

		<p>Note: At Graduation Level, candidates having taken any such course from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies that is taken after Class XII and is at least having 3 years' duration, will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p> <p>At Post-Graduation Level/ master's degree, candidates having taken any such course from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies that is taken after Graduation and is at least having 2 years' duration will be eligible for admission to the examination.</p> <p>Note: The Candidates appearing in the final year are also eligible to apply, provided they shall be required to submit the final marksheet and provisional / final post-graduation degree certificate, in original at the time of joining (if selected).</p>	<p>Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), National Bank for Financing Infrastructure and Development (NaBFID) and SIDBI.</p> <p style="text-align: center;">OR</p> <p>(b) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934</p> <p style="text-align: center;">OR</p> <p>(c) NBFCs registered with RBI</p> <p>Note: - Candidates who have combined experience (as at Sl no. (a), (b), and (c) above) of two years are eligible to apply.</p> <p style="text-align: center;">OR</p> <p>B. Candidates having atleast 2 years' experience (core functioning) in:</p> <p>i. Entities dealing in Investment Banking / Merchant Banking registered with SEBI</p> <p style="text-align: center;">OR</p> <p>ii. Entities dealing in Alternative Investment Funds (AIFs) registered with SEBI</p> <p style="text-align: center;">OR</p> <p>iii. Asset Reconstruction Companies (ARCs) registered with RBI</p> <p style="text-align: center;">OR</p> <p>iv. Subsidiary of Scheduled Commercial Banks dealing in MSME segment</p> <p style="text-align: center;">OR</p> <p>v. Project management (viz. administration and implementation of projects/ Schemes of national</p>
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				<p>importance) with consultancy firms of national stature having experience of consulting & project management in similar line for more than 10 years and should have specific experience of consulting/ Project management Government project implementation / Govt. Project management / Digital project related to lending / Consultancy for Govt. Projects.</p> <p>NOTE - Minimum post qualification work experience criteria are not required, for candidates having educational qualification as indicated at Sr No. (iii) & (iv).</p>
Manager Grade 'B'	General	33	<p>Graduation in any discipline /Equivalent technical or professional qualification with minimum 60% marks (50% for SC/ST/PwBD applicants)</p> <p style="text-align: center;">OR</p> <p>Post-Graduation in any discipline / Equivalent technical or professional qualification with minimum 55% marks (pass marks for SC/ST/PwBD applicants) in aggregate of all semesters / years.</p> <p>Note: At Graduation Level, candidates having taken any such course from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies that is taken after Class XII and is at least having 3 years' duration, will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p> <p>At Post-Graduation Level/ master's degree, candidates having taken any such course from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies that is taken after Graduation and is at least having 2 years' duration will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p>	<p>Essential:</p> <p>At least Five years' experience as an officer (permanent) in:</p> <p>(a) Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI).</p> <p style="text-align: center;">OR</p> <p>(b) All India Financial Institutions - Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), National Bank for Financing Infrastructure and Development (NaBFID) and SIDBI.</p> <p style="text-align: center;">OR</p> <p>(c) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934</p> <p style="text-align: center;">OR</p> <p>(d) NBFCs registered with RBI</p> <p>Note: Candidates having combined experience (as at Sl no. (a), (b), (c) and (d) above) of Five years are eligible to apply.</p> <p>Desirable: -</p> <p>Preferably passed JAIIB & CAIIB</p>

				examination conducted by Indian Institute of Banking & Finance (IIBF).
Manager Grade 'B'	Legal	33	<p>Essential: Bachelor's degree in law from any University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies with a minimum of 50% (45% for SC/ST and PwBD candidates, if vacancies are reserved for them) marks or equivalent in the aggregate of all semesters/years and enrolled as an advocate with the Bar Council of India.</p> <p>Desirable: (a) The candidates who possess Master's Degree in Law / Company Secretary (CS) Qualified will be preferred. (b) Proficiency in computer applications.</p>	<p>Essential:</p> <p>At least Five years' work experience, post bachelor's degree in law, as a Law Officer [permanent / on full time direct contract (not outsourced)] in the Legal Department of:</p> <p>(a) Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI)</p> <p>OR</p> <p>(b) Any All-India Financial Institution like - Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), National Bank for Financing Infrastructure and Development (NaBFID) and SIDBI.</p> <p>OR</p> <p>(c) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934.</p> <p>OR</p> <p>(d) Central Public Sector Enterprises (CPSEs)</p> <p>OR</p> <p>(e) NBFCs registered with RBI</p> <p>Note:</p> <p>- Candidates who have combined experience (as at Sl no. (a), (b), (c), (d) and (e) above) of five years are eligible to apply.</p> <p>Desirable: Special knowledge of Banking Law, Company Law, Labour Law, Constitutional Law, Recovery, Insolvency & Bankruptcy Laws, Property and Revenue matters etc. and experience in drafting of pleadings and documents.</p>

