



**Recruitment of Officers as Manager in Grade B**  
**INFORMATION HANDOUT FOR ONLINE EXAM - 12.06.2016**

**PHASE-II**

**1. Scheme of Phase-II examination:**

This examination will consist of three papers (to be held in two shifts) as under:

Sr. No.	Name of the Test	Type & No. of Qs.	Max. Marks	Time	Session
<b>Paper I</b>	General English	(Descriptive) Essay, Precis, Questions on the Precis/para, Report/Letter Writing	100	90 minutes	<b>Morning</b>
<b>Paper II</b>	Economic and Social issues and Agricultural and Rural Development	(Objective) Multiple Choice based 65 Questions (35 of 2 Marks each 30 of 1 Mark each)	100	90 minutes	
<b>Paper III</b>	Analytical Paper on Development Statistics, Economics, Finance and Management	(Objective) Multiple Choice based 100 Questions	100	90 minutes	<b>Afternoon</b>

The Phase-II online examination will be conducted on **June 12, 2016**, only for the candidates who are shortlisted on the basis of results of Phase-I examination. This examination will be in two shifts. Candidates are required to appear in both the shifts. **SEPERATE ADMISSION LETTERS SHOULD BE DOWNLOADED FOR MORNING AND AFTERNOON SHIFTS** from NABARD website. The time of Phase-II examination/shifts and venue of examinations is indicated in both the Admission Letters.

All papers of Phase-II (except the paper on General English) will be set bilingually in Hindi and English. Candidates will have the option to choose questions in Hindi or in English. The option of language is to be chosen in the beginning of the test. However, as required, you will be able to switch between the two languages, after choosing the option for the language. Answers to the objective type Papers of Phase-II (i.e. Paper-II and Paper-III) are to be marked by mouse clicking the correct option and then 'Save and Next'.

The time for the examination in morning and afternoon shift is 180 and 90 minutes respectively; however, you may have to be at the venue for approximately 230 and 140 minutes respectively, including the time required for attendance marking, submission of admission letter with photocopy of the photo ID proof, logging in, etc.

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

- (i) 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.
- (ii) Paper wise scores are reported with decimal points upto two digits.

**Paper-I: Descriptive Type:** The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. Candidates will have to type answers with the help of the key-board of the computer.

**Paper-II and Paper-III: Objective Type:** Out of the five answers to a question only one will be the correct answer. You have to select the correct answer and 'mouse click' that alternative which you feel is correct. The alternative/ option that you have clicked on will be highlighted and will be treated as your answer to that question (after "Save and Next"). **There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4<sup>th</sup> of the marks assigned to that question will be deducted as penalty.**

- 2. Sample 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.

### **Descriptive Paper - General English**

**Q.1.** Write an essay on any **ONE** of the following topics

- Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.
- It is often said that computerization results in unemployment. Do you agree? Explain.

**Q.2.** Write a précis of the following passage in about 150 words. Give a suitable title.

In this age, when the popular involvement in day-to-day matters is mounting, it is the electronic systems that offer us a potential service infrastructure which could, with careful programming, probably take care of a very large element of what we describe as mechanical, procedural governance without all the distortions, corruptions and harassments which constitute the daily misery of the average citizen. Of course, the electronic systems will only behave to the extent that they are properly programmed. But this is no impossible task today.

Once we move our minds beyond the mere use of the electronic revolution for business efficiency and higher profitabilities and apply it to the task of reducing the routine, repetitive activities of governance, we will conserve time and energy for more important and creative tasks. In other words, the electronic revolution can make for better and more effective handling of real everyday problems, additionally to providing the basic service of computerized information banks. Even in less developed conditions, the potential of the electronic network to take over a great deal of what is

called bureaucratic “paper work” has been vividly demonstrated. Licensing system involving endless form filling in endless copies; tax matters which baffle millions of citizens, particularly those who have nothing to hide; election system which require massive supervisory mobilizations or referendums based on miniscule “samples” which seldom reflect the reality at the social base. At all these points, the electronic advantage is seen and recognized. However, we must proceed further.

It is possible to foresee a situation where the citizen, with his personalized computer entry card, his “number”, is able to enter the electronic network for a variety of needs now serviced by regiments of officials, high and low. Indeed, this is already happening in a number of countries. From simple needs, we will move to more complex servicing, and, ultimately, into creativity or what is called “artificial intelligence”.

