3.4. Essential Educational Qualifications:

Name of Posts	Stream	Age (Y) Max	Educational Qualification	Minimum post qualification work experience
Assistant Manager Grade 'A'	**General**	30	**Essential:** **(i)** Graduation in Commerce/ Economics/ Mathematics / Statistics/ Business	**Essential:** **A.** At least **two years' post-qualification work experience as an Officer [Permanent / full-time direct contract / on Third-Party**

			Administration/ Engineering with minimum 60% marks (50% for SC/ST/PwBD applicants, if vacancies are reserved for them) OR **(ii)** Company Secretary (CS) / Cost and Management Accountants (CMAs) from The Institute of Cost Accountants of India (ICMAI) / Chartered Financial Analyst (CFA) OR **(iii)** Chartered Accountant (CA) OR **(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. **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. At Post-Graduation Level/	**payroll]** in one or more of the following areas/functions: (i) Lending/advancing of loans, including credit appraisal and/or credit dispensation; (ii) Risk Management; (iii) Treasury and/or Resource Management; (iv) Audit and/or Compliance; and/or (v) Venture Capital, Private Equity and/ or Debt Financing/Investment. ***(Note:** Experience pertaining exclusively to Personal Loans, Educational Loans, Vehicle Loans, Housing Loans, etc. shall not be considered. **Preference shall be given to** candidates having relevant experience in MSME/corporate lending, working-capital finance, receivables financing, digital lending, development finance, risk management, treasury/resource management, audit/compliance, and venture capital/private equity/debt financing or investment)* **in any of the following organizations/ institutions: -** (a) 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. OR (b) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934 OR (c) RBI registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs). **Note 1:** - Candidates who have combined experience (as at **Sl no. A.** (a), (b), and (c) above) of **two years** are eligible to apply. **OR**

			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. **Note:** The Candidates appearing in the final year (for MBA/ PGDM) 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). **Desirable Additional Qualifications: -** (For CA/ MBA/PGDM Candidates)- In addition to the prescribed educational qualifications, candidates holding recognised professional certifications/ qualifications such as CMA, CS, CFA, FRM, ACCA, Cloud Computing, Data Analytics, Artificial Intelligence/Machine Learning, Cyber Security, or other domain-relevant certifications may be accorded preference. The same shall be considered as a desirable qualification and shall not confer any automatic right to selection, which shall be based on the candidate's overall merit and performance in the prescribed selection process.	**B. Candidates having** atleast 2 years' experience **(core functioning)** in: i. Entities dealing in Investment Banking / Merchant Banking registered with SEBI OR ii. Entities dealing in Alternative Investment Funds (AIFs) registered with SEBI OR iii. Asset Reconstruction Companies (ARCs) registered with RBI OR iv. Subsidiary of Scheduled Commercial Banks dealing in MSME segment OR v. Experience in administration, implementation and/or management of projects/schemes for Government or Government Institutions, **while working with Strategy & Management Consultancy firms and/or Accounting & Advisory firms** having at least 10 years of experience in consultancy and/or project management. The candidate should have specific experience in implementation or management of Government/Government Institution projects, digital projects related to lending, and/or consultancy/advisory assignments for Government or Government Institutions. OR vi. Entities incorporated/ registered in India, recognized as a Startup by DPIIT, Government of India, and engaged in activities in the Banking, Financial Services and Insurance (BFSI) sector. The DPIIT recognition shall be valid as on the date of application, and a copy of the valid Startup Recognition

