



# NATIONAL HOUSING BANK

Head Office, New Delhi-110003



**RECRUITMENT OF OFFICERS IN CHIEF ECONOMIST POSITION (ON CONTRACT),  
IN OFS (ON CONTRACT), IN PROTOCOL OFFICERS (ON CONTRACT), IN TEGS-VI (DY.  
GENERAL MANAGER), IN SMGS-IV (REGIONAL MANAGER) AND IN JMGS-I (ASSISTANT MANAGER)  
SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEES - FROM 29.10.2022 TO 18.11.2022  
(This advertisement and the web link to apply ONLINE can be accessed on [www.nhb.org.in](http://www.nhb.org.in))**

The National Housing Bank (NHB) invites applications from eligible candidates for appointment to various posts viz. Chief Economist (on contract), Officers for Supervision (on contract), Protocol Officer (on contract), Top Executive Grade, Scale – VI (Dy. General Manager) Senior Management Grade, Scale-IV (Regional Manager) and Junior Management Grade Scale -I (Assistant Manager).

## I. IMPORTANT INSTRUCTIONS

### 1. CANDIDATES TO ENSURE THEIR ELIGIBILITY FOR THE POST

- Candidates are advised to read all the instructions contained in this advertisement regarding eligibility criteria, online registration method, payment of Application Fee/Intimation Charges, examination centres (wherever applicable), issuance of e-Call Letters, written examination (wherever applicable) & interview processes etc. and ensure to fulfil all the eligibility conditions for admission to the examination/ interview.
- The process of Registration of application is complete only when the prescribed Application Fee/Intimation Charges (as applicable) is deposited with the Bank through online mode on or before the last date of fee payment.
- Candidates are provisionally admitted to the examination/interview with the requisite Application Fee/Intimation Charges (wherever applicable) on the basis of the information furnished in the ONLINE application. Mere issue of e-Call Letter to the candidate for Interview will not imply that his/her candidature has been finally cleared by the Bank. The Bank will take up verification of eligibility criteria with reference to original documents at the time of Interview or earlier (if called). If at that stage, it is found that candidate is not fulfilling the eligibility criteria for the post (age, educational, professional qualification, post-qualification experience, etc.), his/her candidature will be cancelled and he/she will not be allowed to appear for Interview. Such candidates are not entitled for reimbursement of any conveyance expenses.

### 2. MODE OF APPLICATION

Candidates are required to apply ONLINE through NHB website [www.nhb.org.in](http://www.nhb.org.in) from 29.10.2022 TO 18.11.2022. No other mode of submission of Application is accepted. The link to apply online is given below:

[www.nhb.org.in](http://www.nhb.org.in) Online Application for Contractual Positions, Dy. General Manager (Scale VI), Regional Manager (Scale IV) and Assistant Manager (Scale I)

### 3. IMPORTANT DATES/MONTHS

Events	Tentative Dates/Months <sup>^</sup>
Cut-off date for eligibility criteria	01.10.2022
Website link open for Online registration of Applications and payment of fees/ intimation charges	29.10.2022 TO 18.11.2022 (both days are inclusive)
Last date for online registration of Applications and payment of fees/ intimation charges	18.11.2022
Download of e-Call Letter for Online Examination for Scale- I only	10 days prior to the Examination
Online Examination for Scale- I	December 2022/January 2023
Result of Online Examination for Scale- I	January /February 2023
Download of e-Call Letter for Interview for Scale- I	February /March 2023
Conduct of Interview for Scale – I	March /April 2023
Declaration of Final Result for Scale – I	April /May 2023
Conduct of Interview for all other advertised posts	January / February 2023
Declaration of Final Result for all other advertised posts	February / March 2023

<sup>^</sup>The Bank reserves rights to make changes in the above schedule. Date of online examination will be intimated in advance to all applicants-who apply for the post of Assistant Manager (Generalist & Hindi). Candidates are advised to check their registered E-mail on regular basis besides official website of NHB for updates regarding all the posts.