<p>Manager Grade 'B'</p>	<p>Information Technology (IT) (skill set- AI/ML Automation / Full Stack Application Development / Security / Infrastructure and Network)</p>	<p>33</p>	<p>Essential: Bachelor's degree in engineering / technology in <i>Computer Science/ Computer Technology/ Information Technology/ Electronics/ Electronics & Communications</i> from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies with 60% marks (SC/ST/PWBD applicants 55%) in aggregate.</p> <p style="text-align: center;">OR</p> <p>MCA from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory bodies with 60% marks (SC/ST/PWBD applicants 55%) in aggregate.</p> <p>Desirable: The candidates who possess following relevant industry certifications in will be preferred:</p> <p style="text-align: center;">AI / ML / Data Science</p> <p style="text-align: center;">OR</p> <p>Full Stack Application Development</p> <p style="text-align: center;">OR</p> <p>Certifications CISSP, CISM, CEH, or equivalent</p> <p style="text-align: center;">OR</p> <p>ITIL Foundation Certified in IT Service Management</p>	<p>Essential: At least Five years' experience in Information Technology as an IT/ System officer [permanent / on full time direct contract (not outsourced)] in</p> <p>(a) All India Financial Institution - Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), National Bank for Financing Infrastructure and Development (NaBFID) and SIDBI.</p> <p style="text-align: center;">OR</p> <p>(b) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934.</p> <p style="text-align: center;">OR</p> <p>(c) Listed Companies.</p> <p style="text-align: center;">OR</p> <p>(d) NBFCs registered with RBI</p> <p>Note: Candidates having combined experience (as at Sl no. (a), (b), (c) and (d) above) of five years are eligible to apply.</p> <p>Out of the five years' experience mentioned above:</p> <ul style="list-style-type: none"> - At least 2 years' experience shall be in AI/ML Solutions with hands-on experience in development of ML/ Deep Learning algorithms and - At Least 2 years' experience shall be in Python, R programming. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - At least 2 years' experience shall be in web application development and - At Least 2 years' experience shall be in RDBMS, SQL and PL SQL programming. <p style="text-align: center;">OR</p>
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				<ul style="list-style-type: none"> - 5 years of experience with IT Security Management. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - 5 years of experience in IT Infrastructure and Network Management <p>Desirable:</p> <ul style="list-style-type: none"> - Exposure of working in Remote process automation tools. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - Exposure of working in UI Skills. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - Experience in designing, implementing, and managing enterprise-level security solutions. - Experience of working with diverse teams and stakeholders to implement security measures. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - Experience in designing, implementing and managing Network, Virtualization/ Cloud and storage technologies. - Experience with infrastructure design principles ensuring high availability, reliability and scalability.
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- Note:**
- i. A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications, only the latest valid (completed) application will be retained, and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
 - ii. SIDBI reserves the right to raise / modify the eligibility criteria in minimum educational qualification, and percentage of marks depending upon the response. The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a Graduate / Post-graduate, as applicable on the day he / she registers and indicate the percentage of marks obtained in Graduation while registering online. Candidates whose results are awaited are not eligible to apply.
 - iii. Staff Candidates (**only permanent employees of SIDBI**) shall also be eligible to apply for the advertised post subject to their fulfilling the eligibility criteria, for which they may be given relaxation in age by 5 years and waiver from payment of application fee as applicable in General Recruitment. The age relaxation of 5 years shall be over and above the age relaxation already provided to their respective category i.e. SC/ST/OBC/PwBD.

- iv. The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semesters(s)/year(s) by aggregate maximum marks in all the subjects irrespective of honors / optional / additional optional subject, if any. This will be applicable for those Universities also where Class / Grade is decided on basis of Honors marks only. Candidate should indicate the percentage obtained in Graduation/Post-graduation, as the case may be, calculated to the nearest two decimals in the online application. The fraction of percentage so arrived will be ignored i.e.59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.
- v. Some Universities / Institutes do not award Class or percentage of marks and allot Aggregate Grade Points [e.g. CGPA/OGPA/CPI etc.]. Where CGPA/OGPA/CPI is awarded, the same should be converted into percentage as indicated in online application. In case University/Institute defines criteria for conversion of Aggregate Grade Point into Class and /or percentage of marks, the same will be accepted. However, where the University/Institute does not define criteria for conversion of Aggregate Grade Point into Class and /or percentage of marks, the undefined parameter[s] would be worked out as under:

Equivalent CGPA / OGPA/CPI or similar terminologies allotted on 10 -point scale	Class / Division	Aggregate % of Marks
6.75	I [First]	60%
6.25	II [Second]	55%
5.75	II [Second]	50%
5.25	II [Second]	45%

Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

- vi. Where the Aggregate Grade Point [CGPA/OGPA/CPI etc.] is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item [v] above.
- vii. All educational qualifications should have been obtained from Universities / Institutions recognized by UGC / Gol.
- viii. Proper document from Board / University / Institution for having declared the **result on or before December 02, 2024**, has to be submitted at the time of Interview / joining, if selected (subject to submission of undertaking in this regard at the time of interview). The date of passing the eligibility examination will be the date appearing on the marksheet or provisional certificate issued by University/ Institution. In case, the result of a particular examination is posted on the website of the University / Institute and web-based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process. Please note that submission of the provisional/final certificate in original at the time of Interview Interview / joining, if selected (subject to submission of undertaking in this regard at the time of interview) is mandatory and candidature of applicants failing to do so shall be summarily rejected.
- ix. In case of the **applicants appearing in the final year**, applicant shall submit the final marksheet and provisional / final post-graduation degree certificate, in original at the time of joining (if selected), failing which candidature of applicants shall be summarily rejected.

