



## RECRUITMENT OF ASSISTANT MANAGER IN GRADE 'A' GENERALIST (RDBS)

### INFORMATION HANDOUT FOR ONLINE EXAM

#### PHASE II

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

This examination will consist of papers as under:

Paper	Grade A	Type of Paper	No. of Qs.	Marks	Duration	Remarks
Paper I	General English	Online Descriptive	3	100	90 Minutes	Descriptive Answers to be typed using keyboard
Paper II	Economic and Social Issues & Agriculture and Rural Development	Objective	30 **	50	30 Minutes	
		Descriptive Type	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	90 Minutes	Descriptive Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)

\*\* Some questions carry 2 marks each and some questions carry 1 mark each.

**Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout.**

#### Note:

- Paper I (General English) will take place in morning shift, followed by Paper II (Economics and Social Issues & Agriculture and Rural Development) in afternoon shift.
- For Paper II, 30 minutes duration is allotted to attempt objective type questions. After 30 minutes, descriptive type paper will start for which 90 minutes duration is allotted. You will not be able to shuffle between objective/descriptive Papers.

The Phase-II online examination will be conducted, 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. The date, time of paper wise examination/shifts and venue of examinations is indicated in both the Admission Letters.

Paper I General English will be descriptive type. Questions will be available only in English.

Paper II 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 Paper 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 90 minutes and 120 minutes respectively for paper I and II; however, you may have to be at the venue for approximately 150 and 180 minutes respectively, including the time required for attendance marking, submission of admission letter with photocopy of the photo ID proof, logging in, etc.

**Paper-I: Descriptive Type Paper General English (Writing Skills):** 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. Before start of typing answers to questions in Descriptive Paper please check all key functions of the keyboard.

**Paper-II: Objective Type Paper:** 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.**

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

- (i) Number of questions answered correctly by a candidate in 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-II : Descriptive Type Papers :** In case of Descriptive questions, 6 questions will be asked, of which candidates will be required to attempt 4 questions (2 of 15 marks each (with difficulty level) and 2 of 10 marks each). In case, candidate answers more than 4 questions in descriptive, first 4 shall be evaluated.

- 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**

**The analytical and drafting abilities of the candidate shall be assessed through this Descriptive paper on General English comprising essay writing, comprehension, report writing, paragraph writing & letter writing**

- 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 (OBJECTIVE)

- 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- II : ECONOMIC AND SOCIAL ISSUES – (DESCRIPTIVE)**

- Q.1.** Discuss the impact of inflation on Purchasing Power


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


#### **(A) Paper - II : Objective and Descriptive Type Papers**


- (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 letters 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 objective type questions will have multiple choices. Out of the 5 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 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 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.**

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

*The Marked for Review status simply acts as a reminder that you have set to look at the question again. If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

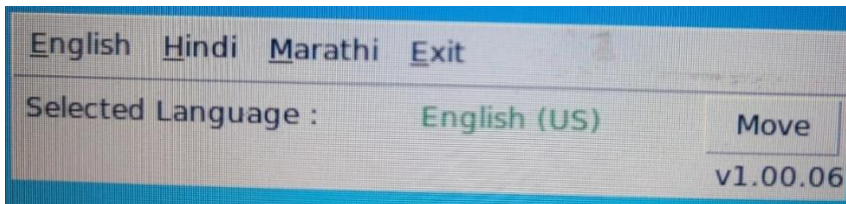
- (9) To select a question to answer, the candidate can do one of the following:
  - (a) Click on the question number on the question palette at the right of the screen to go to that numbered question directly. Note that using this option does NOT save the answer to the current question.
  - (b) Click 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.
- (10) To select the answer, click on one of the option buttons.
- (11) To change the answer, click another desired option button.
- (12) To save the answer, the candidate MUST click on 'Save & Next'.
- (13) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.
- (14) 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.
- (15) 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.
- (16) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (17) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.
- (18) A candidate can only change his/her answer before submission.
- (19) After the expiry of the entire test 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.

- (20) **30 minutes duration is allotted to attempt objective type questions. After 30 minutes, descriptive type paper will start for which 90 minutes duration is allotted. You will not be able to shuffle between objective/descriptive Papers.**
- (21) 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.
- (22) **Please note for Objective type paper:**
- Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time.
  - Under no circumstances should a candidate click on any of the ‘keyboard keys’ once the exam starts as this will lock the exam.
- (23) **Please note for Descriptive type paper:**
- No separate login is required to take the test.**
  - This test will start automatically upon auto-submission of objective tests.**
  - Questions will be displayed on computer monitor.**
  - Only one question will be displayed at a time.**
  - “While typing if you press the ‘Space bar’ and then press the ‘Enter’ key, the cursor will not move to next line. However if you press the ‘Enter’ key immediately after the last word, the cursor will move to the next line. You should also note in case the ‘Space bar’/ ‘Enter’ key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system.”**

A descriptive test will be administered immediately after the objective test in Paper II.

**IMPORTANT :**

Although the panel as shown below appears in Objective tests (or elsewhere where not applicable) as well, it is to be used in the Descriptive test only.



**Kindly read the following instructions very carefully**

- This panel will be visible with Language Selection option which is to be used during the descriptive test. **PLEASE DO NOT CLICK ON “EXIT”** at any point during the examination.
- Use the panel provided to select Hindi Language for answering Hindi Descriptive Question and English Language for answering English Descriptive Question.
- Do not click on the “Exit”** button on the panel at any point during the examination.
- Keyboard layout will be available only in English. Candidates should have the knowledge of Inscript or Remington (GAIL) mapping on the keyboard if they wish to answer Descriptive part of Paper II in Hindi.

**(B) Paper - I: English (Writing Skills):**

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

While answering paper I (English Descriptive), Candidates have to necessarily select English on the toggle bar.

#### 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/PWBD/EWS 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** (One is to be submitted along with the Morning Shift Admission letter and the other with the Afternoon Shift Admission letter) 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.** During each shift, the Admission Letter along with photocopy of photo identity proof duly stapled together are to be submitted to the invigilator at the end of exam. **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 / Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhaar/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. In case of candidates who have changed their name will be allowed only if they produce original Gazette notification/their original marriage certificate/affidavit in original.
- (5) Biometric data (thumb impression) and photograph will be captured before the start of examination at the examination venue. 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)
- (6) 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.

- (7) 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 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.
- (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 NABARD may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen. You may bring your own ink stamp pad (blue/black). 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** handover this sheet(s) of paper to the invigilator at the end of exam.
- (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 problems, which may include movement of candidates, delay in test. The conduct of re-exam is at the absolute discretion of NABARD or the 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.
- (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) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024".
- (13) Please read instructions related to the Social Distancing given below.

### **INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING**

- 1 Candidate is required to report at the exam venue atleast 15 minutes before the reporting time indicated in the call Letter. Latecomers will not be allowed to take the test.
- 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**
  - b. **Personal hand sanitizer (50 ml)**
  - c. **A simple pen and ink stamp pad (blue/black)**
  - d. **Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original)**
  - e. **In the 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 a candidate is availing services of a scribe, then scribe also should bring their own Mask.
- 8 On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.
9. Candidate must handover the rough sheets, call letter, ID proof copy to the invigilator.

**WISH YOU GOOD LUCK!**