### 4. NUMBER OF VACANCIES

A.	FRESH RECRUITMENT					
Contractual Posts	Number of Vacancies					
	SC	ST	OBC-NCL <sup>^</sup>	EWS	UR	Total
Chief Economist	-	-	-	-	01	01
Protocol Officer	-	-	-	-	02	02
Regular Posts						
Dy. General Manager (Scale – VI)	-	-	-	-	01	01
Assistant Manager (Scale I) – Generalist	01	01	03	00	11	16
Assistant Manager (Scale I) – Hindi						
Special Drive for other Contractual Position to fill unfilled vacancies*						
Officers for Supervision	01	01	03	01	-	06
B. BACKLOG VACANCY						
Post	Number of Vacancies					
	SC	ST	OBC-NCL <sup>^</sup>	EWS	UR	Total
Regional Manager (Scale IV) – Company Secretary	-	-	01	-	-	01

SC: Scheduled Caste; ST: Scheduled Tribe; OBC-NCL: Other Backward Classes-Non-Creamy Layer; EWS: Economically Weaker Sections; UR: Unreserved.

<sup>^</sup>OBC candidates belonging to 'Non-Creamy Layer' are entitled to reservations under OBC category. OBC 'Creamy Layer' candidates should indicate their category as 'UR'.

\*Out of 06 posts of OFS, 01 vacancy is reserved for Persons with Benchmark Disabilities (PwBD). Its details are as under –

Vacancy reserved for PwBD					
Post	VI	HI	LD	ID/MD	Total
Officers for Supervision	-	-	01	-	01

VI: Visually Impaired (blindness and low vision); HI: Hearing Impaired (deaf and hard of hearing); LD: Locomotor Disability (including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy); ID: Intellectual Disability (Autism, intellectual disability, specific learning disability and mental illness); MD: Multiple Disabilities (from amongst persons under VI, HI and LD including deaf-blindness).

- PwBD candidates may belong to any category i.e. Unreserved/SC/ST/OBC/EWS. Reservation for PwBD is horizontal and within the overall vacancies for the Post.
- Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided, they must fulfil all the eligibility conditions applicable to unreserved category.

- The total number of vacancies mentioned above are provisional and it may increase/decrease depending upon actual requirement of the Bank. NHB reserves the right to draw wait lists of candidates and consider such wait listed candidate(s) for meeting actual requirement.

## 5. ELIGIBILITY

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications etc. as indicated in the online application form at the time of interview and any subsequent stage of the recruitment process as required by the Bank. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the Post, appearing for and being shortlisted in the online examination and/or in the subsequent interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

### 5.1 Nationality / Citizenship

A candidate must be either –

- a citizen of India or
- a subject of Nepal or a subject of Bhutan or a Tibetan refugee (who came over to India before 1<sup>st</sup> January, 1962) with the intention of permanently settling in India or
- a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India,

Provided that a candidate belonging to categories (ii) and (iii) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

### 5.2 Age Limit (As on 01.10.2022)

Post	Age (Minimum )	Age (Maximum)
Assistant Manager (Scale-I)	21 years	30 years
Regional Manager (Scale-IV)	30 Years	45 Years
Dy. General Manager (Scale-VI)	40 Years	55 Years
Protocol Officer (on contract)	60 Years	62 Years
Officers for Supervision (on contract)	57 Years	63 Years
Chief Economist (on contract)	-	62 Years

Note: The maximum age limit specified is applicable to Unreserved and EWS Category Candidates.

Relaxation of upper age limit:

Sr. No.	Category of Candidate	Age Relaxation
5.2 (a)	Scheduled Caste and Scheduled Tribe	5 years
5.2 (b)	Other Backward Classes (Non-Creamy Layer)	3 years
5.2 (c)	Persons with Benchmark Disabilities (PwBD) as defined under "The Rights of Persons with Disabilities Act, 2016".	PwBD (UR) - 10 Years PwBD (SC/ST) - 15 Years PwBD (OBC) - 13 Years
5.2 (d)	Ex-servicemen (including ECOs/SSCOs) provided applicants have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or/on account of physical disability or have been released on account of physical disability attributable to military service or on invalidment.  ECOs/SSCOs who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificate that in case of selection they would be released within three months from the date of receipt of offer of appointment.	5 years

Notes:

- An ex-serviceman who has once joined a Govt. job on the civil side after availing of the benefits given to him as an ex-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in Govt. ceases.
- The age relaxation mentioned under Sr. No. 5.2(c) is allowed on cumulative basis as per Govt. Guidelines.
- Relaxation in upper age limit for SC/ST/OBC categories applicable only against the vacancies reserved for these categories. Wherever vacancies are not reserved, SC/ST/OBC candidates will be treated at par with Unreserved category candidates i.e. no relaxations are available against Unreserved vacancies.
- After applying all relaxations in terms of age, the maximum age of the candidate for all regular & RM posts, shall not exceed 56 years.
- Candidates seeking age relaxation will be required to submit necessary certificate(s) in original/ along with photocopies at the time of Interview and at any subsequent stage of the recruitment process as required by the Bank.
- There is no reservation for Ex-servicemen in Officers' Cadre.
- For the post of Chief Economist, officers for supervision, protocol officer relaxation in age shall not be applicable.