5. Job Profile: -

Post	Job Profile
Assistant Manager Grade 'A' (General Stream)	The Officers are expected to contribute proactively in following broad areas of operations of the Bank- <ul style="list-style-type: none"> • Business development, appraisal of MSME credit proposals, sanctions, disbursements, customer management, credit monitoring & follow-up.

	<ul style="list-style-type: none"> • Timely completion of review/ renewals of proposals/accounts. • Business growth in terms of outstanding portfolio of direct credit of the branch. • Increase in new customers on-boarded in the given year. • Representing SIDBI on various fora, member of various Credit committees. • Management of SMAs and NPAs including follow-up for timely recovery of demanded dues. Coordinate and facilitate legal related issues in the BO. • Timely submission of MIS and other reports (monthly/quarterly/half-yearly) to HO Verticals. • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (General Stream)</p>	<p>In addition to the responsibilities of Assistant Manager Grade 'A', the Officers are expected to contribute proactively in following broad areas of operations of the Bank-</p> <ul style="list-style-type: none"> • Augmenting credit penetration in MSME, Microfinance, Startup/Venture Capital Sector through Direct / Indirect Credit Delivery and Monitoring Mechanisms. • Contributing in entrepreneurship promotion & skill development activities of the Bank for the MSME sector, including facilitating co-operation and co-ordination with various stakeholders. • To be key input providers in Business Analytics and decision-making process by gathering regular market feedback/research and update the Management with the trends in their areas/clusters to assist Bank in prioritization of various new initiatives and projects. • Participate in internal management/administration, control and monitoring related functions to ensure that the Bank remains an adaptable and responsive organization amidst changing dynamics of MSME sector and overall economy. • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (Legal Stream)</p>	<p>The officers should have capacity to independently handle all the legal work of the Bank including but not limiting to;</p> <ul style="list-style-type: none"> • Rendering legal opinion on creation and enforcement of security interest/charge on securities including mortgages and other properties related matters specific to Banking sector. • Handling DRT Applications, commercial dispute applications/ pre-institution mediation, Civil Suits, objections/counter affidavits, Writ Petitions, IBC Application/ Objections before NCLT/NCLAT, Criminal complaints u/s 138 of NI Act, Caveats etc. including liaisoning with advocates for defending the cases of SIDBI. • Handling criminal complaints, wherever applicable, and follow up with police station/CBI/investigative agencies, etc in respect of recovery matters to protect the interests of the Bank. Supervising / attending the various Court proceedings in security enforcement cases under SARFAESI/DRT/DRAT/High Court and also handling matters under Insolvency and Bankruptcy Code, 2016 before National Company Law Tribunal, arbitration proceeding/investigative agencies, etc either directly or through advocates.

	<ul style="list-style-type: none"> • Supervising the Sale/Disposal of assets charged to the Bank pertaining to recovery of loan defaults. • Providing legal advice on policy issues, support and guidance on any legal matters as desired by SIDBI. • Scrutinizing and accepting title investigation reports (TIRs) submitted by the advocates for extending credit delivery • Preparation/issuance of demand notices, sale notices, auction documents etc. under SARFAESI Act. Drawing Panchnama, inventory etc. for takeover of property under SARFAESI Act and all such matters that require for compliance of the provisions of SARFEASI Act and Rules. • Takeover of secured assets under SARFEASI including visiting the CMM / DMs office/Tahsildar office /Revenue Office etc. • Drafting/ Vetting and follow up of Sec.14 Application filed/to be filed for assistance of DM/CMM in taking physical possession under SARFAESI Act. • Handling references regarding various issues related to recovery including IBC matters. • Attending Committee of Creditor's (CoC) meetings as and when required. • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (IT Stream) (Skill set - AI/ML Automation)</p>	<p>The Officers are expected to contribute proactively in following broad areas of operations of the Bank-</p> <ul style="list-style-type: none"> • Understand Business Requirements and identify opportunities for ML Solutions • Develop data solutions and insights using data modeling, machine learning, statistics and analytics. • Ensure implementation of best suited ML solution for the business problem with data accuracy, consistency and performance in mind • Optimize the model performance, latency, memory and throughput • Design and develop AI solutions • Applying Machine Learning models, Deep Learning, Classification models, statistical methods and NLU/NLP • Develop processes and tools to monitor model performance and data accuracy. • Conduct analysis of respective business & provide insights with respect to leading and lagging indicators within business to enable effective decision making. • Present information using data visualization techniques. • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (IT Stream) (Skill set - Full Stack Application Development)</p>	<p>The Officers are expected to contribute proactively in following broad areas of operations of the Bank-</p> <ul style="list-style-type: none"> • Required to design complex web applications, services, APIs in Java and related frameworks. • Required to design and create data model based on requirement

