

SIDBI GRADE A PREVIOUS YEAR INTERVIEW QUESTIONS



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SIDBI GRADE A**

SIDBI Grade A Past Year Interview Questions

Category Specific Questions

Module A: Overview of Credit

- 1) Principles of lending
- 2) Credit policy
- 3) Types of borrowers & types of credit facilities
- 4) Credit delivery
- 5) Credit Appraisal
- 6) Credit rating

Module B: Analysis of Financial Statements

- 1) Basics of Financial statements
- 2) Ratio analysis
- 3) Cash flow statement
- 4) Fund flow statement
- 5) Project appraisal
- 6) Working capital management

Module C: Financial management

- 1) Indian Financial System
- 2) Regulatory bodies in India
- 3) Money market and Capital market instruments
- 4) Time value of money
- 5) Basics of derivatives
- 6) Leverages
- 7) Capital budgeting

Module D: Other credits

- 1) Export finance
- 2) Priority sector lending
- 3) Non-fund-based Credit Facilities
- 4) Government sponsored schemes
- 5) Retail loans

Module E: Management of Impaired assets

- 1) Documentation
- 2) IRAC norms
- 3) Types of charges
- 4) Management of impaired assets
- 5) IBC2016
- 6) SARFAESI ACT

Module F: RBI Circulars and related laws

- 1) RBI circulars (1 year)
- 2) Companies act
- 3) Contract act 1872
- 4) Banking regulation 1949
- 5) RBlact 1934
- 6) Negotiable instruments act 1881
- 7) Payment and settlement act 2007

SIDBI Interview

- DAF Questions/Personality Based
- HR Questions
- Technical Questions/ Category questions

DAF Questions

M1: tell me something about yourself?

Candidate 1 : Told about my graduation, family , hobbies and city which I belong.

- 1.Can you give us a brief introduction about yourself?
- 2.Why are you willing to apply for a banking organization job?
- 3.Why do you have an employment gap in your CV?
- 4.Your one quality that gives you edge over others.
- 5.Please tell us a little about yourself.
- 6.Why and how are you the best candidate for this job?
- 7.Tell us about a time you exhibited leadership skills at university/work/ previous job.

HR Questions

M2) Why would you like to leave your old job for this job?

Candidate : Explained about brief experience in lending sector in MSME, and interest in same field. Moreover, the opportunity is level-up for me.

M1) why did u want to join SIDBI?

Candidate : Sir I have been very passionate about SIDBI and her functioning. I have deep interest in MSME industries sir and want to work closely with them. SIDBI being one of the largest development bank in the world give me this opportunity.

M2) If you are passionate then why didn't u join earlier (may tell u to prove ur passion)

Candidate: Sir I cleared SIDBI written exam last year also but couldn't clear in the final round. I have been preparing for SIDBI and always wanted to join her. Sir due to my family financial problems I had to join RRB last year, but I was still preparing for SIDBI.

1. How can you reach your professional goals with this job at SIDBI?
2. Where do you see yourself in the next 5-10 years?
3. How would you handle undue criticism from seniors?
4. How do you deal with difficult juniors?
5. Why are you leaving your previous job and interested in SIDBI now?
6. Is this your first interview ? Or are you preparing for any other exams too?
7. Give me any 3 reasons why you want to join SIDBI?
8. Previous job experience In depth questions related to category?
9. Why do you choose lending operations as your career?
10. Why should we hire you/ how would you be useful to the organization /SIDBI?

Technical Questions

M1) How will you assess a loan proposal for sanctioning?

Candidate : Sir there are a series of parameters that we need to see to access a loan proposal for sanctioning. A few of which are

- A) Customer profile, this can be done by checking background of the customer, his/her credit reports, CIBIL Report etc.
- B) If a loan is suppose for a manufacturing industry we do a brief study on possibilities, opportunities in the sector and see the applicants capability to manage things, For housing loans we will see on the property proposed, examine property papers through legal aid, get valuation etc.
- C) We see the persons capability to pay the loans. AS per RBI guidelines EMI cannot be more than 50% of his gross income.
- D) In Case of manufacturing company we will ask for collateral, If collateral is not there we will try to look for CGTMSE Guarantee fee.

M2) What is feasibility report? (Technical Questions based on your profile)

Candidate: Feasibility report is the report which is taken into consideration by bank before approving any loan. In a feasibility report prospects of a company, repaying capacity of a customer are seen.

M2) What is PCA framework? Explain PCA framework for NBFCs and recent updates by RBI.

Candidate: Prompt Corrective Action explanation.....

M2) What is PLI scheme? Do you think MSME sector has benefitted from this scheme?

Candidate: PLI scheme explanation and If MSMEs benefitted then how?

1. History and establishment of SIDBI.
2. Trivia about the Bank.
3. Objectives & functions of SIDBI.
4. How does SIDBI help in the growth of MSMEs?
5. What do you know about SIDBI's Saving Scheme for the MSME sector?
6. Tell us about SIDBI Term Loan Assistance.
7. Current updates
8. General awareness and Financial awareness

Banking Updates

- Banking Reforms
- Regulatory Bodies in India- NABARD, SEBI etc.
- International Banking
- Latest circulars of RBI and SEBI
- Latest Updates in Financial & Capital Markets
- Financial Terms
- Banking Terms
- Latest Acts related to Banking
- Priority Sector Lending
- NPA - latest news
- SARFAESI Act
- RBI Monetary Policy
- Capital & Money Market Instrument
- Commercial Banks, NBFCs, HFC - Latest news
- Mergers and Acquisitions in Banking Companies
- Credit Rating and Agencies
- Payment Options- NEFT, RTGS, Bharat Bill payment etc.
- Complete List of Obituaries
- Recently Appointed Brand Ambassadors List
- Monthly GK Digests

Finance Updates

- RBI Circulars
- Latest Government Schemes
- Banking products
- Banking Awareness(Updated on monthly basis)
- Priority sector lending
- Basel Norms
- RBI regulations for Commercial banks, RRBs, Small Finance Banks, HFCs, NBFCs and UCBs
- Indian Financial System
- Financial market instruments
- International reports and indices
- Important committees
- Foreign investment and trade
- Union budget
- Latest mergers and MOUs of banks and financial institutions
- Financial regulatory institutions in India
- Mutual Funds
- Ratio analysis
- Break-even Analysis
- Time Value of Money
- Working capital management
- Factoring

Last 3 Months GA

- National and International Event
- Appointments
- Summits and Conferences
- Awards and Honors
- Sports
- People in the News
- Reports and indices
- Economic updates
- Static GK
- Banking and Financial Awareness
- MSME schemes



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