



NATIONAL HOUSING BANK

ON-LINE EXAMINATION - RECRUITMENT OF ASSISTANT MANAGERS (SCALE I)

INFORMATION HANDOUT

This handout contains details pertaining to various aspects of the online main exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

You may have to be at the venue for approximately four and a half hours including the time required for logging in, collection of the call letters, going through the instructions etc.

The on-line examination will comprise the following objective type multiple choice tests as stated below:

Sr. No	Name of Tests	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)	Type of test
1	Reasoning and Computer Aptitude	45	60	60 minutes	Objective
2	General Awareness (with special focus on Economy & Banking) and Computer Knowledge.	50	50	40 minutes	
3	English Language	25	30	35 minutes	
4	Quantitative Aptitude (with special emphasis on Data Analysis and Interpretation)	35	60	45 minutes	
	Total	155	200	03 hours	
	English Language (Letter Writing and Essay)	02	25	30 minutes	Descriptive

All tests except test of English Language will be provided in English and Hindi. You can attempt questions as per time allotted to particular tests. All the objective questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

The Scores of Online Examination will be obtained by adopting the following procedure:

- Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

- Test wise scores and scores on total is reported with decimal points upto two digits.

Note : Cutoffs may be applied in two stages :

- On scores in individual tests

(ii) On Total Score

Each candidate will be required to obtain a minimum score for each section of objective test separately for short listing for the Descriptive test evaluation.

Descriptive answer script would be evaluated only in respect of those candidates who qualify the objective test.

Depending on the number of vacancies available, cut offs will be decided for Descriptive paper evaluation.

Each candidate will be required to obtain a minimum total score (to be decided according to number of vacancies) in the objective test and qualify in the descriptive test for short listing for the Interview

DESCRIPTIVE TEST :

Sr. No.	Name of Test	No. of Questions	Marks	Time
1.	Letter writing	Q. 1 – Letter -1 (With Internal Options)	15	30 Minutes
2.	Essay writing	Q 2 – Essay -1 (With Internal Options)	10	

A candidate shall be required to qualify in the descriptive test, but the marks in the descriptive test will not be counted towards short listing for interview or final selection.

Questions will be displayed on the screen of your computer. Answers are to be typed using the keyboard. Before starting typing of answers to questions in Descriptive Paper please check all key functions of the keyboard. You will get 30 minutes to answer the questions.

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

Some sample questions are given below.

SAMPLE QUESTIONS

REASONING & COMPUTER APTITUDE

This is a test to see how well you can think and also to judge your aptitude/ knowledge for working with computer. It contains questions of various kinds. Here are some sample questions.

Directions : In each of the following questions, there are five letter groups or words in each question. Four of these letter groups or words are alike in some way, while one is different. Find the one which is different.

Q.1. (1) black (2) red (3) green (4) paint (5) yellow

Q.2. (1) BC (2) MN (3) PQ (4) XZ (5) ST

Q.3. (1) Mango (2) Apple (3) Orange (4) Guava (5) Rose

Directions : In each of the following questions, there is a question mark in which only one of the five alternatives given under the question satisfies the same relationship as is found between the two terms to the left of the sign :: given in the question. Find the correct answer.

Q.4. Foot : man :: hoof : ?
(1) leg (2) dog (3) horse (4) boy (5) shoe

Q.5. Day : Night :: Kind : ?
(1) Dark (2) Bright (3) Cruel (4) Generous (5) Gratitude

- Q.6.** Hut : Mansion :: Rabbit : ?
 (1) Hole (2) Carrot (3) Elephant (4) Small (5) Rat
- Q.7.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.
 (1) T (2) P (3) M (4) S (5) X
- Q.8.** 'Some leaders are dishonest. Satyapriya is a leader.' Which of the following inferences definitely follows from these statements ?
 (1) Satyapriya is honest (2) Satyapriya is dishonest
 (3) Some leaders are honest (4) Leaders are generally dishonest
 (5) Satyapriya is sometimes dishonest
- Q.9.** If 'A * B' means 'add B to A', 'A - B' means 'subtract B from A', 'A / B' means 'divide A by B' and 'A V B' means 'multiply A by B'; which of the following gives the average sales of two days where S_1 and S_2 are the sales of the first and the second day respectively ?
 (1) $(S_1 + S_2) / 2$ (2) $2 * (S_1 + S_2)$ (3) $(S_1 * S_2) / 2$
 (4) $(S_1 * S_2) / (S_1 + S_2)$ (5) Other than those given as options
- Q.10.** Every person above eighteen years of age who is registered as a voter, can vote. To find out whether Madhu, who was born twenty years ago, can vote, which of the following further information is needed ?
 (I) Madhu's date of birth (II) Whether Madhu is registered as a voter
 (1) Only I (2) Only II (3) Either I or II (4) Neither I nor II (5) Both I and II
- Q.11.** In each question below are given two statements followed by two conclusions numbered I and II. You have to take the two given statements to be true even if they seem to be at variance from commonly known facts, consider the two conclusions; together and then decide which of the given conclusions logically follows from the two given statements, disregarding commonly known facts.
- Statements : I.All machines are windows. All windows are clouds.
 Conclusions : I. All machines are clouds.
 II.All clouds are machines.
- (1) None follows (2) Only I follows (3) Both I & II follow
 (4) Only II follows (5) Either I or II follows

