



## NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

(Fully owned by Govt. of India and Reserve Bank of India)

Recruitment to the post of Officers in Grade 'A' and Grade 'B'

Advertisement No.6/Grade A & B/2015-16

It has been decided by NABARD to introduce a new scheme of selection for recruitment of officers in Grade 'A' (RDBS) and Grade-'B' (RDBS). Under the new scheme of selection the examination will be computer based online (Objective type with Multiple Choice Question pattern) and shall consist of three phases, viz., Phase-I and Phase-II, followed by Interview. The pattern of online examination for Phase I and Phase II is indicated in Para III of the advertisement. Prospective candidates are advised that Phase-II of the examination will be conducted within three to four weeks of Phase-I of the examination.

Applications are invited from Indian citizens for the post of **Assistant Manager** (Grade 'A') and **Manager** (Grade 'B') in the Rural Development Banking Service (RDBS) in National Bank for Agriculture and Rural Development (NABARD). Candidates can apply only **ON-LINE** on NABARD website [www.nabard.org](http://www.nabard.org) **between 23 March 2016 and 13 April 2016** after carefully going through all the instructions given in this advertisement.

**Before applying, candidates should ensure that they fulfil the eligibility criteria for the post. NABARD would admit to the Examinations all the candidates applying for the relevant post/s with the requisite fee (wherever applicable) on the basis of the information furnished in the ON-LINE application and shall determine their eligibility only at the final stage i.e. interview stage. If at that stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Bank, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear for interview.**

Candidates are requested to apply only ON-LINE through Bank's website [www.nabard.org](http://www.nabard.org). No other mode of submission of application is available.

**Help Facility:** In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Admission Letter, complaints may be made at "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/>. Do not forget to mention "NABARD Officer – in Grade 'A' & 'B' – DR" in the subject of the email.

Online Application Registration and Payment of Online Fees/ Intimation Charges	From 23 March 2016 To 13 April 2016*
Phase I (Preliminary) – Online Examination	\$ 08 May 2016
Phase II (Main)– Online Examination	@ 05 June 2016
*NABARD reserves the right to make any change in these dates	

**\$Candidate will have to appear in only one shift of Phase I online examination on any one of these dates**  
**@Candidates will have to appear in all the shifts of Phase II online examination.**

**I. No. OF VACANCIES :**

<b>POSTS ADVERTISED</b>	<b>Total</b>	<b>SC</b>	<b>ST</b>	<b>OBC</b>	<b>UNRESERVED (General)</b>
<b>Assistant Managers (Grade 'A') in Rural Development Banking Service (RDBS)</b>	100	15	08	27	50
<b>Managers (Grade 'B') in Rural Development Banking Service (RDBS)</b>	15	02	01	04	08

- (i) The reservations will be made for candidates belonging to SC/ST/OBC/PWD categories as per Government of India instructions
- (ii) The Bank reserves the right to increase / decrease the number of vacancies or not to fill up any of the vacancies or cancel the recruitment process, as per its requirement
- (iii) Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate the category as 'General' (Gen).
- (iv) Out of 100 vacancies of Asst. Manager (RDBS), 03 are reserved for Persons With Disabilities (PWD) candidates of which 01 is earmarked for Orthopedically Challenged (OC), 01 is earmarked for Visually Challenged (VC) and 01 is earmarked for Hearing Impaired (HI).
- (v) No vacancies reserved for Manager (RDBS) under PWD category. They will be eligible for age relaxation and exemption from payment of application fee. However, they will have to pay the intimation charges.
- (vi) In addition to the reserved vacancies indicated in the table, unfilled vacancies of the previous recruitment, if any, would be added to the above reserved vacancies.

**Posts identified for PWD candidates:**

<b>Type of disability</b>	<b>Nature of Disability</b>	<b>Post(s) identified</b>
Visually Challenged	B, LV	Asst. Manager (RDBS)/Manager (RDBS)
Hearing Impaired	PD, D	Asst. Manager (RDBS)/Manager (RDBS)
Orthopaedically Challenged	BL, OA, OL	Asst. Manager (RDBS)/Manager (RDBS)

Expansion of abbreviations used in the table above :-  
B - Blind; LV - Low Vision; BL - Both legs affected but not arms; OA - One arm affected (R or L)  
a) impaired reach, b) weakness of grip, c) ataxia; OL - One leg affected (R or L) a) impaired reach, b) weakness of grip. PD – Partially Deaf; D – Deaf.

**Note for PWD:**

1. **OC** : Only those OC applicants who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

BL - Both legs affected but not arms  
OA - One arm affected (R or L) - (a) Impaired reach;  
(b) Weakness of grip; (c) ataxia  
OL - One leg affected (R and / or L)  
MW - Muscular weakness and limited physical endurance

2. **VC**: Only those Visually Challenged persons who suffer from any one of the following conditions are eligible to apply.

- i. Total absence of sight.
- ii. Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.
- iii. Limitation of the field of vision subtending an angle of 20 degrees or worse

Applicants having low vision as defined in Chapter I, Para 2 (u) of The Persons with Disabilities (Equal opportunities, protections of rights and full participation) Act 1995.

3. **HI**: Only those Hearing Impaired candidates who are Partially Deaf (PD) or Deaf (D) are eligible to apply.

PWD candidates may belong to any category (UR/SC/ST/OBC), Reservation for PWD is horizontal and within the overall vacancies for the post.

Within the overall notified total vacancies, PWD candidates belonging to any of the three categories of disability will be considered for selection, subject to their suitability, notified for PWD in this advertisement.

**GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE**

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in (ii) and (iii) below. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his/her own scribe at his/her own cost.
- The scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.

- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- The scribe may be from any academic stream. However for Specialist Officers' posts the scribe should be from an academic stream different from that prescribed for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

(ii) Guidelines for Candidates with locomotor disability and cerebral palsy

A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40%impairment).

(iii) Guidelines for Visually Impaired candidates

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

## II. Eligibility Criteria (as on 31 January 2016)

### A) Age (as on 31 January 2016):

- i) **For Asst. Manager in Grade 'A': Between 21 years and 30 years for freshers (candidates born not earlier than 01.02.1986 and not later than 31.01.1995 are eligible to apply).** The relaxations in the upper age limit will be provided to SC/ST/OBC/PWD/Ex-Servicemen/other eligible candidates as per GoI instructions.