				Certificate shall be furnished as proof of eligibility. OR **C.** At least **three years'** post qualification work experience **as Clerk/equivalent Class III employee (Permanent / full-time direct contract /On Third Party pay-roll)** in one or more of the following areas/functions: (i) Lending/advancing of loans, including credit appraisal and/or credit dispensation; (ii) Risk Management; (iii) Treasury and/or Resource Management; (iv) Audit and/or Compliance; and/or (v) Venture Capital, Private Equity and/ or Debt Financing/Investment. ***(Note:** Experience pertaining exclusively to Personal Loans, Educational Loans, Vehicle Loans, Housing Loans, etc. shall not be considered. **Preference shall be given to** candidates having relevant experience in MSME/corporate lending, working-capital finance, receivables financing, digital lending, development finance, risk management, treasury/resource management, audit/compliance, and venture capital/private equity/debt financing or investment)* **in any of the following organizations/ institutions: -** (a) Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI) OR (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. OR (c) Scheduled Commercial Banks

				included in the Second Schedule of the RBI Act, 1934. OR (d) RBI registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs). **Note 2:** - Candidates who have combined experience (as at **Sl no. C.** (a), (b), (c) and (d) above) of **three years** are eligible to apply. **Note 3.** For candidates holding **CA or MBA/PGDM** (two-year full-time programme from a recognised institution), the prescribed work experience requirement **shall be waived.** However, they shall be required to meet all other eligibility conditions prescribed by the Bank and shall be assessed on the basis of their professional qualifications, performance in the selection process, and overall suitability for the role. Preference may be given to candidates with relevant qualifications and domain experience.
Assistant Manager Grade 'A'	**Hindi**	30	**Essential**: Bachelor's Degree from a recognised University with a minimum of 60% marks or equivalent in aggregate (55% for SC/ST and PwBD candidates, if vacancies are reserved for them), wherein the candidate has studied both Hindi and English as compulsory/elective subjects for at least two years of the Bachelor's Degree course; **AND** a Post-Graduate Diploma of minimum one-year duration in Translation from Hindi to English and vice versa from a recognised University." **OR** Master's Degree in HINDI with a minimum of 50% marks in aggregate. Candidates must have	**Essential**: At least **Two years'** post-qualification work experience as a permanent employee / full-time direct contractual employee/ employee on third-party payroll) in the area of **preparation/ coining of glossary/ terminology, and/or translation from English to Hindi and vice versa**, **and/or Work relating to the implementation of the Official Language (Rajbhasha) Policy**, in any of the following organizations/ institutions: (a) Central/State Government Departments/Offices, Statutory or Autonomous Bodies, Government Undertakings/Public Sector Undertakings (PSUs) or other Government-controlled institutions. OR (b) Scheduled Commercial Bank included in the Second Schedule to the RBI Act, 1934; OR

			studied English as main/ elective subject in at least 02 years of Bachelor's Degree course. **OR** Master's Degree in ENGLISH with a minimum of 50% marks in aggregate. Candidates must have studied Hindi as main/elective subject in at least 02 years of Bachelor's Degree course. **Note: -** Candidates must be able to translate from English to Hindi and vice/versa.	(c) 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. OR (d) RBI registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs). OR (e) National or State-level weekly publication/newspaper; **Note: -** Candidates having combined experience (as at Sl no. (a), (b), (c), (d), and (e) above) of **Two years** are eligible to apply. **Desirable** i. **Published literary work(s) in Hindi and/or English.**
Assistant Manager Grade 'A'	**Legal**	30	**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. **Desirable**: (a) The candidates who possess Master's Degree in Law / Company Secretary (CS) Qualified will be preferred. (b) Proficiency in computer applications.	**Essential:** At least two years' post-qualification work experience in the field of law **as a Law Officer [Permanent / full-time direct contract / on Third-Party payroll],** with experience in Legal, Recovery and/or Commercial Contract Management functions, including drafting, vetting, negotiation and management of commercial contracts and agreements, **in any of the following organizations/institutions:** (a) 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. OR (b) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934. OR (c) Central Public Sector Enterprises (CPSEs) OR