Q.12-13. In the following questions a group of numbers and symbols is to be coded by the letter code as per the given scheme and conditions. You have to find out the sr.no. of the letter code group which correctly represents the number symbol combination. The sr. no. of that letter code group is your answer. If none of the letter code groups is correct then mark (5) i.e Other than those given as options.

Number/Symbol :	2	\$	@	7	6	#	8
Letter Code :	Q	B	H	L	F	M	T

Condition :

- If the first as well as the last element is a symbol both are to be coded as 'A'.
- If the first element is even digit and last element is a symbol their codes are to be inter changed.

Q.12. 67@2#

(1) FLHQM (2) MLHQF (3) MLQHE (4) FLQHM (5) Other than those given as options

Q.13. \$687#

(1) AFTLA (2) AFTLM (3) BFTLA (4) BFTLM (5) Other than those given as options

**GENERAL AWARENESS (WITH SPECIAL FOCUS ON ECONOMY & BANKING)
AND COMPUTER KNOWLEDGE**

This test is intended to give an index of your awareness of people and events past and present in different walks of life.

- Q.1.** To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme ?
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) Other than those given as options
- Q.2.** Which of the following sectors contributes maximum in deciding the growth in income of the states in India ?
(1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.3.** Which of the following is the state where the number of people living below poverty line is maximum ?
(1) Bihar (2) Andhra Pradesh (3) Uttar Pradesh (4) Rajasthan (5) Orissa
- Q.4.** Who is the person closely associated with operation flood programmes and was honoured by Padma Vibhushan recently ?
(1) Dr. V. Kurien (2) Dr. M. S. Swaminathan (3) Dr. Amartya Sen
(4) Shri L. K. Advani (5) Other than those given as options
- Q.5.** Monetary policy is concerned with _____
(1) the changes in the supply of money
(2) buying and selling of financial instruments
(3) reducing unemployment
(4) All (1), (2) & (3).
(5) Other than those given as options
- Q.6.** Pick the odd man out.
(1) Monitor (2) Keyboard (3) Floppy drive (4) Windows (5) Hard-disk drive
- Q.7.** The full form of LAN is _____
(1) Local Access Network (2) Local Area Network (3) Long Area Node
(4) Local Area Node (5) Other than those given as options
- Q.8.** -----is an output device of a computer.
(1) Printer (2) CPU (3) Monitor (4) Keyboard (5) CD
- Q.9.** What is the full form of RAM ?
(1) Random Adaptive Mouse (2) Random Adaptive Memory
(3) Random Access Memory (4) Random Access Mouse
(5) Other than those given as options

ENGLISH LANGUAGE

This is a test to see how well you know English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below :

Directions : Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

Q.1. He quickly glanced the book to find what it said about the Indian economy.

- (1) at (2) through (3) in (4) to (5) over

Q.2. The counsel urged the court to down the obnoxious law.

- (1) enact (2) enforce (3) cancel (4) strike (5) declare

Q.3. The local official the Minister of the situation.

- (1) explained (2) warned (3) apprised (4) told (5) intimated

Directions : Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is (5).

Q.4. I am twenty / two years old / when I first / joined the bank.

- (1) (2) (3) (4)

No error

(5)

Q.5. To the Hindus / the Ganga is / holier than / any other river.

- (1) (2) (3) (4)

No error

(5)

Q.6. Of all the teachers / in our school / our class teacher / were very strict.

- (1) (2) (3) (4)

No error

(5)

Directions : In each of the following questions, select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.

