SIDBI Officer Grade A & B Form 2026: Apply by 11 Dec

This E-Book offers targeted revision for SIDBI Grade A/B and IBPS PO exams. It covers high-weightage topics, gol...

1. EXAM / NOTIFICATION KEY FACTS & DATES

Conducting Body	Institute of Banking Personnel Selection (IBPS)
Post / Course Name	Officers in Grade 'A' and Grade 'B' - General and Specialist Stream
Minimum Qualification	B.E./B.Tech
Application Start Date	21 Nov 2026
Last Date to Apply	11 Dec 2026
Selection Process	Phase I Online Objective Test, Phase II Descriptive Test / GD, and Personal...
Exam Mode & Duration	Online Computer-Based Test (120 to 180 Minutes total duration)
Key Subjects	Quantitative Aptitude, Reasoning Ability, English Language, General & Finan...
Negative Marking	0.25 marks deducted for every incorrect objective answer

2. 4-STEP SMART PREPARATION PLAN

1. Phase 1: Clear core concepts in Data Interpretation, Puzzles, and Financial Awareness during the initial 3 weeks.
2. Phase 2: Solve 10 years of PYQs for IBPS PO and SIDBI exams to build speed and accuracy.
3. Phase 3: Practice daily full-length mock tests and analyze weak spots using golden shortcut tricks.
4. Phase 4: Focus on descriptive writing practice (Essay & Letter) along with current MSME news in the final week.

3. SAMPLE GOLDEN SHORTCUTS & FORMULAS

* Shortcut 1 (Quadratic Signs): If equation signs are (+, +), roots are (-, -). If (-, +), roots are (+, +). If (+, -), roots are (-, +). If (-, -), roots are (+, -).
* Shortcut 2 (Compound Interest 2 Yrs): Effective CI Rate = 2R + (R^2 / 100)%. For R=10%, effective rate = 20 + 1 = 21%.
* Shortcut 3 (CI vs SI Difference): Difference for 2 years = P * (R / 100)^2.
* Shortcut 4 (Time & Work LCM Trick): Total Work = LCM of days. Daily Efficiency = Total Work / Days taken.

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4. TOP 10 HIGH-WEIGHTAGE SYLLABUS TOPICS (QUICK SUMMARY)

1. Data Interpretation (Tables & Graphs)
Weightage: High (5-7 Qs)

Data Interpretation forms the backbone of the Quantitative Aptitude section in SIDBI and IBPS PO exams. Key concepts include Percentage Change, Ratios, Average Calculations, and Pie Chart conversions. Learn table anal...

2. Seating Arrangement & Puzzles
Weightage: High (10-15 Qs)

Seating Arrangements and Puzzles carry maximum weightage in the Reasoning section. Master linear arrangements, parallel rows, circular seating facing inside/outside, and floor-box puzzles. Always create two parallel p...

3. Syllogism & Reverse Syllogism
Weightage: High (3-5 Qs)

Syllogism tests logical deductions using Venn Diagrams. Focus on modern patterns including 'Only a few', 'Some A are not B', and 'Possibility' cases. Remember that 'Only a few A are B' implies both 'Some A are B' and ...

4. Input-Output Sequences
Weightage: High (5 Qs)

Machine Input-Output requires identifying shift patterns of numbers and words step-by-step. Analyze whether sorting follows alphabetical order, word length, prime numbers, or ascending/descending order. Check if numbe...

5. Financial & Banking Awareness (MSME Focus)
Weightage: High (8-10 Qs)

SIDBI heavily emphasizes MSME schemes, RBI guidelines, priority sector lending (PSL) norms, and financial institutions. Learn key definitions, budget allocations, interest subvention schemes, and collateral-free loan ...

6. Reading Comprehension & Inference
Weightage: High (7-10 Qs)

Reading Comprehension tests contextual vocabulary, main ideas, author tone, and factual details. Practice scanning passage structure quickly before jumping into questions. Identify transitional words like 'however', '...

7. Error Spotting & Grammar Rules
Weightage: Medium (5 Qs)

Error Spotting relies heavily on Subject-Verb Agreement, Parallelism, Modifier usage, Tenses, and Prepositions. Learn standard rules like 'Neither/Nor' taking the verb nearest to the second subject, and 'One of the' t...

8. Quadratic Equations & Inequalities
Weightage: High (5 Qs)

Quadratic Equations involve finding roots and comparing values of X and Y. Master the sign-change shortcut method to determine root signs instantly without solving full equations. Calculate discriminant and root value...