For candidates having full time experience as an officer in Commercial / Cooperative / Regional Rural Banks/ FIIs/Corporates /Non Banking Finance Companies as also prior experience in NABARD, upper age limit is relaxed to the extent of number of completed years as on 31.01.2016 of such experience subject to a maximum of three years (experience in fraction will not be considered eg. candidate having experience of 1 year 1 month / 1 year 11 months will be considered as 1 year only)

- ii) **For Manager in Grade 'B': Between 25 years and 35 year (candidates born not earlier than 01.02.1981 and not later than 31.01.1991 are eligible to apply).** Experience: At least three years' full time experience (02 years for SC/ST) as on 31.01.2016 as an Officer in

Commercial / Cooperative / Regional rural Banks/ FIIs/Corporates /Non-Banking Finance Companies.

**RELAXATION IN UPPER AGE LIMIT:** Upper age limit is relaxable by:-

1. 03 years in case of eligible OBC applicants and
2. a maximum of 05 years in case of : (i) Applicants belonging to SC/ST, (ii) Ex-servicemen (including Emergency Commissioned Officers/Short Service Commissioned Officers) provided that the applicants have rendered at least five years continuous Military Service and have been released on completion of assignment (including those whose assignment is due to be completed within one year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability or have been released on account of physical disability attributable to Military Service or on invalidment, (iii) Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case, on selection, the Ministry of Defence issues certificates that they would be released within 03 months from the date of receipt of offer of appointment, (iv) Applicants who had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01<sup>st</sup> January, 1980 to 31<sup>st</sup> December, 1989.
3. 10 years for PWD (UR); 13 years for PWD (OBC) and 15 years for PWD (SC/ST) applicants.

**NOTE:** NO CUMULATIVE AGE RELAXATION WILL BE AVAILABLE TO ANY APPLICANT.

**B) Educational Qualification and Experience (as on 31 January 2016)**

<b>I. Asst. Manager in Grade 'A' (RDBS)</b>
(i) A Bachelor's degree in any discipline like, Agriculture, Veterinary Sciences, Animal Husbandry, Fisheries, Dairy Technology, Horticulture, Arts, Management, Commerce, Science, Engineering, Information Technology etc. with a minimum of 50% marks or an equivalent grade, in aggregate of all semesters / years
<b>OR</b>
(ii) Master's degree in Agriculture, Veterinary Sciences, Animal Husbandry, Fisheries, Dairy Technology, Horticulture, Arts, Management, Commerce, Science, Engineering, Information Technology etc. with a minimum of 50% marks or an equivalent grade, in aggregate of all semesters / years
<b>OR</b>
(iii) A Doctorate Degree
<b>OR</b>
(iv) Chartered / Cost Accountants / Company Secretary (ACS) with a Bachelor's Degree
<b>OR</b>
(v) Two Year Full time PG Diploma in Management / MBA Qualification from institutions recognised by GoI / UGC, with Graduation / Bachelor's Degree
Note : SC/ST/PWD candidates having second class with a minimum of 45% or an equivalent

grade in aggregate of all semesters / years in Bachelor's Degree examination OR having a post graduate degree or equivalent recognised qualification are eligible to apply

**II. Manager in Grade 'B' (RDBS)**

(ii) **A first class** Master's degree in Agriculture, Veterinary Sciences, Animal Husbandry, Fisheries, Dairy Technology, Horticulture, Arts, Management, Commerce, Science, Engineering, Information Technology etc. with a minimum of 60% marks or an equivalent grade, in aggregate of all semesters / years

**OR**

(iii) A Doctorate Degree

**OR**

(iv) Chartered / Cost Accountants / Company Secretary (ACS) with a Bachelor's Degree

**OR**

(v) Two Year Full time PG Diploma in Management / MBA Qualification from institutions recognised by GoI / UGC, with Graduation / Bachelor's Degree

**(II) Essential Experience (as on 31 January 2016):**

At least three years' full time experience (02 years for SC/ST) as an Officer in Commercial / Cooperative / Regional rural Banks/ FIIs/Corporates /Non-Banking Finance Companies.

(i) Note: SC/ST candidates having second class with a minimum of 55% or an equivalent grade in aggregate of all semesters / years in Post Graduate Degree examination are eligible to apply.

Note: Full time Experience as on 31 January 2016, after acquiring the prescribed educational qualification will only be reckoned for all the posts.

(i) Some Universities/Institutes do not award Class or percentage of marks and allot Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.). In case University/Institute defines criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted. However, where the University/Institute does not define criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/ OGPA/ CPI or similar terminologies allotted on a 10-point scale	Class / Division	Aggregate % of Marks
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%

(ii) Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

(iii) Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item (i) above.

**Note: All educational qualifications should have been obtained from Universities / institutions incorporated by an Act of Central or State legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section – 3 of UGC Act 1956 or possess an equivalent qualification**

### III) SELECTION PROCEDURE

#### 1. Assistant Manager in Grade 'A' and Manager in Grade 'B' (RDBS)

It has been decided to introduce a new scheme of selection for recruitment of Officers in Grade 'A' and Grade 'B' from this process. Candidates will be required to write all the papers online. The Preliminary online Examination will be common for both Assistant Manager (RDBS) in Grade 'A' and Manager (RDBS) in Grade 'B'. The selection will be in three Phases as furnished below:

<b>1. Assistant Managers in Grade 'A' (RDBS)</b>
<b>Phase I – Preliminary Examination (Online Exam)</b>
<b>Objective Type: MCQ (Multiple Choice Questions) carrying 200 marks. Duration: 120 Minutes Composite Time</b>
<b>Part I</b>
i) Test of Reasoning – 40 marks
ii) English Language – 40 marks
iii) Computer Knowledge – 20 marks
iv) General Awareness – 20 marks
v) Quantitative Aptitude – 30 marks
<b>Part II</b>
i) Eco. & Social issues - 25 marks
ii) Agri. & Rural Dev. - 25 marks
<b>Phase II – Main Examination will consist of 01 paper in MCQ pattern and 01 paper in descriptive format (English).</b>
<b>Paper-I (Writing skills online through key board) General English: (Descriptive)</b> The paper will have descriptive questions carrying 100 marks. <b>Duration: 1 ½ hrs</b> The analytical and drafting ability of the candidate shall be assessed from the Descriptive English paper through essay writing, comprehension, report writing, paragraph writing & Letter writing. - 100 marks
<b>Paper-II (MCQ) Economic and Social Issues and Agri. and Rural Development :</b> Duration: 1 ½ hrs. – 100 Mark