**Q.3.** Write a letter on any **ONE** of the following

- Write a letter to your younger brother explaining him how Agriculture Sector has changed in the last decade in India.
- Write a letter to the Branch Manager of a Crop Insurance company sharing a good experience of customer service in settling a claim (Based on your experience or reading).

### **Paper-II:**

#### **Economic and Social Issues and Agricultural and Rural Development**

**Q.1-3.** Read the following passage and answer the given questions:

Data released earlier this year revealed a landmark event for the Indian economy that went largely unnoticed: agricultural workers now comprise less than half the workforce for the first time in the history of the Indian economy and its contribution to GDP is less than 14 percent. However in recent years even as the non-agricultural economy remains weak, overall growth has been propped up to the extent it has by the growth of the overall rural economy. And while within the rural economy itself, non-farm activities are becoming increasingly significant, close to two or three workers depend on agriculture for an important part of their income. Lower production from earlier years, higher cultivation costs and weaker yields bode ill for farm incomes and by extension for the rural economy as a whole. If rural incomes are hit, there could be bigger demand for work under the rural employment guarantee scheme. Though there is a government proposal to restrict MGNREGA to tribal districts only, if farm incomes remain weak this feeds into the rest of the economy and the intention of the government to see this policy through could well be tested.

**Q. 1.** What do the statistics regarding the agricultural sector cited in the passage indicate?

- (1) Farm incomes are likely to be hit by low global commodity prices and weak or stagnant production
- (2) Overall agricultural output will fall significantly this year despite sustained government assistance
- (3) Factors such as a weak monsoon have resulted in an agricultural deficit
- (4) The agricultural sector is very important to the economy despite its falling contribution to India’s GDP
- (5) Agriculture must employ more workforce

- Q.2.** Which of the following is a welcome development?
- (1) Bigger demand for work under rural employment guarantee scheme
  - (2) Non-agricultural economy remaining weak
  - (3) Agriculture workforce becoming less than half of the total workforce
  - (4) Higher cultivation costs
  - (5) Restricting MGNREGA to tribal district

- Q.3.** Which of the following best defines MGNREGA?
- (1) Guaranteeing 100 days of wage-employment to a rural household
  - (2) Guarantee for a minimum price for agriculture yields in rural areas
  - (3) Guaranteeing crop assurance and minimum price for agriculture yields in rural areas
  - (4) Guaranteeing crop assurance and minimum price for agriculture yields in tribal areas
  - (5) Guaranteed regular employment of one adult member in rural areas in a farm or non-farm sector

- Q.4-5.** Read the following paragraph and answer the given questions.

The resettlement home, where Velayudhan's mother was admitted, has limited facilities with one physically challenged old doctor to attend around 200 inmates. There are some nurses deputed by the People's Council for Social Justice, a not-for-profit organization. The care-home lacks proper provisions, medicines and accessories like bed sheets and cleaning materials.

The condition of Velayudhan and his mother suggests a big gap in the much-acclaimed decentralized anti-poverty programmes of the state and local self-governments (LSG), said noted economist Prof K K George. "There is a need to go beyond the BPL and APL categorization. What we need is a micro-level intervention to identify the individual disabilities among the poor and the rich," he said.

- Q.4.** What is meant by APL?
- (1) After Poverty Limit      (2) Above Poverty Line      (3) Above Poverty Limit
  - (4) At Poverty Line      (5) Other than those given as options

- Q.5.** Why do we need to 'go beyond the BPL and APL categorization'?
- (1) We need to provide benefits of anti-poverty programmes to all BPL and APL population
  - (2) We need to identify only individual disabilities and categorise them to get the benefit of anti-poverty programme
  - (3) We need to consider individual disabilities to categorise them to get the benefit of anti-poverty programme
  - (4) Anti-poverty intervention is needed by both BPL and APL and rich
  - (5) Micro-level intervention is required by local self-governments.

**Q.6-7.** Read the following paragraph and answer the given questions.

The Eighth Five Year Plan (1992-97), was launched keeping in mind the necessity of implementing measures for stabilization and structural adjustment subsequent to the Balance of Payments (BOP) crisis of 1991. The Plan took into account the changes that were to be expected in the economy on account of the adoption of these reform measures, while keeping in mind the poor performance of the economy in the base year, 1991-92. In the base year the rate of inflation was in double digits, while the overall growth rate of GDP for that year was negligible.

