



“सिडबी टावर” 15, अशोक मार्ग, लखनऊ - 226001  
 “SIDBI TOWER”, 15, ASHOK MARG, Lucknow – 226001

**ON-LINE EXAMINATION (PHASE-II) FOR RECRUITMENT OF ASSISTANT MANAGER GRADE ‘A’  
 (GENERAL) AND MANAGER GRADE ‘B’ (GENERAL, LEGAL AND IT STREAM )**

**INFORMATION HANDOUT**

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

The on-line examination will comprise the following objective and descriptive type tests as stated below :

**Structure of the Test for Assistant Manager Grade ‘A’  
 (General Stream) and Manager Grade ‘B’ (General Stream)**

Paper	Name of the Test	Type of Paper	Version	No. of Questions	Maximum Marks	Time
Paper I	English Language	Descriptive - Answers to be typed using keyboard	Only English	3	75	75 minutes
Paper II	MSME and other topics  (Please refer to Sl. No. 6.B. of SIDBI Advertisement No. 07/Grade ‘A’ and ‘B’ / 2024-25 dated November 08, 2024)	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	75 minutes

**Structure of the Test for Manager Grade ‘B’ (Legal)**

Paper	Name of the Test	Type of Paper	Version	No. of Questions	Maximum Marks	Time
Paper I	English Language	Descriptive - Answers to be typed using keyboard	Only English	3	75	75 minutes
Paper II	Professional Knowledge (Please refer to Sl. No. 6.B. of SIDBI Advertisement No. 07/Grade ‘A’ and ‘B’ / 2024-25 dated November 08, 2024)	Objective	Bilingual i.e., Hindi and English	50*	75	60 minutes
		Descriptive: Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)		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

**Structure of the Test for Manager Grade 'B' (IT)**

Paper	Name of the Test	Type of Paper	Version	No. of Questions	Max. Marks	Time
Paper I	English Language	Descriptive - Answers to be typed using keyboard	Only English	3	75	75 Minutes
Paper II	Professional Knowledge (Please refer to Sl. No. 6.B. of SIDBI Advertisement No. 07/Grade 'A' and 'B' / 2024-25 dated November 08, 2024)	Objective	Bilingual i.e., Hindi and English	50*	75	60 Minutes
		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

\* 25 questions carry 2 marks each and 25 questions carry 1 mark each.

The maximum duration for the examination is 210 minutes i.e. Paper 1 – 75 Minutes and Paper 2 – 135 Minutes , however, you may have to be at the venue for approximately 270 minutes including the time required for attendance marking, submission of Call letter with photocopy of the photo ID proof, logging in, etc.

**Paper 1 English (Descriptive Test) to test the drafting skills:** The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. The Paper shall include Questions on Essay, Précis writing, and Business/Office Correspondence etc. Candidates will have to type answers with the help of the key-board of the computer. **English (Descriptive Test) will be provided only in English. Descriptive questions 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 Descriptive Paper, please check all key functions of the keyboard. You will get 75 minutes to answer the questions.**

**Paper 2: (Objective Type):** All the questions will have multiple choices. You can attempt any question at any point of time within the allotted time of 60 minutes. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/correct. The alternative/option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4<sup>th</sup> 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) Paper wise scores are reported with decimal points up to two digits.

**Paper 2: (Descriptive Type):** Questions will be shown on screen and candidates will have to type answers using a keyboard. For Hindi typing, the candidates should have knowledge of the following key-board layout:

- i. Inscript
- ii. Remington (GAIL)

**Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.**

Some sample questions are given below.

## SAMPLE QUESTIONS

### Paper-I – English - Descriptive Paper

**Q.1.** Write an essay on any **ONE** of the following topics in about 400 words.

1. Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.
2. It is often said that computerization results in unemployment. Do you agree? Explain.
3. High Rise Buildings: Infrastructural and Environmental Issues.

**Q.2.** Write a précis of the following passage in about 120 words, and give it a title.

Christian Reed, a project manager, has worked at the Tata Steel plant—Britain's biggest—for 11 years. His father worked in the local steel industry for 40 years, and his grandfather was a foundry worker. "It's very difficult to contemplate losing the plant," he says. "It would be like losing a member of the family."

The fate of his job and those of about 4,300 other Port Talbot steelworkers, as well as Britain's loss-making steel industry in general, have become the most poignant part of the political row that has erupted in Britain since Tata Steel, Britain's biggest producer, said in late March that it planned to sell or close its operations in the country. Opposition politicians have demanded that the government engineer a rescue, either by erecting high tariff walls against cheap steel imports, as America has done, or by going for some sort of nationalisation, as Italy has attempted with the ill-starred Ilva plant in the heel of the country. On April 5th a potential rescuer, Sanjeev Gupta of Liberty House, a commodity-trading company, said he was interested in buying the Port Talbot business, though he wants plenty of government sweeteners before doing so. He has called Britain's steel industry "probably the worst in the world."

There are few parts of the rich world where steel remains a good business, however. Port Talbot's woes are indicative of a global problem—especially in places where makers of unspecialised steel face competition from cheaper producers.