<b>Phase III - Interview</b>
Applicants qualifying in the <b>Phase-II</b> Examination and securing sufficiently high rank in merit shall be short-listed for interview.
Marks for Interview : 25 Marks

<b>2. Managers in Grade 'B' (RDBS)</b>
<b>Phase I – Preliminary Examination (Online Exam)*</b>
<b>Objective Type: MCQ (Multiple Choice Questions) carrying 200 marks. Duration: 120 Minutes Composite Time</b>
<b>Part I</b>
i) Test of Reasoning – 40 marks

ii) English Language – 40 marks iii) Computer Knowledge – 20 marks iv) General Awareness – 20 marks v) Quantitative Aptitude – 30 marks <b>Part II</b> i) Eco. & Social issues - 25 marks ii) Agri. & Rural Dev. - 25 marks
<b>Phase II – Main Examination will consist of 02 papers in MCQ pattern and 01 paper in descriptive format (English).</b>
<b>Paper-I (Writing skills online through key board) General English:</b> The paper will have descriptive questions carrying 100 marks. <b>Duration: 1 ½ hrs</b> The analytical and drafting ability of the candidate shall be assessed from the Descriptive English paper through essay writing, comprehension, report writing, paragraph writing & Letter writing. - 100 marks <b>Paper–II (MCQ) Economic and Social Issues and Agri. And Rural Development</b> Duration: 1 ½ hrs. – 100 Mark
<b>Paper III : (MCQ) – Analytical Paper on Development Economics, Statistics, Finance and Management</b> <b>Duration: 1 ½ hrs. – 100 marks</b>
<b>Phase III - Interview</b>
Applicants qualifying in the <b>Phase-II</b> Examination and securing sufficiently high rank in merit shall be short-listed for interview. Marks for Interview : 40 Marks

**All question papers (in both phases except the test of English, will be set bilingually in Hindi and English.**

\* The Preliminary Examination is only qualifying in nature and is meant to serve as a screening test. Candidates who qualify and rank sufficiently high as decided by NABARD, shall be called for appearing in the Main Examination.

**The final selection and ranking of the applicants for the post of Assistant Manager (Grade ‘A’) in RDBS and Manager in Grade ‘B’ (RDBS) will be based on their performance in the Phase-II Main Examination and interview, taken together.**

**NOTE:** With a view to overcoming the possibility of applicants seeking help of other applicants during the online / main exam, the Bank would be analysing the responses of applicants in the main examination with other appeared applicants to detect patterns of similarity of right and wrong answers. On the basis of such an analysis, if it is suspected that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel the candidature of the suspected applicants. Hence the applicants are advised in their own interest not to indulge in any unfair practice in the exams.

**SYLLABUS (PHASE II – DESCRIPTIVE EXAMINATION)**

**(I) Paper I – English:** Essay, Précis writing, Comprehension and Business/Office Correspondence.



**II) Paper II – Section – I - Economic and Social Issues:** Nature of Indian Economy - Structural and Institutional features - Economic underdevelopment - Opening up the Indian Economy - Globalisation - Economic Reforms in India - Privatisation. Inflation - Trends in Inflation & their Impact on National Economy and Individual Income. Objectives of Economy Planning- Evaluation of Indian Planning Poverty Alleviation and Employment Generation in India - Rural and Urban - Measurement of Poverty - Poverty Alleviation Programmes of the Government. Population Trends - Population Growth and Economic Development - Population Policy in India. Agriculture - Characteristics / Status - Technical and Institutional changes in Indian Agriculture - Agricultural performance - Issues in Food Security in India - Non Institutional and Institutional Agencies in rural credit. Industry - Industrial and Labour Policy - Industrial performance - Regional Imbalance in India's Industrial Development - Public Sector Enterprises. Rural Marketing Development of banking and financial institutions in India - Reforms in Banking/ Financial sector. Globalisation of Economy - Role of International Funding Institutions - IMF & World Bank - WTO - Regional Economic Co-operation. Social Structure in India - Multiculturalism - Demographic trends - Urbanisation and Migration - Gender Issues Joint family system - Social Infrastructure - Education - Health and Environment. Education - Status & System of Education - Socio -Economic Problems associated with Illiteracy - Educational relevance and educational wastage - Educational Policy for India. Social Justice: Problems of scheduled castes and scheduled tribes - socio-economic programmes for scheduled castes and scheduled tribes and other backward classes. Positive Discrimination in favour of the under privileged - Social Movements - Indian Political Systems - Human Development. Current Economic & Social Issues.

**PAPER II – Section II - SYLLABUS FOR AGRICULTURE AND RURAL DEVELOPMENT PAPER FOR NABARD – PRELIMINARY AND MAIN EXAMS**

**Agriculture**

Present Scenario of Indian Agriculture and Allied activities; Recent trends, major challenges in agriculture measures to enhance viability of agriculture. Factors of Production in agriculture; Agricultural Finance and Marketing; Impact of Globalization on Indian Agriculture and issues of Food Security; Concept and Types of Farm Management.

1. *Agriculture*: definition, meaning and its branches, Agronomy: definition, meaning and scope of agronomy. Classification of field crops. Factors affecting on crop production, Agro Climatic Zones; Cropping Systems: Definition and types of cropping systems. Problems of dry land agriculture; Seed production, seed processing, seed village; Meteorology: weather parameters, crop-weather advisory; Precision Farming, System of Crop Intensification, organic farming;
  - a) *Soil and Water Conservation* : Major soil types, soil fertility, fertilisers, soil erosion, soil conservation, watershed management;
  - b) *Water Resource*: Irrigation Management: types of irrigation, sources of irrigation, crop-water requirement, command area development, water conservation techniques, micro-irrigation, irrigation pumps, major, medium and minor irrigation.
  - c) *Farm and Agri Engineering* : Farm Machinery and Power, Sources of power on the farm-human, animal, mechanical, electrical, wind, solar and biomass, bio fuels, water harvesting structures, farm ponds, watershed management, Agro Processing, Controlled and modified storage, perishable food storage, godowns, bins and grain silos.