	<p>and application design.</p> <ul style="list-style-type: none"> • Review code for coding standards, maintainability, reusability and suggest optimizations • Providing Estimates based on Business requirements • Understanding and implement non-functional and secure coding best practices at requirement, design and coding stage • Understand Front-end requirements and do low level design and development of Front-end modules using Angular and supporting technologies and tools • Ability to debug and resolve application and server level issues. • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (IT Stream) (Skill set - Security)</p>	<p>The Officers are expected to contribute proactively in following broad areas of operations of the Bank-</p> <ul style="list-style-type: none"> • Design IT security architecture as per industry best practices • Development of security policies and procedures in adherence to regulatory and compliance frameworks • Design and implement security solutions and tools as per organization security requirements • Collaborate with cross-functional teams to identify security risks, develop mitigation strategies/ plan, implement and monitor remediations • Conduct regular risk assessments and security audits to ensure compliance with regulatory requirements and industry standards • Stay updated with the latest security threats, trends, and technologies, and continuously evaluate and enhance the organization's security posture. • Validating Application security controls prior to go-live. • Review/ Investigate incidents raised by Ops team for RCA, solutioning and closure • Ensuring mitigation of routine events/ incidents in coordination with relevant technology teams/ vendors • Any other work as assigned by the Bank from time to time.
<p>Manager Grade 'B' (IT Stream) (Skill set - Infrastructure and Network)</p>	<p>The Officers are expected to contribute proactively in following broad areas of operations of the Bank-</p> <ul style="list-style-type: none"> • Design, implement and maintain IT infrastructure including servers, storage and networking systems • Implement and manage cloud-based infrastructure and services • Plan and implement IT infrastructure upgrades and migrations • Monitor system performance, troubleshoot issues, and ensure high availability and reliability • Develop and enforce IT policies, procedures and best practices • Implement and maintain Datacenter Network and Network security infrastructure • Manage and maintain Enterprise LAN and Wi-Fi infrastructure • Develop and maintain documentation for IT infrastructure

	<p>including system design, installation, configuration, testing, upgrade and maintenance procedures</p> <ul style="list-style-type: none"> • Ensuring team's adherence to SOPs, training and performance monitoring for team members, and continuous process improvement for efficiency, including automation • Ensure secure configuration of IT devices/ services, and vulnerabilities are fixed as per bank's defined SLAs • Coordinate with and monitor vendors/ supplier for service delivery, SLA and performance management and address any issues related to delivery, quality, or compliance • Conduct BCP/ DR drill as per the organization policy/ procedures • Any other work as assigned by the Bank from time to time.
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6. Selection Procedure

The selection procedure would include a three-stage process i.e. **Phase I** (on-line screening examination consisting of one paper comprising seven (7) sections of total 200 marks), **Phase II** (on-line examination consisting of two papers of total 200 marks) and **Phase III** [Interview of 100 marks, which shall include 25% marks for notable achievement in extracurricular activities (District/ State/ National Level), awards/ recognition in service etc. subject to the submission of documentary evidence].

Candidates who qualify Phase I examination based on the minimum cut -off marks decided by SIDBI, would be called for Phase II examination. Candidates who qualify Phase II examination based on the minimum cut-off marks decided by SIDBI, would be called for interview.

The Bank shall conduct online Psychometric Test or any other suitable test through third party agency to assess the personality, level of communication, clarity & problem-solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post, etc. of the shortlisted candidates after **Phase II exam**. The finding of the test may be placed before the interview panel for having a thorough perspective on the candidates. After completion of Psychometric Test, the candidates shall be called to appear for Personal Interview, which will take place in SIDBI Office(s).

The final selection and ranking of the applicants for the post of Assistant Manager in Grade 'A' (General Stream) and Manager in Grade 'B' (General & Specialist Stream) will be based on their performance in the **Phase-II Examination and Interview**. The pattern of written examination and syllabus will be as under:

A. Phase-I exam (For All Stream/ Grades)

Sr. No.	Name of the Test	Type of test	No. of Questions	Maximum Marks	Time	Remarks
1	English Language	Objective	30	30	120 Minutes	Bilingual i.e., Hindi and English (except test of English language).
2	Reasoning Aptitude	Objective	25	25		
3	Quantitative Aptitude	Objective	25	25		
4	Computer Knowledge	Objective	20	20		
5	General Awareness (With special reference to Banking and Financial Sector and Economic and Social Issues)	Objective	20	20		
6	MSMEs: Policy, Regulatory and Legal Framework; Finance and Management (with focus on MSME).	Objective	30	30		
7	Stream Specific Test ##	Objective	50	50		
	TOTAL		200	200	120 Minutes	

Details of Stream Specific Test: -

Sr No	Stream	Name of the Test	Remarks
1	General, (Grade 'A' and 'B')	MSME financing (Due Diligence/ KYC, Financial ratios, Assessment of Term Loan / Working Capital, Documentary credit etc.), NPA and recovery including IRAC norms, NBFC Financing, Credit risk assessment etc.	The syllabus is only indicative and not exhaustive.
2	Legal (Grade 'B')	General Knowledge of Law: Constitutional Law, Administrative Law, Principles of Statutory Interpretation, Contract Act, 1872, Transfer of Property Act, 1882, Negotiable Instruments Act, 1881, Registration Act, 1908, Bharatiya Nyaya Sanhita, Bharatiya Nagarik Suraksha Sanhita, Bharatiya Sakshya Adhinyam, Legal Drafting, RDB Act, 1993, SARFAESI, 2002, RTI Act 2005, Limitation Act, 1963, IBC 2013 etc.	
3	IT (Grade 'B')	Domain Specific knowledge including recent developments in IT Field/ Industry, Technical skill assessment comprising programming and coding, database management, networking and security, AI/ML, system design and architecture etc.	