In the eyes of many, including the Welsh steelworkers, the main bogeyman is China, where steel output has ballooned. The country has produced more steel in two years than Britain since 1900, according to the International Steel Statistics Bureau, and is indeed awash with excess capacity. But this is part of a phenomenon that extends across the developing world. The OECD, a club mostly of rich countries, reckons that in the four years to 2017 steelmaking capacity will have grown by 50% in the Middle East, 20% in Africa and 10% in Latin America.

Meanwhile, the China-led slowdown in developing economies and low oil prices, which have hit the use of steel in rigs and pipelines, mean that demand is severely lagging supply. Even in India, which is supposed to be the bright spot of the global steel market, demand growth is unlikely to recover to levels in the years before 2010 when it embarked on a debt-fuelled infrastructure construction binge.

**Q.3.** Write a letter on any **ONE** of the following

- Write a letter to your younger brother explaining him how Insurance Sector has changed in the last decade in India.
- Write a letter to the Branch Manager of your Insurance company sharing a good experience of customer service in settling a claim (Based on year experience or reading).

## GENERAL (MSME)

**Q.1.** The Average Debtors of a Firm are Rs. 8.00 lakhs while the total Credit Sales of the Firm are Rs. 32.00 lakhs. Assuming that the number of days in a year are 360, the Debtors Collection Period will be \_\_\_\_\_ days  
(1) 89 (2) 90 (3) 91 (4) 92 (5) 93

**Q.2.** In terms of the recommendations of the Prime Minister's Task Force on MSMEs, Banks are advised to achieve \_\_\_\_\_ per cent of total lending to MSE Sector as on the corresponding quarter of the previous year to Micro Enterprises  
(1) 20 (2) 30 (3) 40 (4) 50 (5) 60

## SAMPLE DESCRIPTIVE QUESTIONS FOR GENERAL (MSME)

- Q.1. In assessment of a credit proposal, how does use of the report from credit information bureau differ from the credit rating of the borrower ?

### LEGAL

- Q.1. Under the Bharatiya Nyaya Sanhita, 2023, the word “\_\_\_\_\_” is applicable to everything which is an offence or which is prohibited by law, or which furnishes ground for a civil action  
(1) Fraud (2) Wrongful (3) Illegal (4) Criminal (5) Unfair
- Q.2. **CASE :** Company “X” went under liquidation as per & under the provisions of Insolvency & Bankruptcy Code 2016 (IBC). Liquidator is appointed by the Adjudicating Authority, who has taken over all the assets of the company X (corporate debtor). The creditors filed requisite forms and relinquished their charge on securities in favour of the liquidator for receiving the proceeds as per waterfall mechanism provided under section 53 of IBC. The erstwhile management of the approached the creditors for compromise expressing their willingness to settle the dues through OTS. The Liquidator refused to stop further action on this ground even at the request of the creditors leave apart the request by the borrower.

**Under IBC, 2016, which of the following is one of events that would lead the Adjudicating Authority to pass an order requiring the corporate debtor to be liquidated ?**

- (1) Does not receive a resolution plan under sub-section (6) of section 30 before completion of prescribed period for conclusion of CIRP
- (2) Does not receive a resolution plan under sub-section (6) of section 30 before completion of prescribed period given by CoC for submission of resolution plan
- (3) Does not receive a resolution plan under sub-section (6) of section 30 within the moratorium period
- (4) The corporate debtor objects to the resolution plan as received
- (5) The corporate debtor has conflict of interest with the resolution applicant

## SAMPLE DESCRIPTIVE QUESTIONS FOR LEGAL

- Q1. There is way out to get the document admitted in evidence even though it is under-stamped. The process is called “impounding of documents”. Discuss the concept with specific emphasis on impounding of documents during civil court proceedings

## INFORMATION TECHNOLOGY (I.T)


- Q.1. What is the output of the following Java code?  
`StringBuilder builder = new StringBuilder();  
String str = new String("Leaves growing");  
do {  
System.out.println(str);  
} while (builder);  
System.out.println(builder);`  
(1) Leaves growing  
(2) This is an infinite loop.  
(3) The code compiles but throws an exception at runtime.  
(4) 10  
(5) The code does not compile.
- Q.2. By using which of the following attack a person can illegally capture network user passwords ?  
(1) Data diddling (2) Sniffing (3) Spoofing (4) Phishing (5) Smurfing


## SAMPLE DESCRIPTIVE QUESTIONS FOR INFORMATION TECHNOLOGY (I.T)


- Q.1. You have to prepare a discussion note for a peer group on security tips for securing a web application, what are the points you would cover ?


**(A) Details of the On-line Examination Pattern:**


- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except of English (Descriptive section) will be in English and Hindi.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that option which he/ she feels is appropriate/ correct. The option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

 You have not visited the question yet.

 You have not answered the question.

 You have answered the question.

 You have NOT answered the question, but have marked the question for review.

 The question(s) "Answered and Marked for Review" will be considered for evaluation.