- d) *Plantation & Horticulture* : Definition, meaning and its branches. Agronomic practices and production technology of various plantation and horticulture crops. Post-harvest management, value and supply chain management of Plantation and Horticulture crops.
- e) *Animal Husbandry* : Farm animals and their role in Indian economy, Animal husbandry methods in India, common terms pertaining to different species of livestock, Utility classification of breeds of cattle. Introduction to common feeds and fodders, their classification and utility.  
Introduction to poultry industry in India (past, present and future status ), Common terms pertaining to poultry production and management. Concept of mixed farming and its relevance to socio-economic conditions of farmers in India. Complimentary and obligatory nature of livestock and poultry production with that of agricultural farming.
- f) *Fisheries* : Fisheries resources, management and exploitation - freshwater, brackishwater and marine; Aquaculture- Inland and marine; biotechnology; post-harvest technology. Importance of fisheries in India. Common terms pertaining to fish production.
- g) *Forestry* : Basic concepts of Forest and Forestry. Principles of silviculture, forest mensuration, forest management and forest economics. Concepts of social forestry, agroforestry, joint forest management. Forest policy and legislation in India, India State of Forest Report 2015. Recent developments under Ministry of Environment, Forest and Climate Change.
- h) *Agricultural extensions*: Its importance and role, methods of evaluation of extension programmes, Role of Krishi Vigyan Kendra's (KVK) in dissemination of Agricultural technologies.
- i) *Ecology and Climate Change*: Ecology and its relevance to man, natural resources, their sustainable management and conservation. Causes of climate change, Green House Gases (GHG), major GHG emitting countries, climate analysis, distinguish between adaptation and mitigation, climate change impact to agriculture and rural livelihood, carbon credit, IPCC, UNFCCC, CoP meetings, funding mechanisms for climate change projects, initiatives by Govt of India, NAPCC, SAPCC, INDC

### ***Rural Development:***

Concept of Rural Area, Structure of the Indian Rural Economy-Importance and role of the rural sector in India- Economic, Social and Demographic Characteristics of the Indian rural economy, causes of Rural Backwardness.

Rural population in India; Occupational structure, Farmers, Agricultural Labourers, Artisans, Handicrafts, Traders, Forest dwellers/tribes and others in rural India- Trends of change in rural population and rural work force; problems and conditions of rural labour; Issues and challenges in Handlooms

Panchayati Raj Institutions – Functions and Working. MGNREGA, NRLM – Aajeevika, Rural Drinking water Programmes, Swachh Bharat, Rural housing, PURA and other rural development programmes.

Rural Credit System, Role of Rural Credit in Rural Development. Evolution and Growth of Rural Credit System in India. Role and functions of RBI, NABARD, SIDBI and other financial institutions.

**Paper III – Analytical Paper on Development Economics, Statistics, Finance and Management (For Grade ‘B’ Examination):**

1. **Development Economics:** Measures of development, Economic Development Models, role of subsidies, importance of savings and investment, Importance of agriculture, Terms of trade in agriculture, Development issues in India – Post 2015 Agenda.
2. **Statistics:** Basic statistical concepts, Summarizing of data, Frequency distribution, Measures of Central Tendency, Relative dispersion, Elementary Probability, Relative Frequency Approach, sampling, Axiomatic Approach, Analysis of frequency distribution, Correlation, Regression, Sampling Methods, Time Series Analysis.
3. **Finance:** Financial system in India; Regulation of Banks & Financial Institutions, Banking and financial Institutions in India; financial system- features, characteristics and issues; Micro finance, its significance and importance; Union Budget; Project finance- Assessment and Sources for block capital, working capital, Infrastructure financing- Risk Management in Banking Sector, Sources of capital, instruments and methods, salient features; Development finance- scope and needs of development finance; Concept of project cycle management, Private and Social Cost Benefit significance of development finance, , Financial Inclusion – Use of Technology, Public Private Partnership,
4. **Management:** Management: its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation.
  - a) **Leadership:** The Tasks of a Leader; Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader.
  - b) **Human Resource Development:** Concept of HRD; Goals of HRD; Performance Appraisal - Potential appraisal and development - Performance Counselling - Career Planning - Training and Development - Rewards - Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale.
  - c) **Communication:** Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

**Note : The above syllabus is only indicative and not exhaustive.**

**IV. PRE-EXAMINATION TRAINING FOR SC/ST/OBC/PWD CANDIDATES FOR ASST. MANAGER IN RDBS AND MANAGER IN GRADE ‘B’ (RDBS)**

The Bank arranges pre examination training to SC/ST/OBC/PWD candidates, free of cost. Candidates who desire to avail of the training may apply **SEPARATELY** to the Chief General Manager, NABARD at any one of the centres marked below(\*\*), in the format furnished below on or before **20 April 2016**. The cover containing the application should be superscribed "**APPLICATION FOR PRE-EXAMINATION TRAINING FOR SC/ST/OBC/PWD CANDIDATES FOR ASST. MANAGER IN RDBS AND MANAGER IN GRADE ‘B’ (RDBS)**". Outstation **Candidates should not send their application for training to NABARD, HRMD, HO, MUMBAI, as it will not entertain**

**such applications. However, candidates opting for Mumbai Centre for PRT may forward their application to NABARD, HRMD, HO, Mumbai.**

The pre-examination training would be held prior to Preliminary Examination in the following centres. The exact date, time and venue would be informed to the candidates in advance. **The training will be held subject to adequate number of requests being received.**

**FORM OF APPLICATION FOR TRAINING**

The Chief General Manager  
National Bank for Agriculture and Rural Development  
Human Resources Management Department

Place:

Date:

\*\* \_\_\_\_\_

Dear Sir,

**Pre-examination Training – Asst. Manager (RDBS) in Grade 'A' / Manager (RDBS) in Grade 'B'**

I have applied for the above post. My Registration No. / Roll Number is \_\_\_\_\_. You are requested to register my name for training in English / Hindi medium. I enclose an attested copy of the caste / physically challenged certificate and copy of fee receipt in respect of payment made by me. I note that I will have to make my own arrangement for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the examination or for recruitment in the Bank's service.

