Advertisement No. 10/ 2025-26

Engagement of Consultant Credit Analyst (CCA) on Contractual Basis (Full Time) - 2025-26 (November 2025)

November 20, 2025

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.

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 access to capital and build capacity of MSMEs for their deeper integration into Indian and global value chains'. The Bank is working with the vision 'to emerge as the point of first contact for all stages of MSME life cycle journey'.

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 is an equal opportunity employer and provide equal employment opportunities, without any discrimination on the grounds of age, color, disability, marital status, nationality, race, religion, sex etc.

The Bank invites application from interested candidates belonging to reserved categories (SC, ST, OBC, EWS and PwBD (VH, MD/ID) under Special Recruitment Drive for the following posts (backlog vacancies) on Contractual basis (Full Time):

Sr No	Post	Post Code	Total Vacancies	Reservations						
				SC	ST	OBC	EWS	UR	PwBD*	
									VI#	MD/ ID#
1	Consultant Credit Analyst (CCA)	01	14#	2	6	3	3	-	**1**	**1**

backlog vacancies

***** PwBD – Persons with Benchmark Disabilities as defined in the "The Rights of Persons with Disabilities Act, 2016" (i) VI – Visually Impaired and (ii) OC – Orthopedically challenged, (iii) MD – Multiple Disabilities; (iv) ID - Intellectual Disability. The vacancy for VI/OC/MD/ID is horizontal and included in the vacancies of parent category.

Consultant Credit Analyst (CCA)

A.	**Name of the Post**		**Consultant Credit Analyst (CCA)**
B.	**Post Code**		01
C.	**Type of the Post**		Contractual on **full time basis.**
D.	**No. of Vacancies**		14 (Fourteen) - Backlog
E.	**Place of Interview**		**Mumbai / New Delhi** The selected candidates shall be posted with Head Office Verticals at Mumbai, Delhi and Lucknow and various Branch Offices (Pan-India) of SIDBI. The Bank reserves the right to post/transfer the staff on contract to any of the offices of SIDBI or to depute to any of its associates/subsidiaries or any other organization depending upon the exigencies of service.
F.	**Period of Contract**		The term of the contract would initially be for a period of three years, subject to interim reviews. The contract can be extendable, at the sole discretion of the Bank, for a further period of up to two years. The contract can be terminated at three months' notice on either side or salary and allowances (if any) in lieu thereof.
G.	**Scope of Work**		The roles and responsibilities of CCA are given below (the activities mentioned below are illustrative only and not exhaustive):- At present SIDBI has pan India presence, with 17 Regional Offices & 161 Branch Offices. The Head Office Verticals for Business, Policy and Backend Support are stationed at Lucknow, Mumbai and New Delhi. BOs/ROs - The work at BOs/ ROs generally involves business development, appraisal of MSME credit proposals, sanctions, disbursements, customer management, credit monitoring, follow-up and any other operational work related to Branch Operation. Verticals - SIDBI has various Verticals located at its Mumbai, New Delhi and Lucknow Offices, viz. Risk Management Vertical, Institutional Finance Vertical, Venture Finance & Investment Vertical, Direct Credit Vertical, NBFC Vertical, Digital Initiatives Vertical, Strategy and Innovations Vertical, Audit Vertical, etc. CCA will be responsible for operational work of respective Verticals where they will be posted.
H.	**Eligibility Criteria**		
	a	Age limit	The candidate should not be more than **28 years** old as on **October 31, 2025**. Relaxation in age for – - SC/ST candidates - 5 years, - OBC candidates - 3 years, - PwBD candidates - 10 years

<table>
<tr><td></td><td>b</td><td>Educational Qualification</td><td>Qualified Chartered Accountant along with graduation from UGC / AICTE recognized college/university.</td></tr>
<tr><td></td><td>c</td><td>Experience</td><td>Nil</td></tr>
<tr><td>I.</td><td colspan="2">Remuneration</td><td>Indicative remuneration offered on Cost to Company (CTC) basis:
<table>
<tr><th>Sl No</th><th>Place of Posting</th><th>Indicative CTC (Fixed + Variable components) (negotiable)</th></tr>
<tr><td>1</td><td>Mumbai</td><td rowspan="2">`12.00 lakh</td></tr>
<tr><td>2</td><td>New Delhi</td></tr>
</table>
Apart from initial remuneration offered on the Cost to Company (CTC) basis, there would be provision for Annual increment on CTC finalized initially, which shall be considered by the Bank based on the performance review from time to time. The salary would also have a suitable variable component of 10%, which shall be released subject to satisfactory performance and as may be decided by the Bank.</td></tr>
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Other Conditions (Applicable for All posts):

1.	**Reservation**	i. Reservations / Relaxations / Concessions would be given to SC/ ST/OBC/EWS/PwBD candidates, wherever applicable as per guidelines issued by the Government of India from time to time. ii. The eligible candidate should produce a certificate issued by a competent authority as per the Government of India Guidelines. iii. Vacancy for Person with Disability (PwBD) is horizontal within the overall vacancies for the post. iv. It is clarified that it may not be possible to employ candidates with disability in all offices / departments of the Bank and they will have to work in the post / centers as decided by the Bank in this regard.
2.	**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 vacancies.
3.	**HOW TO APPLY**	The selection will be by the process being organized by Committee for Members in Industry & Business (CMI&B) for the Newly Qualified Chartered Accountants. Out of the listed locations by CMI&B, SIDBI will be undertaking interviews tentatively at **Mumbai** and **New Delhi** centers. The interested candidates are requested to visit the website of CMI&B (**https://cmibplacements.icai.org/**) for Indicative Guidelines and Procedure for Registration. **Applications sent directly to SIDBI will not be entertained under any circumstances.**
4.	**Selection Procedure**	Selection would be by way of shortlisting and personal interview to be held at the locations **Mumbai** and **New Delhi** (address given at the website of CMI&B- (**https://cmibplacements.icai.org/**). The Bank may conduct online Psychometric Test or any other suitable Test to assess the personality, level of communication, clarity & problem - solving innovativeness, level of efficiency, suitability for the post, etc. of the shortlisted candidates. The finding of the test may be placed before the interview panel for having a thorough perspective on the candidates. After completion of Psychometric Test, the candidates shall then be called to appear in Interview. The Bank reserves the right to modify the selection procedure, if deemed fit. **Merit List:** Merit list for selection will be prepared in descending order on the basis of scores obtained in interview only. **Wait List:** If need arises, SIDBI reserves the right to draw wait list of candidates and consider such wait listed candidate(s) for meeting actual requirement. In case more than one candidate score equal marks, such candidates will be ranked according to their age in descending order, both in the select list as well as in the wait list.
5.	**Others**	i. The candidate must be a citizen of India. ii. The number of vacancies mentioned above are provisional and may vary. iii. 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. iv. 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 referees and completion of all other pre recruitment formalities to the complete satisfaction of the Bank. v. 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. vi. 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. vii. 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 posts. No representation or correspondence will be entertained by the Bank in this regard. Canvassing in any form will lead to disqualification of candidature.

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