**Q.6.** What is the unit of measurement of GDP?

- (1) Percentage or proportion
- (2) Absolute number of goods and services
- (3) Monetary terms (Rupees, Dollars etc.)
- (4) Absolute number per capita
- (5) Other than those given as options

**Q.7.** What is the role of Five Year Plans in India?

- (1) To control GDP and BOP only
- (2) To plan for overall development of different production sectors
- (3) To plan for overall development of different production sectors as well as human development
- (4) To plan for overall development of the country and approve budgetary allocation
- (5) To plan for overall agricultural development of the country and allocate resources

**Q.8.** According to Socio Economic and Caste Census (SECC) exercise that started in 2011 the total number of households in India are around \_\_\_\_\_.

- (1) 17.39 crore
- (2) 19.39 crore
- (3) 21.39 crore
- (4) 24.39 crore
- (5) 27.39 crore

**Q.9.** Which of the following types of initiatives by the Government cannot be classified as an anti poverty programme?

- (1) Urban poverty alleviation programme
- (2) Castes based reservation in jobs
- (3) Self-employment programmes
- (4) Social Security programmes
- (5) Wage employment programme

**Paper-III - Analytical Paper on Development Statistics,  
Economics, Finance and Management**

- Q.1.** Which training method is very appropriate for learning and understanding theoretical concepts but not for acquiring operational skills?
- (1) Vestibule training
  - (2) Case studies
  - (3) Role play
  - (4) Programmed Instructions
  - (5) Workshops
- Q.2.** According to AS -2 inventories should be valued at
- (1) Realization value
  - (2) Lower of historical cost and net realizable value
  - (3) Lower of historical cost and replacement cost
  - (4) Replacement cost
  - (5) Market cost
- Q.3.** In a slightly skewed distribution the arithmetic mean is 45 and the median is 48. Which of the following is the approximate value of mode?
- (1) 54
  - (2) 51
  - (3) 49.5
  - (4) 45
  - (5) 57
- Q.4.** The marginal product of labour is \_\_\_\_\_
- (1) Output divided by labour input
  - (2) Additional output produced when one additional unit of labour is added
  - (3) Additional output produced when one additional unit of labour and one additional unit of capital are added
  - (4) Value of additional output when one dollar's worth of additional labour is added
  - (5) Other than those given as options

**3. Details of Online Exam Pattern : General Operational Instructions**

- (1) A login screen will be displayed to the candidate. The candidate has to log in using Login ID and Password which will be printed on the Admission Letter. **There are separate admission letter for both shifts.**
- (2) The candidate's profile (name, roll no. etc.) will be displayed and the candidate has to confirm the same by clicking on the 'I Confirm' button if the profile is correct. Thereafter the instructions will be displayed on the screen. **The candidate should ensure that the profile displayed on the screen is that of himself / herself. In case of any discrepancy, the same may be brought to the notice of the Test Administrator/Invigilator prior to the start of examination.**

- (3) All the questions of Paper II and Paper III 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 alternatives/options that is clicked on will be treated as answer to that question. Answer to any question will be considered for final evaluation only when a **candidate have submitted the answers by clicking on “Save and Next” or “Marked for Review and Next”**.
- (4) A candidate should read the instructions carefully and indicate that he/she has done so by ‘checking’ the box at the bottom of the screen, after which the ‘I am ready to begin’ button is activated.
- (5) After clicking on the ‘I am ready to begin’ button, the actual test time will begin.
- (6) Only one question will be displayed at a time.
- (7) The clock has been set at the server and the countdown timer at the top right corner of the screen will display the time remaining to complete the exam. When the clock runs out the exam ends by default-the candidate is not required to end or submit his exam.
- (8) The question palette at the right of the screen shows one of the following statuses of each of the questions numbered:



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



You have answered the question but marked it for review

- (9) To select a question to answer, the candidate can do one of the following:
  - (a) Click on the question number on the question palette at the right of the screen to go to that numbered question directly. Note that using this option does NOT save the answer to the current question.
  - (b) Click on ‘Save and 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.

### **(A) Details of Paper-I : Descriptive Type Paper**

The questions will be in English and answers are to be typed in space provided for the same using keyboard. Only one question will be displayed at a time.