Yours faithfully,

(Signature)

Name and Address

Email ID

Mobile No.

Encl : Attested Copy of Caste/Physically Challenged certificate/fee receipt

\$ Delete inapplicable.

(Note: Training in Hindi will be held only if sufficient number of candidates are registered).

(\*\*) **ADDRESSES OF THE CENTRE:** ONE CENTRE TO BE CHOSEN FROM THE LIST GIVEN BELOW:

(1) NABARD Tower, Opp. Municipal Garden, Usmanpura, Ahmedabad 380 013, (2) NABARD Towers, 46, K.G. Road, Bangalore 560 009, (3) E-5, Arera Colony, Bittan Market, P.O. Ravishankar Nagar, Bhopal 462 016, (4) "Ankur", 2/1 Nayapalli, Civic Centre, Bhubaneshwar 751 015, (5) Plot No.3, Sector 34-A, Chandigarh 160 022, (6) 48 Mahatma Gandhi Road, Nungambakkam, Chennai 600034, (7) Hotel Sunrise Building, 113/3, Rajpur Road, Dehradun 248 001, (8) G.S. Road, Opp. Assam Secretariat, Dispur, Guwahati 781001, (9) 1-1-61, R.T.C. Cross Roads, Musheerabad, Hyderabad 500 020 (10) 3, Nehru Place, Tonk Road, Jaipur 302015, (11) B-II, 4<sup>th</sup> Floor, South Block, Bahu Plaza, Jammu 180 012, (12) Abhilasha, II Floor, 6 Royd Street Kolkata 700016, (13) 11, Vipin Khand, Gomtinagar, Lucknow 226 010, (14) C-24/G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051, (15) 24 Rajendar Place, New Delhi 110125. (16) Maurya Lok Complex, Block B, 4&5 Floors, Dak Bungalow Road, Patna 800 001 (17) 54 Wellesley Road, Shivaji Nagar, Pune 411 005 (18) 1<sup>st</sup> Floor, Pithalia Complex, Fafadih Chowk, Opp. Trunk Exchange, K.K. Road, Raipur 492 009 (19) Opp. Adivasi College Hostel, Karamptoli Road, Ranchi 834 001 (20) U PHEIT KHARMIHPEN Bldg, 2<sup>nd</sup> & 3<sup>rd</sup> Floor, Plot No.28(2), Dhanketi, Ner Law College, Shillong 793 003 and (21) Punnen Road, Statue, Thiruvananthapuram 695 039.

**V. EXAMINATION CENTRES**

**A. Phase – I (Preliminary Examination)**

**EXAMINATION CENTRES:**

The ON-LINE Examination for Phase-I will be held at the following Centres.

1	<b>Andaman &amp; Nicobar</b>	Port Blair
2	<b>Andhra Pradesh</b>	Chirala, Srinakulam, East Godavari, Guntur, Kadapa, Kurnool, Nellore, Rajahmundry, Vijayawada, Vishakhapatnam, Tirupati, Kakinada, Chittor, Kanchikacherla, Gondlaveleru, Eluru, Vizianagaram
3	<b>Arunachal Pradesh</b>	Itanagar, Naharlagun
4	<b>Assam</b>	Dispur, Dibrugarh, Guwahati, Jorhat, Kamrup, Kokrajhar, Silchar, Tezpur
5	<b>Bihar</b>	Arrah, Bhagalpur, Darbhanga, Gaya Hajipur, Muzaffarpur, Patna, Purnea, Samastipur, Biharsharif, Siwan.
6	<b>Chandigarh</b>	Chandigarh,
7	<b>Chattisgarh</b>	Bhilai, Bilaspur, Durg, Raipur.
8	<b>Goa</b>	Panaji, Verna.
9	<b>Gujarat</b>	Ahmedabad / Gandhinagar, Anand, Bhavnagar, Himmatnagar, Mehsana, Modasa, Nadiad, Navsari, Jamnagar, Rajkot, Surat,, Vadodara.
10	<b>Haryana</b>	Hisar, Faridabad, Gurgaon, Karnal, Kurukshetra,

		Rohtak, Sonipat, Ambala, Bhadurgarh, Palwal, Panipat.
11	<b>Himachal Pradesh</b>	Bilaspur, Hamirpur, Dharamsala, Kullu, Shimla, Solan, Una, Sirmaur, Mandi, Kangra, Baddi,
12	<b>Jammu &amp; Kashmir</b>	Kathua, Samba, Jammu, Srinagar.
13	<b>Jharkhand</b>	Bokaro, Dhanbad, Hazaribagh, Jamshedpur, Ranchi
14	<b>Karnataka</b>	Bengaluru, Belgaum, Bellary, Bidar, Bijapur, Chickballapur, Dharwad, Gadag, Hassan, Haveri, Gulbarga, Hubli, Mangalore, Mysore, Shimoga, Tumkur, Udipi, Bagalkot, Kolar, Haliyal, Mandya,
15	<b>Kerala</b>	Alappuzha, Pathanamthitta, Ernakulam/Kochi, Kannur, Kasaragod, Kottayam, Kozhikode, Malappuram, Pallakad, Thrichur, Thiruvananthapuram, Kollam
16	<b>Madhya Pradesh</b>	Ujjain, Sagar, Bhopal, Gwalior, Indore, Jabalpur, Satna, Rewa,
17	<b>Maharashtra</b>	Aurangabad, Amravati, Kolhapur, Mumbai, Navi Mumbai, Thane, Greater Mumbai, Nagpur, Nanded, Nasik, Pune, Satara, Sangli, Ratnagiri, Chandrapur, Solapur, Nigdi, Latur, Dhule
18	<b>Manipur</b>	Imphal,
19	<b>Meghalaya</b>	Shillong, Ri-Bhoi,
20	<b>Mizoram</b>	Aizawl,
21	<b>Nagaland</b>	Kohima,
22	<b>New Delhi</b>	Delhi - NCR,
23	<b>Odisha</b>	Balasore, Berhampur (Ganjam), Bhubaneswar, Cuttack, Sambalpur, Khurda, Baripada, Jharsuguda, Dhenkanal, Balasore, Angul, Bargarh, Rourkela
24	<b>Puducherry</b>	Puducherry, Cuddalore, Villupuram,
25	<b>Punjab</b>	Amritsar, Bhatinda, Pathankot, Jalandhar, Ludhiana, Mohali, Patiala, Lalru, Phagwara, Fatehgarh, Sahib, Sangrur
26	<b>Rajasthan</b>	Ajmer, Bharatpur, Bhilwara, Bikaner, Chittorgarh, Jaipur, Jodhpur, Kota, Pilani, Sikar, Udaipur, Alwar
27	<b>Sikkim</b>	Gangtok
28	<b>Tamilnadu</b>	Chennai, Coimbatore, Dharampuri, Kumbakonam, Madurai, Salem, Thanjavur, Thiruchirapalli, Tirunelveli, Tiruvallur, Tiruvannamalai, Vellore, Thirupur, Erode, Virudhunagar, Dindigul, Namakkal, Nagercoil, Perambalur, Pudokottai, Kanyakumari, Tuticorin
29	<b>Telangana</b>	Hyderabad/Rangareddy, Karimnagar, Warangal, Khammam
30	<b>Tripura</b>	Agartala,