Note: -

- i. **Qualifying Section** - English Language, Reasoning Aptitude, Quantitative Aptitude, Computer Knowledge.
- ii. **Merit Section** - General Awareness (With special reference to Banking and Financial Sector and Economic and Social Issues), MSMEs: Policy, Regulatory and Legal Framework; Finance and Management (with focus on MSME) and Stream Specific Test.
- iii. Shortlisting of the candidates for the **Phase II exam** will be based on marks scored in the Merit section only.
- iv. **The level of difficulty of questions in Grade 'A' and Grade 'B' may vary.**

B. Phase-II exam

(a) Phase II exam for Assistant Manager Grade 'A' (General Stream) and Manager Grade 'B' (General Stream)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper I	English Language Essay, Précis writing, Comprehension and Business/Office Correspondence. The paper on English shall be framed in a manner to assess the writing skills including expressions and understanding the topic. Note: The above syllabus is only indicative and not exhaustive.	Online Descriptive - Answers to be typed using keyboard	3	75	75 minutes

Paper II	MSMEs: Policy, Regulatory and Legal Framework; Finance and Management (with focus on MSME), MSME financing (Due Diligence/ KYC, Financial ratios, Assessment of Term Loan / Working Capital, Documentary credit etc.), NPA and recovery including IRAC norms, NBFC Financing, Credit risk assessment etc.	Online Objective (Bilingual i.e., Hindi and English)	50#	75	60 minutes
	<p><i>Questions related to Investment Banking, Merchant Banking, Equity, Alternative Investment Funds (AIFs), Asset Reconstruction Companies (ARCs), Promotion and development of MSMEs in India.</i></p> <p>Note: The above syllabus is only indicative and not exhaustive.</p>	Online Descriptive - Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)	10 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	75 minutes

Some questions carry 2 marks each and some questions carry 1 mark each

Note: - The level of difficulty of questions in Grade 'A' and Grade 'B' may vary.

(b) Phase II exam for Manager Grade 'B' (Legal)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper I	<p>English Language</p> <p>Essay, Précis writing, Comprehension and Business/Office Correspondence. The paper on English shall be framed in a manner to assess the writing skills including expressions and understanding the topic.</p> <p>Note: The above syllabus is only indicative and not exhaustive.</p>	Online Descriptive	3	75	75 minutes

Paper II	<p>General Knowledge of Law: Constitutional Law, Administrative Law, Principles of Statutory Interpretation, Contract Act, 1872, Transfer of Property Act, 1882, Negotiable Instruments Act, 1881, Registration Act, 1908, Bharatiya Nyaya Sanhita, Bharatiya Nagarik Suraksha Sanhita, Bharatiya Sakshya Adhiniyam, Legal Drafting, RDB Act, 1993, SARFAESI, 2002, RTI Act 2005, Limitation Act, 1963, IBC 2013 etc.</p> <p>Note: The above syllabus is only indicative and not exhaustive.</p>	<p>Online Objective (Bilingual i.e., Hindi and English)</p>	50#	75	60 minutes
		<p>Online Descriptive: Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)</p>	<p>6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]</p>	50	75 minutes

Some questions carry 2 marks each and some questions carry 1 mark each

(c) Phase II exam for Manager Grade 'B' (IT)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper I	<p>English Language</p> <p>Essay, Précis writing, Comprehension and Business/Office Correspondence. The paper on English shall be framed in a manner to assess the writing skills including expressions and understanding the topic.</p> <p><i>Note: The above syllabus is only indicative and not exhaustive.</i></p>	<p>Online Descriptive -Answers to be typed using keyboard</p>	3	75	75 minutes
Paper II	<p>Introduction to Software, Computer Fundamentals, Data Structure, File Structure and programming through 'C', 'C++', 'Java' and 'Python', Elements of Systems Analysis and Design, Numerical and Statistical Computing, Data Communication and Networks, Computer Architecture and Network Architecture, Object Oriented Systems, Database Management Systems including RDBMS, Software Engineering, Operating Systems, Management Information Systems, Internet of Things (IoT), Mobile Computing, Design and analysis of</p>	<p>Online Objective @ (Bilingual i.e., Hindi and English)</p>	50#	75	60 minutes
		<p>Online Descriptive - Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)</p>	<p>10 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]</p>	50	75 minutes

<p>Algorithms, Basic of AI, ML and natural language processing, Cyber/IT Security, Big Data Analytics, Data Modelling and Analytics Concept of data visualisation using reporting tools, Data warehousing with analytical capabilities and virtual data management, API usage for cross user interaction and data exchange, application development etc. <i>Note: The above syllabus is only indicative and not exhaustive.</i></p>				
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@ Paragraph Based/Numerical/Application based interpretive questions

Some questions carry 2 marks each and some questions carry 1 mark each

Note-Common for all Streams/ Grades: - The syllabus is illustrative and not exhaustive. The syllabus should not be considered as the only source of information while preparing for the examination. Keeping in view the nature of examination, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should also prepare themselves for answering questions that may be asked on the current/latest developments/Acts taking place under the subject(s) although those topics may not have been specifically included in the syllabus.

