6. Selection Procedure

The selection process shall comprise three stages: **Phase I (Paper I)**, an online screening/objective examination consisting of one paper carrying 60 marks; **Phase II**, comprising **Paper II** (English Descriptive) and **Paper III** (Stream-specific Objective and Subjective), carrying an aggregate of 200 marks; and **Phase III**, being an Interview of 100 marks, which shall also include marks for notable achievements in extracurricular activities (International /National /State /University OR District /Others OR Institutional Level), subject to submission of documentary evidence. **Phase I (Paper I) and Phase II (Papers II & III) shall be conducted on the same day in a single sitting.** Evaluation of **Phase II (Papers II & III)** shall be undertaken only for those candidates who qualify **Phase I (Paper I)** by securing the minimum qualifying marks as determined by the Bank. The pattern and syllabus of the examination shall be as under:

Phase I (Paper I): OBJECTIVE EXAM						
Sr. No.	**Name of the Test**	**Type of test**	**No. of Questions**	**Maximum Marks**	**Time**	**Remarks**
1	Reasoning Aptitude	Objective	15	15	**15 Minutes**	Bilingual i.e., Hindi and English (except test of English language)
2	English Language	Objective	15	15	**15 Minutes**	
3	Quantitative Aptitude	Objective	15	15	**15 Minutes**	
4	General Awareness (With special reference to Banking and Financial Sector, Economic and Social Issues and Computer Knowledge)	Objective	15	15	**15 Minutes**	
	TOTAL		**60**	**60**	**60 Minutes**	
PHASE II: OBJECTIVE + DESCRIPTIVE EXAM						
Sr. No.	**Name of the Test**	**Type of test**	**No. of Questions**	**Maximum Marks**	**Time**	**Remarks**
Paper II	English Language	Online Descriptive	**3**	**75**	**60 minutes**	**NA**

		-Answers to be typed using keyboard				
Paper III	Stream Specific	Online Objective (Bilingual i.e., Hindi and English)	**50#**	**75**	**60 minutes**	**NA**
		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**	**60 minutes**	**NA**

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

Phase-II exam – Pattern and Syllabus

(a) Assistant Manager Grade 'A' (General Stream)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper II	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**	**60 minutes**
Paper III	MSMEs: Policy, Regulatory and Legal Framework; Finance and Management (with focus on MSME), MSME financing (Due Diligence/ KYC, Financial	Online Objective (Bilingual i.e., Hindi and English)	**50#**	**75**	**60 minutes**

	ratios, Assessment of Term Loan / Working Capital, Documentary credit etc.), NPA and recovery including IRAC norms, NBFC Financing, Credit risk assessment etc. 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**	**60 minutes**

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

(b) Assistant Manager Grade 'A' (Hindi Stream) and Manager Grade 'B' (Hindi Stream)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper II	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**	**60 minutes**
Paper III	राजभाषा नीति एवं उसका कार्यान्वयन, राजभाषा अधिनियम, 1963 एवं राजभाषा नियम, 1976, अनुवाद (अंग्रेजी से हिन्दी एवं हिन्दी से अंग्रेजी), बैंकिंग एवं वित्तीय पारिभाषिक शब्दावली, हिन्दी प्रारूपण एवं सरकारी पत्राचार, हिन्दी	Online Objective (Bilingual i.e., Hindi and English)	**50#**	**75**	**60 minutes**

	में टिप्पणी एवं मसौदा लेखन, प्रशासनिक एवं तकनीकी अनुवाद, राजभाषा अनुपालन एवं निरीक्षण, संसदीय राजभाषा समिति, हिन्दी प्रशिक्षण एवं प्रचार-प्रसार, द्विभाषी दस्तावेजों एवं प्रकाशनों की तैयारी, बैंकिंग कार्यों में हिन्दी का प्रयोग, डिजिटल प्लेटफॉर्म एवं वेबसाइट का हिन्दीकरण, हिन्दी में कम्प्यूटर अनुप्रयोग, अनुवाद उपकरण एवं कृत्रिम बुद्धिमत्ता आधारित भाषा प्रौद्योगिकी, हिन्दी में हितधारक संचार तथा राजभाषा नीति एवं उसके कार्यान्वयन से संबंधित समसामयिक विषय। Rajbhasha Policy and Implementation, Official Languages Act, 1963 and Official Language Rules, 1976, Translation (English-Hindi and Hindi-English), Banking and Financial Terminology, Hindi Drafting and Official Correspondence, Noting and Drafting in Hindi, Administrative and Technical Translation, Rajbhasha Compliance and Inspection, Parliamentary Committee on Official Language, Hindi Training and Promotion, Preparation of Bilingual Documents and Publications, Use of Hindi in Banking Operations, Digital Platforms and Website Localization, Computer Applications in Hindi, Translation Tools and AI-enabled Language Technologies, Stakeholder Communication in Hindi, and Current Developments in Official Language Policy and Rajbhasha Implementation. **Note: The above syllabus is only indicative and not exhaustive.**	Online Descriptive - *Answers to be typed using keyboard in 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**	**60 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.

(c) Assistant Manager Grade 'A' and Manager Grade 'B' (Legal Stream)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper II	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**	**60 minutes**
Paper III	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 2016 etc. ***Note: The above syllabus is only indicative and not exhaustive.***	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 (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**	**60 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

(d) Assistant Manager Grade 'A' (Systems/ IT Stream) and Manager Grade 'B' (Systems/ IT Stream)

Paper	Name of the Test	Type of Paper	No. of Questions	Maximum Marks	Time
Paper II	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**	**60 minutes**
Paper III	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 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. *Note: The above syllabus is only indicative and not exhaustive.*	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 *(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**	**60 minutes**

@ Paragraph Based/Numerical/Application based interpretive questions
# 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

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 & Hindi and, in Hindi in case of the test Official language.

- 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 (sectional and 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** 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** 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 (International /National /State /University OR District /Others OR Institutional Level) 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 Ratio to qualify for evaluation of **Phase -II** would be a maximum of **1:25**. The ratio may be suitably reduced at the discretion of the bank. Candidates who qualify for evaluation and rank sufficiently high as decided by SIDBI, shall be called for appearing at the **Psychometric Test/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 & Phase II exam.**

- Only such candidates who score the minimum cut off marks or above in **Phase -II** will be shortlisted for **Psychometric Test/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** and interview taken together), the candidate with higher marks in **Phase -II** will be ranked higher.
  ii. In case of candidates having equal marks in **Phase -II**, 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 analyzing the responses of applicants in the **Phase -II** 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/OBC/PwBD candidates. Accordingly, PRT would be conducted for willing SC/ST/OBC/PwBD 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.