9. Time, Work & Pipes
Weightage: Medium (2-3 Qs)

Time and Work problems are best solved using the Efficiency/LCM method rather than traditional fractional addition. Assume total work as the LCM of individual days taken to simplify calculations. Master concepts invol...

10. Mixture & Alligation
Weightage: Medium (2-3 Qs)

Mixture and Alligation rules provide simple shortcuts for weighted averages and compound replacement problems. Master the rule of alligation diagram: (Cheaper) vs (Dearer) yielding (Mean Price) to find quantity ratios...

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5. 10 SAMPLE EXAM-STYLE PRACTICE MCQS (WITH ANSWERS)

Q1. What is the effective rate of interest when a sum is compounded half-yearly at 20% per annum for 1 year?
(A) 20% (B) 21% (C) 22% (D) 24%
Ans: (B) | Half-yearly rate r = 20/2 = 10%. Time periods n = 2. Effective CI rate = 10 + 10 + (10*10)/100 = 21%.

Q2. If A can complete a work in 12 days and B in 24 days, how many days will they take working together?
(A) 6 days (B) 8 days (C) 10 days (D) 16 days
Ans: (B) | Total Work = LCM(12, 24) = 24 units. Efficiency of A = 2, B = 1. Total Efficiency = 3. Days taken = 24 / 3 = 8 days.

Q3. What is the difference between CI and SI on Rs. 10,000 for 2 years at 5% per annum?
(A) Rs. 20 (B) Rs. 25 (C) Rs. 50 (D) Rs. 100
Ans: (B) | Difference = P * (R/100)^2 = 10000 * (5/100)^2 = 10000 * (25/10000) = Rs. 25.

Q4. In a mixture of 60 liters, the ratio of milk to water is 2:1. How much water must be added to make the ratio 1:2?
(A) 40 liters (B) 50 liters (C) 60 liters (D) 80 liters
Ans: (C) | Initial: Milk = 40L, Water = 20L. We want Milk:Water = 1:2. Since Milk remains 40L, Water needed = 40 * 2 = 80L. Water to add = 80 - 20 = 60 liters.

Q5. Roots of quadratic equation X^2 - 7X + 12 = 0 are:
(A) -3, -4 (B) 3, 4 (C) -3, 4 (D) 3, -4
Ans: (B) | Equation signs are (-, +), so roots are (+, +). Factors of 12 summing to 7 are 3 and 4. Roots = +3, +4.

Q6. Statements: 'Only a few Pens are Pencils. All Pencils are Erasers.' Conclusion I: Some Pens are Erasers. Conclusion II: All Pens can never be Pencils.
(A) Only Conclusion I follows (B) Only Conclusion II follows (C) Neither follows (D) Both Conclusion I and II follow
Ans: (D) | 'Only a few Pens are Pencils' means Some Pens are Pencils AND Some Pens are NOT Pencils. Since All Pencils are Erasers, Pens overlapping with Pencils must overlap with Erasers (Conclusion I holds). Also, because 'Only a few Pens are Pencils', All Pens can never be Pencils (Conclusion II holds).

Q7. What is SIDBI's primary mandate as a principal financial institution in India?
(A) Promoting large scale heavy industries (B) Promotion, financing, and development of Micro, Small, and Medium Enterprises (MSMEs) (C) Regulating foreign exchange markets (D) Managing agricultural credit exclusively
Ans: (B) | SIDBI (Small Industries Development Bank of India) was set up to promote, finance, and develop the MSME sector.

Q8. Where are the headquarters of SIDBI located?
(A) Mumbai (B) New Delhi (C) Lucknow (D) Bengaluru
Ans: (C) | SIDBI's headquarters are located in Lucknow, Uttar Pradesh.

Q9. Under Priority Sector Lending (PSL) norms, what percentage of ANBC is prescribed for Domestic Commercial Banks?
(A) 25% (B) 30% (C) 40% (D) 50%
Ans: (C) | Domestic commercial banks are required to allocate 40% of Adjusted Net Bank Credit (ANBC) to Priority Sector Lending.

Q10. Find the error in: 'One of the candidate (A) / has forgotten to (B) / bring his admit card (C) / to the exam center (D).'
(A) A (B) B (C) C (D) D
Ans: (A) | The phrase 'One of the' must be followed by a plural noun. It should be 'One of the candidates'.

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