All tests (except test of English Language & English Descriptive test) will be provided in both English and Hindi.

All the objective questions will have multiple choices. Out of the five answers, to a question only one will be the correct answer. The Candidate will have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/ correct. The alternative/ option that the candidate has clicked on will be treated as his/her answer to that question. **For objective type of tests, there will be penalty for wrong answers marked by the candidates. For every wrong answer marked by a candidate, 1/4 of the marks assigned to that question will be deducted as penalty.**

The Scores of Online Examination will be obtained by adopting the following procedure:

(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

(ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions **(if required)** to arrive at the Equated Scores*

(*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.)

(iii) Test wise scores and scores on total is reported with decimal points upto two digits.

Note: Cutoffs may be applied in two stages:

- (i) On scores in individual tests
- (ii) On Total Score (Separately for qualification/ merit)

- The cut-off for the online test in phase I (sectional and total) and in phase-II (total) would be stipulated based on the Mean / Standard Deviation/ Group Norms of the marks scored by the candidates.
- The various qualifying cut off marks in each of the objective tests, total objective test and the Descriptive Test will be decided by SIDBI. Questions of Online Descriptive Test will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before start of typing answers to questions in Online Descriptive Test please check all key functions of the keyboard.

- Since the vacancies are earmarked Grade/stream-wise, merit list of candidates for each stage will be prepared Grade/stream-wise.
- Candidates are required to obtain a minimum score in each test /section and also a minimum total score in the **Phase II exam** to be shortlisted for Psychometric Assessment/ Interview. Candidates will be shortlisted for Interview depending on the number of vacancies, cut-off in each test and total marks secured in the **Phase II exam** as decided by the Bank. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- Interview shall be conducted for all post/ grades for 100 marks, [which shall include 25% marks for notable achievement in extracurricular activities (District/ State/ National Level), awards/ recognition in service etc. subject to the submission of documentary evidence]. Candidate may opt for interview either in Hindi or English. The Bank reserves the right to set the minimum qualifying criteria in the interview at its sole discretion.
- The calling Ratio to qualify for the **Phase-II** examination would be a maximum of **1:25**. The ratio may be suitably reduced at the discretion of the bank. Candidates who qualify and rank sufficiently high as decided by SIDBI, shall be called for appearing at the **Phase-II** Examination and Interview. There will be penalty for wrong answers marked by the candidate.
- In the objective part of the online examination for every wrong answer marked, **1/4th** of the marks assigned to that question will be deducted as penalty in Phase-I and Phase-II, both.
- Only such candidates who score the minimum cut off marks or above in the **Phase-II** examination will be shortlisted for interview.
- In case of candidates securing same marks, their ranking will be decided as under:
 - i. Amongst the candidates having equal marks in total (Phase II examination and interview taken together), the candidate with higher marks in Phase II Examination will be ranked higher.
 - ii. In case of candidates having equal marks in Phase II Examination, the candidate senior in age will be ranked higher.
 - iii. In case of further tie-up, candidate with higher qualification or in case of similar qualification, candidate with higher marks in graduation will be ranked higher.

NOTE: With a view to overcoming the possibility of applicants seeking help of other applicants during the online exam, the Bank would be analysing the responses of applicants in the Phase-II examination with other appeared applicants to detect patterns of similarity of right and wrong answers. On the basis of such an analysis, if it is suspected that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel the candidature of the suspected applicants. Hence the applicants are advised in their own interest not to indulge in any unfair practice in the exams.

SIDBI reserves the right to modify the structure of the examination which will be intimated through its official website. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the call letters from the SIDBI's website www.sidbi.in.

7. Pre-Recruitment Training (PRT)

As per Gol guidelines, Pre-recruitment training (PRT) would be conducted for SC/ST/OBC candidates. Accordingly, PRT would be conducted for willing SC/ST /OBC candidates whose applications are found eligible as per the eligibility criteria stipulated by SIDBI. PRT would be conducted **Online**. Candidates who desire to avail of the training programme may indicate their willingness while filling the online application form. Please note that undergoing the training will not confer any right to the candidate to be called for the Examination or for recruitment in SIDBI's service.

Please also note that, by merely attending the PRT no candidate acquires any right to be selected in

SIDBI.

8. Online Examination:

Online examination (**Phase I / Phase II**) will be conducted in various cities across India. The tentative list of Examination centres for the Online examination is available in **Appendix III**.