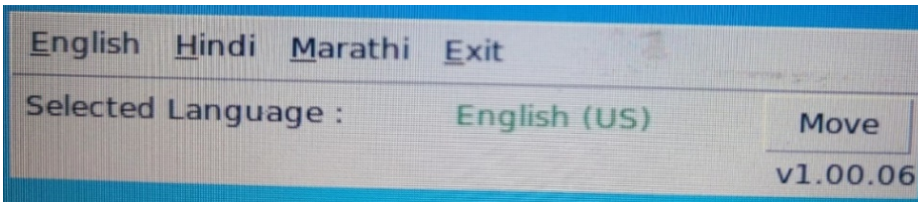
The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (6) To select a question to answer, you can do one of the following :
  - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
  - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
  - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you MUST click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (14) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the next section.
- (16) You can move the mouse cursor over the section names to view the status of the questions for that section.
- (17) You can attempt any question at any point of time within the allotted time for that Paper/Section.
- (18) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by SIDBI.

- (19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (20) After the expiry time of exam, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.
- (21) **Please note :**
- Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
  - Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**
- (22) **Please note for English Descriptive type paper:**
- Questions will be displayed on computer monitor.**
  - Only one question will be displayed at a time.**
  - "While typing if you press the 'Space bar' and then press the 'Enter' key, the cursor will not move to next line. However if you press the 'Enter' key immediately after the last word, the cursor will move to the next line. You should also note in case the 'Space bar'/'Enter' key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system."**

**IMPORTANT :**

Although the panel as shown below appears in Paper 1, Objective paper of Paper 2 (or elsewhere where not applicable) as well, it is to be used in the Descriptive section (Paper 2) only.



**Kindly read the following instructions very carefully**

- This panel will be visible with Language Selection option which is to be used during the descriptive paper (Paper 2). **PLEASE DO NOT CLICK ON "EXIT"** at any point during the examination.
- Use the panel provided to select Hindi Language for answering Hindi Descriptive Question and English Language for answering English Descriptive Question.
- **Do not click on the "Exit" button** on the panel at any point during the examination.
- Keyboard layout will be available only in English. Candidates should have the knowledge of Inscript or Remington (GAIL) mapping on the keyboard to answer the questions of Descriptive paper (Paper 2) in Hindi.

**B] General Instructions:**

- (1) Please note date, Reporting time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and SIDBI Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - **THIS IS ESSENTIAL. This call-letter along with photocopy of photo identity proof duly stapled together are to be submitted to the invigilator at the end of exam.** Currently valid photo identity proof may be PAN Card/Passport/ Permanent Driving

License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Photo Identity proof issued by a People's Representative on official letterhead along with photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID in original/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will not be accepted as valid ID proof for this purpose.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.

- (7) Photograph and IRIS will be captured at the examination venue. The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.

**Decision of the IRIS data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of IRIS scanning / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:**

- (a) 'LEFT EYE (IRIS)' will be captured for all the candidates.  
(b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.  
(c) There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

(Any failure to observe these points will result in non-admittance for the examination)

- (8) For VI candidates, Biometric capture of right thumb impression will be done. If fingers are coated (stamped ink/mehndi/ coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day. (Any failure to observe these points will result in non-admittance for the examination). **Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.**

- (9) In order to save time on frisking (Metal Detectors will be used), the candidates are advised to follow the below mentioned dress code:

- Light clothes which cannot be used for hiding any instruments or communication devices.
- Clothes should not have big buttons or any badge, brooches etc. which could be used to hide the communication device, Bluetooth, camera etc.
- Slippers, sandals and not the shoes/socks.
- Light Clothes without any metal items like zippers, button etc.

However, candidates coming in customary/religious dresses PwBD should report at the centre well in advance prior to reporting time for proper frisking.

- (10) A candidate who is or has been declared by SIDBI guilty of impersonation or of submitting fabricated document/s which have been tampered with or of making statements which are incorrect or false or of suppressing material information or otherwise resorting to any other irregular or improper means of obtaining admission to examination or of using or attempting to use unfair means in the examination hall or misbehavior in the examination hall may be debarred permanently or for a specified period by SIDBI from admission to any examination or appearance at any interview held by it for selection of the candidates. SIDBI may take further action against such candidates as deemed fit by it.
- (11) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. SIDBI may take further action against such candidates as deemed fit by it.
- (12) You should bring with you a ball-point pen. You may bring your own ink stamp pad (blue/black). A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST handover this sheet of paper along with the Call Letter to the invigilator.
- (13) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates

not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

- (14) If the examination is held in more than one session for a post/stream, 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.
- (15) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (16) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the SIDBI in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- (17)
  - (i) The PWBD candidates, who want to use facility of scribe, MUST go through the detailed advertisement which is available in the SIDBI website and carefully READ the instructions.
  - (ii) These candidates are also required to submit a Joint Undertaking/Declaration form (Scribe declaration form) that can be downloaded from SIDBI website.
- (18) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".

**WISH YOU GOOD LUCK!**