**Note: You will not be able to shuffle between Papers. Respective papers can be attempted only as per time allotted to them.**

### **(B) Details of Paper-II and Paper-III : Objective Type Papers** (Do not click on 'Keyboard Keys' for Paper II and Paper III)

- (1) To select the answer, click on one of the option buttons.
- (2) To change the answer, click another desired option button.
- (3) To save the answer, the candidate MUST click on 'Save & Next'.
- (4) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.
- (5) 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.
- (6) 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.
- (7) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (8) Sections, if any, will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The Section you will view will be highlighted.
- (9) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.
- (10) A candidate can only change his/her answer before submission.
- (11) After the expiry of the exam duration (i.e. 90 minutes), candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.
- (12) 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.

**(13) Please note :**

- (a) Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time.
- (b) For objective Test Paper II and Paper III, under no circumstances should a candidate click on any of the ‘keyboard keys’ once the Paper II or Paper III starts as this will lock the exam.
- (c) No separate login is required to take Paper II. Paper II will start automatically upon auto-submission of Paper-I after 90 minutes.

**4. About the Submission- all papers**

- (1) Candidates are not permitted to submit their answers before the entire test time is over.
- (2) A candidate can only change his/her answer before submission.
- (3) After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate’s answers would be automatically saved by the computer system even if he has not clicked the ‘Submit’ button

**5. General Instructions:**

- 1. Please note your Roll Number, Password, date, time and venue address of the examination given in the Admission Letters.

The mere fact that an Admission Letter has been issued to you does not imply that your candidature has been finally cleared by the NABARD or that the entries made by you in your application for examination have been accepted by the NABARD as true and correct. It may be noted that the NABARD will take up the verification of eligible candidates, i.e. age, educational qualification and category (Scheduled Caste/Tribe/OBC/PWD), etc. with reference to original documents, only at the time of interview of candidates who qualify on the basis of result of the Phase-II examination. You may, therefore, please note that if at any stage, it is found that you do not satisfy the eligibility criteria as given in the advertisement or the information furnished by you in the application is incorrect, your candidature is liable to be cancelled forthwith with such further action as the NABARD may like to take. You may please note that the admission letter does not constitute an offer of employment with NABARD.

- 2. **You may visit the venue one day before the Phase-II online examination to confirm the location so that you are able to report on time on the day of the examination. Candidates who report late will not be allowed to take the test.**

3. **Both** the Admission Letters (for Morning and Afternoon shifts) should be brought with you to the examination venue along with your recent passport size photograph duly pasted on **each of them**. (Preferably the same photograph as was uploaded).
4. Please also bring currently valid photo identity proof in original and **two photocopies** of the same photo identity proof which you bring in original - **THIS IS ESSENTIAL**. **Candidates coming without these documents will not be allowed to take the test.** Please hand over the Admission Letter stapled with photocopy of the photo identity proof, to the invigilator. Currently valid photo identity proof are PAN Card / Passport / Driving License / Voter's Card / Bank's Passbook with photograph / Photo Identity proof issued by a Gazetted Officer or People's Representative on official letterhead / Valid recent Identity Card issued by a recognised College / University / Aadhar Card with a photograph / Employee ID / Bar Council Photo Identity card. **Photo ID should be valid as on the day of exam.** Please note that your name (provided by you during the process of registration) as appearing on the Admission Letter 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 Admission Letter and Photo Identity Proof, you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.**
5. You must scrupulously follow the instructions of the Test Administrator and NABARD Representative at the examination venue. If you violate 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 NABARD.
6. During the examination, use of calculators (separate or with watch), books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will **not** be allowed. Candidates are advised not to bring any of the banned items including cell phones/pagers to the venue of the examination as safety arrangements cannot be assured. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the examination including giving/ receiving help to/from any candidate during the examination will be disqualified. The candidates should be vigilant to ensure that no other candidate is able to copy from his/her answers.
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 NABARD 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** hand over this sheet of paper to the Test Administrator before leaving the venue.

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 movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of NABARD or test conducting body. Candidates will not have any claims 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.
10. 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.

## **6. IMPORTANT POINTS TO REMEMBER**

You are advised to bring with you the following:

- (i) Admission Letter with photo affixed thereon and photo ID card in **Original** and photocopy as mentioned in Point 5(4).
- (ii) **Separate admission letters, for both shifts.**
- (iii) One ball point pen.

**WISH YOU GOOD LUCK!!**