- (i) Candidates have to indicate their preferred centre for online examination in the online application form.
- (ii) The examination will be conducted online in venues given in the respective call letters. Kindly check your centre for the examination as the same may have been changed due to official convenience.
- (iii) No request for change of centre/venue/date/session for Examination shall be entertained.
- (iv) SIDBI, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- (v) SIDBI also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- (vi) Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and SIDBI will not be responsible for any injury or losses etc. of any nature.
- (vii) Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates do not opt for a particular centre for "Online" examination, **SIDBI** reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, **SIDBI** reserves the right to allot any other centre to the candidates.

If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

9. Guidelines related to Call Letter/ Documents/ Examination Centre etc.:

Candidates who have been shortlisted in the Online **Phase II Examination** will subsequently be called for an Interview. Interviews would be held at **5 centres viz. Chennai, Kolkata, Lucknow, Mumbai and New Delhi**. Candidates will have to indicate their preferred centre for interview in the online application form separately. However, SIDBI reserves the right to cancel any of the Examination/Interview Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc. SIDBI also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

- (i) The details regarding the time date and address of the venue of the Pre -Recruitment Training / Online Examination(s) / Interview (as applicable) to the shortlisted eligible candidates will be intimated through Call Letters, E-mail and SMS. The intimation of online download of Call Letters will be sent to candidates at the appropriate time. Candidates are required to download their Online Examination(s)/ interview (as applicable) call letters from the SIDBI's website www.sidbi.in . No separate communication i.e. either by post or otherwise would be issued to the candidates. Other instructions, if any, in this regard would also be displayed on the website. Candidates will not be allowed to appear/ attend for the Pre-Recruitment Training / Online Examination(s) / Interview (as applicable) without the Call letter. Candidates are, therefore, advised to visit SIDBI's website at regular intervals for information regarding date of the on-line examination.
- (ii) The centre, address of the venue, time & date of Online Examination(s)/ Interview (as applicable) will be informed to the shortlisted candidates in the call letter. Please note that any request regarding change in date, centre etc. of Online Examination(s)/ interview (as applicable) will not be entertained. However, SIDBI reserves the right to change the date/venue/ time/ centre etc. of Online Examination(s)/ interview (as applicable) or hold supplementary process for particular date/ session/venue /centre/set of candidates at its

discretion, under unforeseen circumstances, if any.

- (iii) While appearing for the Online Examination(s)/ Interview (as applicable), the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. SIDBI takes no responsibility to receive/connect any certificate/remittance/ document sent separately.

List of Documents to be produced at the time of interview (as applicable)

The following documents in original and attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview will debar his candidature from further participation in the recruitment process.

- (a) Printout of the valid Interview Call Letter.
- (b) Valid system generated printout of the online application form.
- (c) Duly authenticated Exam call letter (with authenticated copy of ID proof). Candidates who do not bring the authenticated/ stamped call letter of examination and authenticated/ stamped photocopy of ID proof at the time of Interview will not be allowed to appear for the Interview.
- (d) Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
- (e) Photo Identify Proof as indicated at **S.No.9(ix)**.
- (f) Proof of Permanent Address as indicated at **S.No.9(x)**.
- (g) Marksheets & certificates for Graduation or equivalent qualification etc. Proper document from Board /University for having declared the **result on or before December 02, 2024**, has to be submitted.
- (h) Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC/ST/OBC/EWS category candidates.
- (i) In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the non-creamy layer clause should be valid as on the date of interview if called for (issued within one year prior to the date of interview if called for). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.
- (j) Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Disability category. If the candidate has used the services of a Scribe at the time of Online Examination, the duly filled in details of the scribe in the prescribed format.
- (k) In case of candidates belonging to EWS category, an Income and Asset Certificate in prescribed format issued by a Competent Authority.
- (l) An Ex -serviceman candidate has to produce a copy of the Service or Discharge book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defense service should submit a certificate from a competent authority that they will be relieved from defense services, on or before **December 02, 2025**.
- (m) Candidates serving in Government / quasi Govt offices / Public Sector Undertakings (including Nationalized Banks and Financial Institutions) are required to produce a

"No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered. The No Objection Certificate should be issued for appearing in interview for selection to SIDBI. Production of conditional NOCs at the time of interview will not be considered and such candidates will not be permitted to participate in interview/will not be considered for further selection process.

- (n) Persons eligible for age relaxation **under 4.3.(v)** must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept of Financial Services communication No.F.No.9/21/2006 -IR dated 27.07.2007.
- (o) **Experience certificates, if applicable:** - Experience certificate / Relieving letter or Experience certificate cum relieving letter from the previous and / or current employers clearly indicating the Date of Joining and Date of Relieving for each of the previous employment (s). In case the same is not mentioned in either the experience certificate or Relieving letter, a bonafide experience certificate is required mentioning the experience of the candidate along with the duration with exact dates, full name, full address and telephone numbers of employers designation held with Department, nature of duties handled / Job Profile etc. Any adverse remark from the previous employer (s) or any act of misconduct / wrong committed by the candidate would be a disqualification to apply and render the candidature for cancellation. **Candidates shall submit experience certificates (if applicable, from current and previous employers) strictly as per the format attached at Appendix-IV.**
- (p) Persons falling in categories (ii), (iii), (iv) and (v) of Point 4.1 should produce a certificate of eligibility issued by the Govt of India.
- (q) Any other relevant documents in support of eligibility

Note: - Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above and SC/ST/PwBD candidates shall also not be reimbursed to and fro journey fare.