31	<b>Uttar Pradesh</b>	Agra, Aligarh, Allahabad, Barabanki, Bareilly, Faizabad, Ghaziabad, Gorakhpur, Noida/Greater Noida, Hamirpur, Jhansi, Kanpur, Lucknow, Mathura, Meerut, Muradabad, Muzaffarnagar, Noida, Raebareli, Sitapur, Sultanpur, Unnao, Varanasi
32	<b>Uttarakhand</b>	Roorkee, Haridwar, Dehradun, Haldwani
33	<b>West Bengal</b>	Asansol, Bardhaman, Berhampur, Durgapur, Hooghly, Howrah, Kalyani, Kolkata/Greater Kolkata, Siliguri, Dumkal,

**Note:**

1. The examination will be conducted online in venues given in the respective call letters.
2. No request for change of centre/venue/date/session for Examination shall be entertained.
3. NABARD, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
4. NABARD also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
5. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and NABARD will not be responsible for any injury or losses etc. of any nature.
6. Choice of centre once exercised by the candidate will be final.

If candidates in sufficient number do not opt for a particular centre for "Online" examination, NABARD reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, NABARD reserves the right to allot any other centre to the candidates.

If the examination is held in more than one session, 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.

**B. Phase-II (Online Main Examination)**

The online examination for Phase-II will be held at the following centres:

<b>Name of the Centres</b>	
<b>Ahmedabad</b>	<b>Kolkata</b>
<b>Bangalore</b>	<b>Lucknow</b>
<b>Bhopal</b>	<b>Mumbai</b>
<b>Bhubaneshwar</b>	<b>New Delhi</b>
<b>Chandigarh</b>	<b>Patna</b>
<b>Chennai</b>	<b>Pune</b>



<b>Guwahati</b>	<b>Raipur</b>
<b>Hyderabad</b>	<b>Ranchi</b>
<b>Jaipur</b>	<b>Shillong</b>
<b>Jammu</b>	<b>Thiruvananthapuram</b>

Separate Admission letters will be issued for each shift of Phase-II examination.

The Interview will be held at some of the above Centres which will be communicated in the interview call letter.

Candidates can select only one centre for Phase-I and one centre for Phase-II separately and must indicate the choice of centres in the online application. Choice of Centre by candidates for Phase-I and Phase-II Examinations can be different and must be indicated in the online application. A final decision on the number of centres for Main Examination will be taken by NABARD, based on the availability of adequate number of candidates. In the event of cancellation of Examinations at any centre, NABARD may at its discretion allot an alternative centre to the candidates concerned. Admission Letters (AL) for the online Examination for Phase-I & Phase-II should be downloaded by the candidates from the link provided in the Bank's website i.e. [www.nabard.org](http://www.nabard.org) at appropriate time. Candidates will not be admitted to the examinations without the AL.

The possibility for occurrences of some problem in 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 the problem, which may include shifting the candidates to the other centres or to conduct of another examination if considered necessary. Decision of NABARD in this regard shall be final. Candidates not willing to accept such change shall lose his / her candidature for this exam.

#### **VI. APPLICATION FEE (NON-REFUNDABLE)**

Application fee for each post will be as under:

<b>Category of applicant</b>	<b>Application Fee</b>	<b>Intimation charges etc.</b>	<b>Total</b>
<b>For SC/ ST/ PWD</b>	NIL	Rs.100/-	Rs.100/-
<b>For all Grade 'A'</b>	Rs.650/-	Rs.100/-	Rs.750/-
<b>For Grade 'B'</b>	Rs.750/-	Rs.100/-	Rs.850/-
<b>Staff @</b>	NIL	NIL	NIL

@The fee/intimation charges waiver is only for those employees of NABARD (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank internally. The status as staff candidate will be verified at the time of interview. In case they are not eligible to be treated as staff candidates, they are advised to indicate themselves as non-staff candidates and pay fees/intimation charges as applicable to non-staff candidates.

**Note:** Candidate desirous of applying for more than one posts have to apply separately along with prescribed fee.

#### **VII) EMOLUMENTS AND SERVICE CONDITIONS**

(a) **Pay Scale:**

**Assistant Managers (Grade 'A'):** Selected candidates will draw a starting basic pay of Rs.17100/- p.m. in the scale of 17100-1000(11) - 28100-EB- 1000(4)- 32100-1100(1)- 33200 applicable to Officers in Grade 'A' and they will be eligible for Dearness Allowance, Local Allowance, House Rent Allowance, Family Allowance, and Grade Allowance as per rules in force from time to time. At present, initial monthly Gross emoluments are approximately Rs.43183/- p.m. The pay scales are due for an upward revision.

**Manager (Grade 'B') (RDBS):** Selected candidates will draw a starting basic pay of Rs.21000/- p.m. in the scale of 21000-1000(9) - 30000-EB- 1000(2) - 32000-1100(4) - 36400 applicable to Officers in Grade 'B' and they will be eligible for Dearness Allowance, Local Allowance, House Rent Allowance, Family Allowance, and Grade Allowance as per rules in force from time to time. At present, initial monthly Gross emoluments are approximately Rs54970/- p.m. The pay scales are due for an upward revision.