				(d) RBI-registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs) OR (e) DRT, DRAT, NCLT / NCLAT **Note:** - Candidates who have combined experience (as at Sl no. (a), (b), (c), (d) and (e) above) of **Two years** are eligible to apply. **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.
Assistant Manager Grade 'A'	**Systems/ Information Technology (IT) (skill set- AI/ML Automation / Full Stack Application Development / Security / Infrastructure and Network)**	30	**Essential:** Bachelor's degree in engineering/ technology (B.E./B.Tech.) in any discipline from a University/Institution recognized by the University Grants Commission (UGC)/ Government of India or approved by the appropriate Government regulatory body, with a minimum of 60% marks in aggregate (55% for SC/ST/PwBD candidates, wherever the vacancy is reserved for such category). *(**Note:** Preference shall be given to candidates possessing a B.E./B.Tech. degree in Computer Science, Computer Technology, Information Technology, Electronics, Electronics & Communication Engineering, or allied disciplines).* OR MCA from a University/ Institution, recognized by the University Grant Commission (UGC) / Govt. of India/ approved by Govt. regulatory	**Essential:** At least **Two years' post qualification work experience** in Information Technology as an IT/ Systems officer [**Permanent / on full-time direct contract/ On third party pay roll**] in (a) 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. OR (b) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934. OR (c) In Large Corporates and their subsidiaries listed in Indian or Foreign Exchanges. OR (d) RBI registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs)

			bodies with 60% marks (SC/ST/PWBD applicants 55%, if vacancies are reserved for them) in aggregate. **Desirable:** The candidates who possess following relevant industry certifications will be preferred: AI / ML / Data Science OR Full Stack Application Development OR Certifications CISSP, CISM, CEH, or equivalent OR ITIL Foundation Certified in IT Service Management	OR (e) Association of Mutual Funds in India (AMFI), or a Mutual Fund/Asset Management Company (AMC) registered with SEBI and works in the areas of mutual fund management, operations, compliance, regulatory matters, product management, investment management and/or other functions directly related to the mutual fund business. **Note:** Candidates having combined experience (as at Sl no. (a), (b), (c), (d) and (e) above) of **Two years** are eligible to apply. **Desirable:** - Exposure of working in Remote process automation tools. OR - Exposure of working in UI Skills. OR - Experience in designing, implementing, and managing enterprise-level security solutions. - Experience of working with diverse teams and stakeholders to implement security measures. OR - Experience in designing, implementing and managing Network, Virtualization/ Cloud and storage technologies. OR - Experience with infrastructure design principles ensuring high availability, reliability and scalability.
Manager Grade 'B'	**Hindi**	33	**Essential**: "Bachelor's Degree from a recognised University with a minimum of 60% marks or equivalent in aggregate, wherein the candidate has studied both Hindi and English as compulsory/elective subjects for at least two years of the Bachelor's Degree course; **AND** a Post-Graduate Diploma of minimum one-	**Essential:** At least Five years' post-qualification work experience as a permanent employee / full-time direct contractual employee (not on third-party payroll) in the area of **preparation/coining of glossary/terminology, and/or translation from English to Hindi and vice versa**, **and/or Work relating to the implementation of the Official Language (Rajbhasha) Policy**, in any of the following organizations/

			year duration in Translation from Hindi to English and vice versa from a recognised University." **OR** Master's Degree in HINDI with a minimum of 50% marks in aggregate. Candidates must have studied English as main/ elective subject in at least 02 years of Bachelor's Degree course. **OR** Master's Degree in ENGLISH with a minimum of 50% marks in aggregate. Candidates must have studied Hindi as main/elective subject in at least 02 years of Bachelor's Degree course. **Note: -** Candidates must be able to translate from English to Hindi and vice/versa.	institutions: (a) Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI); OR (b) Central/State Government Departments/Offices, Statutory or Autonomous Bodies, Government Undertakings/Public Sector Undertakings (PSUs) or other Government-controlled institutions. OR (c) Scheduled Commercial Bank included in the Second Schedule to the RBI Act, 1934; OR (d) 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. OR (e) RBI registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs). OR (f) National or State-level weekly publication/newspaper; **Note: -** Candidates having combined experience (as at Sl no. (a), (b), (c), (d), (e) and (f) above) of **Five years** are eligible to apply. **Desirable** i. **Published literary work(s) in Hindi and/or English.**
Manager Grade 'B'	**Systems/ Information Technology (IT) (skill set- AI/ML Automation / Full Stack Application**	33	**Essential:** Bachelor's degree in engineering/ technology (B.E./B.Tech.) in any discipline from a University/Institution recognized by the University Grants Commission (UGC)/	**Essential:** At least **Five years' post qualification work experience** in Information Technology as an IT/ Systems officer **[permanent / on full-time direct contract (not on third party payroll)] in** : (a) Reserve Bank of India (RBI),

