

SIDBI Bank Grade A & B-Exam Pattern 2025

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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 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	120 Minutes	
	TOTAL		200	200		

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: -

- Qualifying Section** - English Language, Reasoning Aptitude, Quantitative Aptitude, Computer Knowledge.
- 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.
- Shortlisting of the candidates for the **Phase II exam** will be based on marks scored in the Merit section only.
- 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
	Questions related to Investment Banking, Merchant Banking, Equity, Alternative Investment Funds (AIFs), Asset Reconstruction Companies (ARCs), Promotion and development of MSMEs in India. Note: The above syllabus is only indicative and not exhaustive.	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	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	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>	Online Objective (Bilingual i.e., Hindi and English)	50#	75	60 minutes
		Online Descriptive: <i>Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)</i>	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]	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>	Online Descriptive -Answers to be typed using keyboard	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 Algorithms, Basic of AI, ML and</p>	Online Objective @ (Bilingual i.e., Hindi and English)	50#	75	60 minutes
		Online Descriptive - Answers to be typed using keyboard either in English or Hindi (<i>Remington and Inscript keyboards</i>)	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

	<p>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 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 GoI guidelines, Pre-recruitment training (PRT) would be conducted for SC/ST/PwBD/OBC candidates. Accordingly, PRT would be conducted for willing SC/ST/PwBD/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 PRT no candidate acquires any right to be selected in SIDBI.