- (b) **Perquisites :** Bank's accommodation subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalisation as per eligibility. Interest free festival advance, Leave Fare Concession (once in two years for self, spouse and eligible dependents) Loans and Advances at concessional rates of interest for Housing, Car, Education of children, Consumer articles, Personal computer etc.
- (c) Candidates selected for the post will be governed by "**the defined contribution to New Pension Scheme (NPS)**" in addition to the benefits of **Gratuity and Optional Group Term Insurance Plan.**
- (d) At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.
- (e) Initial appointment of a selected applicant will be on probation for a period of 02 years, which may, at the Bank's discretion, be extended for a further maximum period of 01 year.
- (f) All candidates selected for appointment by the Bank are liable to be posted and transferred anywhere in India.

## **VIII. HOW TO APPLY:**

Eligible applicants are required to apply online through website **www.nabard.org**. No other means/ mode of application will be acceptable. The application form should be filled in English only. Option for the use of Hindi language will be available for the Online/Main Examination/ Interview.

Candidates are eligible to apply for more than one post as per their eligibility subject to payment of separate fees.

### **DETAILED GUIDELINES/PROCEDURES FOR**

1. APPLICATION REGISTRATION
2. PAYMENT OF FEES
3. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

**Candidates can apply online only from 23 March 2016 to 13 April 2016 and no other mode of application will be accepted.**

**IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION**

Before applying online, candidates should-

- i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.
- ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.
- iii. **APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)  
PAYMENT OF FEE ON LINE:**

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

**A. APPLICATION PROCEDURE**

- Candidates to go to the Bank's website [www.nabard.org](http://www.nabard.org) click on the option "**APPLY ONLINE**" which will open a new screen.
- To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
- In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
- Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible after clicking the FINAL SUBMIT BUTTON.
- The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates / Mark sheets as well as valid ID Proof brought for the examination. Any change/alteration found may disqualify the candidature.

- Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
- Candidates can proceed to fill other details of the Application Form.
- Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
- Click on 'Payment' Tab and proceed for payment.
- Click on 'Submit' button.

**B. PAYMENT OF FEES - ONLINE MODE**

- The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- Payment can be made by using only Master/Visa/Rupay Debit or Credit Cards or Internet Banking, IMPS, Cash cards/Mobile Wallets by providing information as asked on the screen.
- After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
- On successful completion of the transaction, **an e-Receipt** will be generated.
- Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login **again** using their Provisional Registration Number and Password and repeat the process of payment.
- Candidates are required to **take a printout of the e-Receipt** and online Application Form. **Please note that if the same cannot be generated, online transaction may not have been successful.**
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.

**C. GUIDELINES FOR PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD**

- IN CASE THE FACE IN THE PHOTOGRAPH OR SIGNATURE IS UNCLEAR, THE APPLICATION MAY BE REJECTED.
- CANDIDATE MAY EDIT THE APPLICATION AND RE-UPLOAD THE PHOTOGRAPH/ SIGNATURE IN SUCH CASE.

**PHOTOGRAPH IMAGE:**

- Photograph must be a recent passport size colour picture.
- The picture should be in colour, against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred).
- Size of file should be between 20kb-50kb.
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

**SIGNATURE IMAGE:**

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The Applicant's signature obtained on the attendance sheet at the time of examination should match the uploaded signature.
- In case of mismatch, the candidate may be disqualified. Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb —20kb.
- Ensure that the size of the scanned image is not more than 20KB.

**SCANNING THE PHOTOGRAPH & SIGNATURE:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Color to True Color.
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon. Candidates using MS Windows/MS Office can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.

**If the file size and format are not as prescribed, an error message will be displayed.**

While filling in the Online Application Form the candidate will be provided with a link to upload his photograph and signature.

**Procedure for Uploading the Photograph and Signature**

- There will be two separate links for uploading Photograph and Signature.
- Click on the respective link "Upload Photograph / Signature".
- Browse & Select the location where the Scanned Photo/ Signature file has been saved.
- Select the file by clicking on it.
- Click the 'Upload' button

Your Online Application will not be registered unless you upload your photo and signature as specified.

**IX. GUIDELINES FOR FILLING APPLICATION ARE AS UNDER:**

- i. Applicants should have a valid e-mail id. In case candidate does not have a valid e-mail, he/ she can create a new e-mail id. This e-mail should be valid for the duration of the recruitment period. This will help him/ her in getting Admission letter/ interview advices, etc., by e-mail.
- ii. An 'Information Handout' booklet will be made available to the applicants on the NABARD website which may be downloaded along with the call letter for Online Examination.
- iii. Applicants serving in Government/ Quasi Government Offices, Public Sector Undertaking including Nationalised Banks and Financial Institutions will be required to submit 'No Objection Certificate' from the employer at the time of interview, failing which their candidature may not be considered.
- iv. Applicants under the reserved category will have to produce his/her original caste certificate/ relevant certificates at the time of Phase-II Examination and Interview, failing which his/ her candidature will be cancelled and he/ she will not be admitted for interview. OBC applicants, availing reservation will have to produce OBC certificate at the time of interview with Non-creamy layer clause issued by Govt. of India on or after 31 March 2016.
- v. **In case of any difficulty experienced in submission of ONLINE application and/or payment of fees, the candidates may send complaints to "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/> .**

**X. ACTION AGAINST APPLICANTS FOUND GUILTY OF MISCONDUCT:**

Applicants are warned against furnishing any false/tampered/fabricated particulars suppressing any material information while filling up the on-line application form.

At the time of Online examination/ interview, if an applicant is (or has been) found guilty of using unfair means during the examination or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or (iv) resorting to any irregular or improper means in connection with his/ her candidature for selection or (v) obtaining support

for his/ her candidature by any unfair means, such an applicant may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :

to be **disqualified** from the examination for which he/ she is an applicant.

to be **debarred**, either permanently or for a specified period, from any examination or recruitment conducted by NABARD, and

for **termination** of service, if he/ she has already joined the Bank.