Q.7. LETHAL

- (1) light (2) dangerous (3) deadly (4) cruel (5) thoughtless

Q.8. CENTENARY

- (1) a guard man (2) a hundred years (3) a very old man
(4) hundred runs (5) hundredth anniversary

Q.9. TRIUMPH

- (1) conquer (2) smash (3) earn (4) brave (5) capture

Directions : In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

Q.10. LIVELY

- (1) simple (2) weak (3) dull (4) angry (5) moron

Q.11. INADVERTENT

- (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

Q.12. INEPT

- (1) accurate (2) skilful (3) sensible (4) artistic (5) apt

QUANTITATIVE APTITUDE (WITH SPECIAL EMPHASIS ON DATA ANALYSIS AND INTERPRETATION)

This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs etc.

Q.1-3. Study the following table carefully and answer the questions given below —

Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

- Q.1.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?
(1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options
- Q.2.** If approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?
(1) above 20 (2) above 70 (3) above 36
(4) above 63 (5) Other than those given as options
- Q.3.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?
(1) 110-159 (2) 110 & below (3) 50 to 70
(4) 50 & above (5) Other than those given as options

Some of the questions may require arithmetical reasoning. For example :

- Q.4.** At 10 paise each, how many paise will 6 lemons cost ?
(1) 6 (2) 10 (3) 60 (4) 610 (5) Other than those given as options
- Q.5.** Which of the following can be exact multiple of 4 ?
(1) 27114 (2) 58204 (3) 48402 (4) 32286 (5) Other than those given as options
- Q.6.** If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?
(1) Rs.3/- (2) Rs.5/- (3) Rs.10/- (4) Rs.20/- (5) Other than those given as options

Also, there may be some questions based on graphs and tables.

Q.7-9. Directions : Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow :

% of Employees Giving Different Ranks						
Attribute	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.7.** Which attribute for promotion has received the highest rank ?
(1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency
- Q.8.** How many employees gave rank III to intelligence ?
(1) 119 (2) 98 (3) 77 (4) 70 (5) 10
- Q.9.** Which attribute is considered the least important for promotion ?
(1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

DESCRIPTIVE PAPER

- Q.1.** Write a letter on any **ONE** of the following (Word Limit – 150 words approx.)
- Write a letter to your junior colleague explaining role of housing sector in growing Indian economy.
 - Write a letter to your friend explaining role of Non-Banking Financial Companies (NBFC) in financial intermediation.
- Q.2.** Write an essay on any **ONE** of the following topics (Word Limit – 200 words approx.)
- Implementation of Universal Basic Income Scheme in India- Pros and Cons.
 - Investment in human capital is a pre-requisite for a healthy and productive population for nation building – Elucidate.

3. **Details of the online Examination:**

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except of English will be in English and Hindi.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the correct answer and 'mouse click' that alternative which he/ she feels is correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.

- (5) The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:



You have not visited the question yet.



You have not answered the question.



You have answered the question.



You have NOT answered the question, but have marked the question for review.



The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

- (6) To select a question to answer, you can do one of the following :
- (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
 - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
 - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you **MUST** click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (14) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by NHB.
- (15) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.

(16) After the expiry of the allotted time, the candidates will not be able to attempt any question or check their answers. The answers of the candidate would be saved automatically by the computer system even if he/ she has not clicked the "Submit" button.

(17) **Please note :**

- (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
- (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

B] General Instructions:

- (1) Please note date, time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and NHB Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - **THIS IS ESSENTIAL**. Please handover the call-letter alongwith photocopy of photo identity proof duly stapled together to the invigilator. Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter's Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Photo Identity proof issued by a People's Representative on official letterhead alongwith photograph/Valid recent Identity Card issued by a recognized College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will not be accepted as valid ID proof for this purpose.** Please note that your name as appearing on the call letter (provided by you 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. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.
- (7) Biometric data (thumb impression) and photograph will be captured twice at the examination venue i.e. before the start of examination and after completion of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. **Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature.** With regards to the same, please note the following :
 - (a) If fingers are coated (stamped ink/mehndi/coloured...etc), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.

- (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- (d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

(Any failure to observe these points will result in non-admittance for the examination)

- (8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The NHB may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you **MUST** hand over this sheet of paper to the Test Administrator before leaving the venue.
- (10) The possibility for occurrences of some problem in the 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 such problem, which may include the conduct of another examination if considered necessary. Decision of the test conducting body in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
- (11) 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.
- (12) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (13) 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 candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the NHB 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.

IMPORTANT POINTS TO REMEMBER

You are advised to bring with you the following:

- (i) Call letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in point 6.
- (ii) One Ball point pen.

WISH YOU GOOD LUCK