	Development / Security / Infrastructure and Network)		Government of India or approved by the appropriate Government regulatory body, with a minimum of 60% marks in aggregate (55% for SC/ST/PwBD candidates, wherever the vacancy is reserved for such category). *(**Note:** Preference shall be given to candidates possessing a B.E./B.Tech. degree in Computer Science, Computer Technology, Information Technology, Electronics, Electronics & Communication Engineering, or allied disciplines).* OR 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%, if vacancies are reserved for them) in aggregate. **Desirable:** The candidates who possess following relevant industry certifications will be preferred: AI / ML / Data Science OR Full Stack Application Development OR Certifications CISSP, CISM, CEH, or equivalent OR ITIL Foundation Certified in IT Service Management	Securities and Exchange Board of India (SEBI). OR (b) 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. OR (c) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934. OR (d) In Large Corporates and their subsidiaries listed in Indian or Foreign Exchanges. OR (e) RBI-registered/regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs) OR (f) Association of Mutual Funds in India (AMFI), or a Mutual Fund/Asset Management Company (AMC) registered with SEBI, works in the areas of mutual fund management, operations, compliance, regulatory matters, product management, investment management and/or other functions directly related to the mutual fund business. **Note:** Candidates having combined experience (as at Sl no. (a), (b), (c),(d), (e) and (f) above) of **five years** are eligible to apply. Out of the five years' experience mentioned above: - 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. **OR** - 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. **OR** - 5 years of experience with IT Security Management. **OR** - 5 years of experience in IT Infrastructure and Network Management. **Desirable:** - Exposure of working in Remote process automation tools. OR - Exposure of working in UI Skills. OR - Experience in designing, implementing, and managing enterprise-level security solutions. - Experience of working with diverse teams and stakeholders to implement security measures. OR - Experience in designing, implementing and managing Network, Virtualization/ Cloud and storage technologies. - Experience with infrastructure design principles ensuring high availability, reliability and scalability.
Manager Grade 'B'	**Legal**	33	**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.	**Essential:** At least **Five years'** post-qualification work experience in the field of law **as a Law Officer [Permanent / full-time direct contract (not on Third-Party payroll],** with experience in Legal, Recovery and/or Commercial Contract Management functions, including drafting, vetting, negotiation and management of commercial contracts and agreements, **in any of the following organizations/institutions:** (a) Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI) OR

			Desirable: (a) The candidates who possess Master's Degree in Law / Company Secretary (CS) Qualified will be preferred. (b) Proficiency in computer applications.	(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. OR (c) Scheduled Commercial Banks included in the Second Schedule of the RBI Act, 1934. OR (d) Central Public Sector Enterprises (CPSEs) OR (e) RBI registered/ regulated NBFCs/ FinTech Companies/ Microfinance Institutions (MFIs). OR (f) DRT, DRAT, NCLT / NCLAT **Note:** - Candidates who have combined experience (as at Sl no. (a), (b), (c), (d), (e) and (f) above) of **five years** are eligible to apply. **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.

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 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 as applicable in General Recruitment. The age relaxation of 5 years **(for SIDBI employees only)** 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