



Advertisement No. 01-N/ 2022-23

Engagement of Specialists on Contractual Basis (Full Time) -2022-23

May 05, 2022

Small Industries Development Bank of India (SIDBI) set up on 2nd April 1990 under an Act of Indian Parliament, acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities.

The MSME sector, the focused business domain for SIDBI, has been an important pillar of the Indian Economy, contributing up to 29% in the country's Gross Value Added (GVA) as per FY 2019-20. Over the years, SIDBI has been working towards the sustainable development of MSME sector, pioneering efforts that have manifested in creation of economic wealth, its distribution for an egalitarian society while preserving the ecological wealth of the country.

The Bank's **Mission** is to '*To facilitate and strengthen credit flow to MSMEs and address both financial and developmental gaps in the MSME eco-system*'.

The Bank 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*'.

The Bank believes that its people, process and technology are the key drivers for delivering customer service. The Bank firmly believes that its Human Resources are its most valuable asset.

SIDBI invites application from interested candidates for the following post on Contractual basis as detailed below:

A.	Name of the Post	Credit Analyst [Post Code- 15]	
B.	Type of the Post	Contractual on full time basis .	
C.	No. of Posts	3 (Three)	
D.	Place of Posting	Mumbai	
E.	Scope of work	The Credit Analyst will be responsible for the following: <ul style="list-style-type: none">✓ Analysis of financial statements, conducting due diligence and appraisal of various credit proposals.✓ Analysis of current industry market trend and macroeconomic indicators for contribution in effective credit decisions.✓ Recommendation of the proposals to various sanctioning committees and framing of terms and conditions and covenants of the credit proposals.✓ Any other work, in the area of expertise and in the interest of the Bank as advised by the Bank from time-to-time.	
F.	Eligibility Criteria		
	a	Age limit	The candidate should not be more than 35 years old as on April 30, 2022 .
	b	Educational Qualification	The candidate must hold a graduation degree in any discipline with minimum 60% marks along with MBA / PGDBM/ PGDM (2/3 year

		programme)/ Post Graduate degree in Commerce/ Science/ Economics OR C.A./ ICWA from a recognized educational Institution in India / overseas.
	c	Experience <i>(As on April 30, 2022)</i> 1. At least 4 years of post-qualification experience in operational departments, viz. appraisal of loan proposals, etc., any Bank / Non-Banking Financial Company. 2. The candidate should have computer knowledge specially having good skills in MS Office, MS Excel, Power Point, etc. 3. Should possess excellent presentation / communication - verbal and written skills. 4. Experience in Securitisation will be an added advantage for the candidates. Note: Applications without relevant experience certificate would be rejected.
G.	Remuneration	The remuneration would be at market linked compensation. The same shall not be a limiting factor for the right candidate and will be on case to case basis.

General Conditions:

A	Period of Contract	The term of the contract would initially be for a period of three years , extendable, at sole discretion of the Bank, for a further period of up to two years . The contract can be terminated at one months' notice on either side or salary and allowances (if any) in lieu thereof.
B	CTC and Increment	The CTC offered is negotiable. Annual CTC will depend upon Experience & Emoluments of candidates in the present employment and place of posting. Salary shall not be a constraint for the right candidate. Annual increment on CTC finalized initially, shall also be considered by the Bank based on the performance review.

Other Conditions:

1.	Right to raise/modify the eligibility criteria	Important: The Bank reserves the right to raise/modify the eligibility criteria including educational qualification and minimum work experience in order to restrict the number of candidates to be called for Interview, commensurate with the number of posts.
2.	Selection Procedure	Selection would be by way of shortlisting and Personal Interview to be held online on a suitable date (to be informed in due course) before the Selection Committee. The Bank will undertake a preliminary screening of the applications for preparing, if necessary, to prepare a shortlist of eligible candidates to be called for interview. Thus, merely fulfilling the requirements laid down in the advertisement would not automatically entitle any candidate to be called for interview. The decision of the

		<p>bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.</p> <p>Merit List: Merit list for selection will be prepared in descending order on the basis of scores obtained in interview only. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.</p> <p>Wait List: SIDBI reserves the right to draw wait lists of candidates in different Grades and consider such wait listed candidate(s) for meeting actual requirement.</p>
3.	HOW TO APPLY	<p>i. Duly filled in application (in English or Hindi), as per the format available on the Bank's website with a recent passport size photograph pasted thereon and Curriculum Vitae, bearing full signature of the candidate across the same with date, should be sent / forwarded <u>only through email at recruitment.sidbi@gmail.com</u> on or before May 21, 2022. While forwarding the respective applications, the subject line shall clearly indicate the following details only, viz. "Application for the post of <<Post Code>>, <<Name of the Post>> <<Candidate Name>>."</p> <p>ii. Applications should be accompanied by self-attested copies of relevant certificate(s) / documents, in support of proof of identity, address, age, educational qualification (educational certificates/mark -sheets), work experience, etc, as mentioned in the application form.</p> <p>iii. An application not accompanied by photocopies/ scanned copies (in cases of applied online) of relevant certificate(s) / documents, or not in prescribed format or not signed by the candidate or incomplete in any respect or received after due date will not be entertained under any circumstances.</p> <p>iv. Handwritten Applications/ or Curriculum Vitae shall be summarily rejected.</p> <p>v. The candidates who had already applied / shortlisted / selected / waitlisted need not to apply again.</p>
4.	Others	<p>i. The relevant experience certificate from employer must contain specifically that the candidate had experience in that related field as required.</p> <p>ii. The candidate must be a citizen of India.</p> <p>iii. The number of vacancies mentioned above are provisional and may vary.</p> <p>iv. The designations / name of the post mentioned above are only indicative. The Bank reserves the right to change the name of post / designation at any time without prior notice on the requirement of the Bank.</p> <p>v. Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.</p> <p>vi. Candidates are advised to indicate a working e-mail ID and mobile phone no. in their application under this advertisement and maintain the same active for receiving communication viz. call letters/ Interview date advices etc . The indicated e-mail ID and mobile phone no. should not be changed during Interview process. The Bank takes no responsibility for any delay in receipt or loss of any communication.</p> <p>vii. The Interview shall take place online. Candidates should ensure availability of necessary infrastructure as specified in call letter in this regard.</p>

	<p>viii. Candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.</p> <p>ix. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.</p> <p>x. Candidates are advised that they should not furnish any particulars or information that are false, tampered/ fabricated or should not suppress any material information while applying for the post.</p> <p>xi. Appointments of selected candidates will be subject to his / her being declared medically fit by Bank Medical Officer, satisfactory report about his / her character and background verifications, satisfactory report from his / her previous employer and referees, and completion of all other pre recruitment formalities to the complete satisfaction of the Bank.</p> <p>xii. In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria for the post applied for and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), or has resorted to Impersonating or procuring impersonation by any person; his / her candidature will stand cancelled forthwith. If any of these shortcomings is / are detected even after the appointment, his/her services will be liable to be terminated forthwith.</p> <p>xiii. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.</p> <p>xiv. Decisions of the Bank in all matters regarding eligibility, shortlisting, conduct of interview, selection, calling for joining etc, would be final and binding on the applicants for the post s. No representation or correspondence will be entertained by the Bank in this regard. Canvassing in any form will lead to disqualification of candidature.</p>
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