## **XI. GENERAL INSTRUCTIONS**

### **1. DOWNLOAD OF CALL LETTER**

Candidates will have to visit the NABARD's website for downloading call letters for online test (Phase I & II). Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause 3 below and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

### **2. CANDIDATES REPORTING LATE**

The reporting time mentioned on the call letter is prior to the start time of the test. Candidates may be required to be at the venue for approximately one hour more than the duration of the test including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

### **3. IDENTITY VERIFICATION**

In the examination hall for each shift, as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity such as PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognized College/ University/ Aadhar card with a photograph/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for these Examination.

4. E-Aadhar Card and Ration Card are **not** valid id proofs for this project.

**Note:** Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter while attending each shift, as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. For Phase II examination,

candidates will have to carry two/three photocopies of photo ID proof, as there may be two/three shifts. However, in Phase I only one photocopy of photo ID will be sufficient. Candidates must note that the name as appearing on the call letter (provided 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. The name must fully and exactly match. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination.

5. Admission to the online examination (Phase I & II) will be purely provisional without verification of age/qualification/category (SC/ST/OBC/PWD) etc., of the applicants with reference to documents. **Each applicant should, therefore, ensure that he/she fulfills the eligibility criteria and that the particulars furnished in applications are complete/correct in all respects.** In case it is detected at any stage an applicant does not fulfill the eligibility criteria and/or he/she furnished incorrect information or suppressed any material information, his/her candidature will be cancelled and, if already appointed, his/her services may be summarily terminated without giving any notice

6. Applicants already in service of Govt. / Quasi-Govt. Organisations and Public Sector Banks/ Undertakings will have to produce a "No Objection Certificate" from their employer, at the time of Interview. Before appointment in the Bank, a proper discharge certificate from the employer will have to be produced by the applicant.

7. No applicant is permitted to use or have possession of Calculators, Mobile Phones, Pagers or any other instrument/ device in the Examination Hall.

8. The applicants will have to reach the exam venue and appear for the online examination (Phase I and II) , at their own cost.

9. Only one online application should be submitted by the candidate. In case of more than one application for the same post only the last valid (completed) application will be retained and the application fee / intimation charges paid for the other registrations will stand forfeited.

10. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Mumbai and courts/ tribunals/ forums at Mumbai only shall have sole & exclusive jurisdiction to try any clause/ dispute.

11. The possibility for occurrence of some problems in the administration of the examinations 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 NABARD/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.

12. The **Competent Authority** for the issue of certificates to SC/ST/OBC/PWD are as under:

(a) **For SC/ ST/ OBC:**



District Magistrates/ Additional District Magistrates/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ City Magistrate/ Sub Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate)/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner. Chief Presidency Magistrate/ Adl. Chief Presidency Magistrate/ Presidency Magistrate.

Revenue Officer not below the rank of Tehsildar.

Sub Divisional Officer of the area where the applicant and/ or his/ her family normally resides.

**The caste certificate should be in the proforma enclosed. The SC /ST candidates from Maharashtra are also required to submit validity certificate issued by the scrutiny committee.**

**Note: For OBC applicants, only the castes/ sub-castes figuring in the Central List will be considered. Accordingly, OBC Caste/Sub-caste figuring in the concerned State list but not in Central List (Govt. of India) will not be considered under OBC category.**

(b) **For PWD:** Medical Board at the District level.

OBC Certificate shall be in the format as prescribed by GOI and issued by the competent authority inter-alia specifically stating that the applicant does not belong to the socially advanced sections excluded from the benefits of reservations for OBCs in the civil posts and services under the GOI with '**CREAMY LAYER**' clause should be produced at the time of interview based on the income of the financial year preceding the date of online application made.

**The Caste Certificate for OBC candidates should be for the financial year 2015-2016, issued on or after 31 March 2016.**

Applicants belonging to OBC category but coming in the '**CREAMY LAYER**', hence not entitled to OBC reservation and age relaxation should indicate their category as '**UR**' or '**UR (OC)**' or '**UR (VC)**' or '**UR(HI)**' (as applicable).

Attested copy (ies) of relevant SC/ST/OBC/OC/VC/HI certificates should be submitted in the prescribed format at the time of Interview.

13. Only those applicants who are willing to serve anywhere in India, including rural areas, need apply.

14. The applicants must ensure that they fulfill all the eligibility criteria and that the particulars furnished by them in the application are correct in all respects.

15. Mere admission to the Phase I/ II online examinations for an applicant does not imply that the bank has been satisfied beyond doubt about the applicant's eligibility. In case it is detected at any stage that an applicant does not fulfill any of the eligibility criteria, and/ or that he/ she has furnished any incorrect information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcoming(s) is/are detected even after appointment, his/ her services will be summarily terminated.

16. Appointment of selected applicants is subject to his/ her being declared medically fit by Medical Officer(s) appointed/ approved by the Bank.

17. Decision of the Bank in all matters relating to recruitment will be final and binding on the applicants and no correspondence or personal enquiries will be entertained in this regard by NABARD.

18. No applicant will be appointed in the Bank's service, who, (a) after such enquiry, as may be considered necessary, is not found suitable for the Bank's service and (b) after such medical examination, as the Bank may prescribe, is not found to be in good mental or physical health and free from any mental and/or physical defect likely to interfere with efficient discharge of duties.

19. In case any dispute arises on account of interpretation in versions other than English, the English version will prevail.

20. The applicants will appear for the Phase I and II Online Examination at the allotted centres at their expenses and risks and the Bank will not be responsible for any injury/ loss, etc. of any nature to him/ her.

**21. Print out of the completed On-line application should not be sent.**

22. 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 candidates from the selection process and he / she will not be allowed to appear in any NABARD recruitment process 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.

23. CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.

24. The Bank does not furnish the mark sheet of the selection process to candidates. The marks obtained in Phase I (online examination) will be made available on the website in an interactive mode, after shortlisting of candidates for Phase II examination. However, the marks obtained in Phase II examination and interview will be made available on the Bank's website in an interactive mode only after declaration of final results.

## **XII. IMPORTANT DATES**

<b>Online Application Registration and Payment of Online Fees/ Intimation Charges</b>	<b>From 23 March 2016 To 13 April 2016</b>
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**Mumbai**

**(M.K. Mudgal)  
Chief General Manager**

**Date: 22 March 2016**

**HRMD**