No documents shall be directly sent to SIDBI/IBPS by candidates before or after the interview.

- (iv) The Competent Authority for the issue of the certificate to SC/ST/OBC/Economically Weaker Section/ Persons with Benchmark Disabilities is as under (as notified by GOI from time to time):
- (v) **For Scheduled Castes / Scheduled Tribes / Other Backward Classes:** (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

The SC/ST/OBC candidates from Maharashtra are also required to submit validity certificate issued by the Scrutiny Committee.

Reservation for OBC in recruitment is governed by Office Memorandum No. 36012/22/93-Estt. (SCT) dated September 08, 1993 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India, as amended from time to time. The OBC candidates coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'. The OBC candidates claiming reservation under the said category must produce OBC (Non-Creamy Layer) certificate based

on the income for the Financial Year (FY) 2023-2024, 2022-2023 and 2021-2022 and issued on/ after April 01, 2024 (after the completion of FY 2023-24) but not later than the closing date of applications for the posts. The candidate should be in possession of requisite OBC certificate in the prescribed format in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. **December 02, 2024.**

Note: For OBC applicants, only the castes/ sub-castes figuring in the Central List will be considered. Accordingly, OBC Caste/Sub-caste figuring in the concerned State list but not in Central List (Govt. of India) will not be considered under OBC category.

- (vi) **Economically Weaker Section :**(i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner, (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate, (iii) Revenue Officer not below the rank of Tehsildar and (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

Reservation for Economically Weaker Sections (EWSs) in recruitment is governed by Office Memorandum No.36039/1/2019-Estt. (Res) dated January 31, 2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India. Disclaimer: "EWSs 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 proper channels". Benefits of reservation under EWS category can be availed upon production of an "Income and Asset Certificate" issued by a Competent Authority in the format prescribed by Government of India for the Financial Year 2023-24 and Valid for the Year 2024-25. The candidate should be in possession of requisite Income and Asset certificate in the prescribed format in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. December 02, 2024.

- (vii) For Persons with Benchmark Disabilities: Authorized certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.
- (viii) Candidates belonging to SC, ST, OBC, EWS, PWBD categories have to submit certificates in support of it at the time of interview.
- (ix) **Identity Proof: at time of examination (to be read with 20-21, page 38)** In the examination hall, the call letter along with original and a photocopy of the candidate's currently valid photo identity (**bearing exactly the same name as it appears on the call letter**) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized college/ university/ Aadhar/ E-Aadhar card with a photograph/ Employee ID/Bar Council Identity card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview.
- 1. Ration Card and Learner's Driving License will not be accepted as valid id proof for this project.**
- 2. In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.**

- (x) **Proof of Permanent Address (required at time of interview only):** (i) Telephone bill (ii) Bank account statement (iii) Letter from any recognized Public Authority (iv) Electricity bill (v) Ration card (vi) Letter from employer (subject to satisfaction of SIDBI) (vii) A rent agreement indicating the address of the candidate duly registered with State Government or similar registration authority. (any one document which provides information to the satisfaction of SIDBI will suffice). Whereas the ID proof also contains permanent address, a separate proof of permanent address is not required.

Note: Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview.

Call letter for Online Exam:

- ✓ Call letter of online examination (with authenticated copy of ID proof) need to be submitted at the examination venue.
- ✓ Further, scribe form (wherever applicable) will also be collected during the Online Exam.
- ✓ Candidates need to bring one additional photograph (same as pasted by the candidate on call letter) along-with the call letter and other requisite documents as per information provided in the "information handout" and call letter.
- ✓ Candidates reporting without photograph pasted on the call letter or without one additional photograph (same as pasted on call letter) will not be allowed to appear for the exam. *(It is advisable that candidate retains about 8 copies of the same photograph which is uploaded at the time of Application as these would be needed for further stages of this selection process.)*
- ✓ Candidate must drop the rough sheets in the boxes provided at the exit of lab/venue while leaving. Specific instructions will be displayed at the Venue.

(xi) Post Examination Controls

On completion of the examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

(Some more instructions related to exam may be added or modified depending on the situation during the scheduled date of exam)

10. Non-Refundable Application cum processing fee [Inclusive of applicable GST]:

Category of Candidate	Application Fee (in `)	Intimation Charges (in `)	Total Charges (in `)
SC/ST/PwBD	Nil	` 175/- (Rupees One hundred and Seventy-Five Only)	` 175/- (Rupees One hundred and Seventy-Five Only)
Others (including OBCs/EWS and General Candidates)	` 925/- (Rupees Nine hundred and Twenty Five Only)	` 175/- (Rupees One hundred and Seventy Five Only)	` 1100/- (Rupees One Thousand and One hundred Only)
Staff Candidates	Nil	Nil	Nil

11. HOW TO APPLY

Candidates can apply online only from SIDBI's website, and no other mode of application will be accepted.

(i) Pre-Requisites for Applying Online

Before applying online, candidates should:-

- (i) Scan their :