



# NATIONAL HOUSING BANK

## ON-LINE EXAMINATION - RECRUITMENT OF DEPUTY MANAGERS

### INFORMATION HANDOUT

This handout contains details pertaining to various aspects of the online 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 three hours including the time required for logging in, checking 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	Max. Marks	Duration
1	General Aptitude	Reasoning	25	Composite Time of 2 hours
2		Quantitative Aptitude	25	
3		English Language	25	
4	General Awareness (with special focus on Economy & Banking)	25	25	
5	Professional Knowledge (Risk, Credit and Audit)	50	100	
<b>Total</b>		<b>150</b>	<b>200</b>	

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 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.**

Reasoning, Quantitative Aptitude and English Language tests will be of qualifying nature. Candidates have to score minimum qualifying marks in these papers. Minimum qualifying marks will be as decided by the Bank. Only the marks obtained in General Awareness and Professional Knowledge tests will be used for shortlisting of candidates for interview. The method of selection will be only on the basis of performance of candidates in interview.

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.

- Testwise 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
- On Total Score

**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**  
**GENERAL APTITUDE**  
**REASONING**

**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  $\otimes$  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)  $(S_1 + S_2) \div 2$  (2)  $2 \div (S_1 + S_2)$  (3)  $(S_1 + S_2) \times 2$   
(4)  $(S_1 \otimes S_2) \div (S_1 + S_2)$  (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

## QUANTITATIVE APTITUDE

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

### 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.                    No error  
 (1)                    (2)                    (3)                    (4)                    (5)
- Q.5.** To the Hindus / the Ganga is / holier than / any other river.                    No error  
 (1)                    (2)                    (3)                    (4)                    (5)
- Q.6.** Of all the teachers / in our school / our class teacher / were very strict.                    No error  
 (1)                    (2)                    (3)                    (4)                    (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                    (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

## GENERAL AWARENESS (WITH SPECIAL FOCUS ON ECONOMY & BANKING)

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.** 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.2.** 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.3.** 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.4.** 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

## PROFESSIONAL KNOWLEDGE

- Q.1.** Which of the following is **not** a market risk ?  
(A) Liquidity Risk (B) Interest Rate Risk (C) Fraud Risk  
(1) Only (A) (2) Only (B) (3) Both (A) & (C) (4) Only (C) (5) None of these
- Q.2.** As a Merchant Banker in the present economic scenario you should try to do business \_\_\_\_\_  
(1) RIL became a good company  
(2) Infosys – good fundamental  
(3) WIPRO – Cash rich company broking for investors  
(4) Bharati–Telecom Revolution  
(5) none of these
- Q.3.** Tangible Network is \_\_\_\_\_  
(1) share capital plus reserves (2) total current assets  
(3) fixed assets minus depreciation (4) network minus tangible assets  
(5) none of these
- Q.4.** Which of the following may not be a part of projected Financial Statements ?  
(1) Projected Income Statement (2) Projected Trial Balance  
(3) Projected Cash Flow Statement (4) Projected Balance Sheet  
(5) Other than those given as options
- Q.5.** Indian Accounting standards AS 6 prescribed ICAI is applicable to \_\_\_\_\_  
(1) Creation of reserve (2) Valuation of fixed assets (3) Depreciation Accounting  
(4) Valuation of investments (5) Employee benefit
- Q.6.** What is the entry at the time of advance payment of tax ?  
(1) Credit advance payment of tax account and debit bank account  
(2) Debit advance payment of tax account and credit bank account  
(3) Credit provision of tax and debit advance payment of tax  
(4) Debit provision of tax and credit advance payment of tax  
(5) Debit cash and credit advance payment of tax account

### 3. Details of the online Examination :

- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests except test of English Language 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, Reporting 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 as 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. **After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**
- (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. This call-letter alongwith photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box.** Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter’s Card with photograph/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 in original/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) 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.
- (8) 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** drop this sheet of paper alongwith the Call Letter in the designated drop-box.

- (9) 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.
- (10) 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.
- (11) 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.
- (12) 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.

### **SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS**

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual’s time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time indicated on the call Letter.**
- 2 **Mapping of ‘Candidate Roll Number and the Lab Number’ will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 **Items permitted into the venue for Candidates**  
**Candidates will be permitted to carry only certain items with them into the venue.**
  - a. **Mask (WEARING A MASK is COMPULSORY)**
  - b. **Gloves**
  - c. **Personal transparent water bottle (Candidate should bring his / her own water bottle)**
  - d. **Personal hand sanitizer (50 ml)**
  - e. **A simple pen**
  - f. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original.)**
  - g. **Call Letter should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter should be exactly the same.**
  - h. **In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.****No other Items are permitted inside the venue.**
- 4 **Candidate should not share any of their personal belonging/material with anyone**
- 5 **Candidate should maintain safe social distance with one another.**
- 6 **Candidate should stand in the row as per the instructions provided at venue.**
- 7 **If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 Mask.**

- 8 **A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on AarogyaSetu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)**
- 9 **After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**
- 10 **All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature (> 99.14° F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.**
- 11 **In candidate registration :**
  - a. **Candidate registration will be done through photo capture. Photo captured will be matched with the photo uploaded by you in the application (as printed in the call letter). You must NOT change your appearance from the photo uploaded by you.**
  - b. **Photograph will be taken while candidate is standing.**
  - c. **Seat number will be given to the candidate.**
- 12 **Rough sheet, call letter and ID proof management**
  - **Rough sheet(s) kept at each candidate desk will be used by candidate. No additional sheets will be provided during the exam.**
  - **Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy**
  - **Candidate must drop the rough sheets, call letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.**
- 13 **Post Examination Controls**
  - **On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.**

**WISH YOU GOOD LUCK**