### 5.3 Minimum Educational Qualifications (as on 01.10.2022):

- JMGS-I (Assistant Manager):

Academic qualification	Post Qualification Experience	Broad skill sets required
<p><b>Generalist</b></p> <p>A full time Bachelor's Degree in any discipline with minimum of 60% marks (55% in case of SC/ST/PwBD) or a full time Master's Degree in any discipline with aggregate minimum of 55% marks (50% in case of SC/ST/PwBD) from a recognized University or any equivalent qualification recognized as such by the Central Government.</p> <p>Candidates possessing qualification of Chartered Accountant/ CMA/Company Secretary may also apply.</p> <p>The candidate must possess valid Mark-sheet / Degree Certificate/ Professional qualification certificate that he/ she is a graduate/post-graduate/Chartered Accountant/CMA/ Company Secretary (wherever applicable) as on 01.10.2022 and indicate the percentage of marks obtained in Graduation/Post-graduation/ professional qualifications while registering online.</p>	<p>While no prior experience is required, any relevant experience would be given weightage.</p>	<p>Communication skills written and oral, analytical ability and general understanding of economic scenario.</p>
<p><b>Hindi</b></p> <p>Bachelor's Degree in HINDI from a recognised University with aggregate minimum of 60% marks (55% in case of SC/ST/PwBD) or Master's Degree in Hindi with aggregate minimum of 55% (50% in case of SC/ST/PwBD) with ENGLISH as one of the main subject at degree level.</p>	<p>While no prior experience is required, preference will be given to candidates, having experience preferably in Government Department/ Public Sector Undertakings/ Banks/ Academic Professional Institutions in translation from English to Hindi and vice versa. Knowledge of shorthand/ typing in (HINDI) and knowledge of rules and procedures of Government as regards official languages.</p>	<p>Facilitate usage of Hindi at all levels. Hindi typing / translation knowledge, Preparation of reference material/ circulars/ letters/ publicity materials etc. for effective communication. Organise Hindi workshop/ training. Assist Bank in compliance with provisions of O.L. Act, Government guidelines etc.</p>

ii. Minimum Educational/Professional Qualification and Post-qualification Experience (as on 01.10.2022) for Chief Economist (on contract), Officers for Supervision (on contract), Protocol Officer (on Contract), TEGS – VI (Dy. General Manager) and SMGS-IV (Regional Manager) Company Secretary:

Post	Minimum Educational/Professional Qualification	Minimum Post-qualification Experience (as on 01.10.2022)
RM	Graduate degree, with –  Member of Institute of Company Secretaries of India (ICSI);  Desirable educational qualifications:  (a) Holder of Chartered Financial Analyst charter awarded by CFA Institute, or  (b) Designated as Chartered Accountant by the Institute of Chartered Accountants of India, or equivalent abroad, or  (c) Designated as a Cost and Management Accountant by the Institute of Cost Accountants of India or equivalent abroad.  (d) A law degree will be an added advantage.	<b>Mandatory experience:</b>  5 years' experience in Secretarial Compliances in Govt./Public/ Private Sector out of which minimum 3 years' experience at Manager (Scale – II) (equivalent IBA basic pay of 48170 – 69810 plus Special Allowance @ 16.40% thereon) or above, or having similar roles and responsibilities in one or more regulated Financial Institution.  <b>Desirable experience:</b>  • Experience in Company Secretarial Compliances in Public/Private Sector Banks  • Should possess thorough knowledge of matters pertaining to institutional Finance, Company Law, Corporate and Secretarial functions. The candidate should be well versed with the provisions and regulations of Company Act and SEBI rules & regulations.  • The candidate should have experience of handling Board matters such as organizing Board meetings, presentation of Board memoranda/ agendas and should have handled these matters independently.  • The candidate should have good administrative and liaising skills.  • The candidate should be able to cope up with all responsibilities of a Company Secretary in a large Company including statutory compliance under the Companies Act and other relevant Corporate Laws.
DGM	Chartered Accountant  Desirable educational qualifications:  PRM/FRM Certification and/ or CFA	Minimum 12 years' post qualification experience of which five years' of work experience in overseeing financial operations i.e accounting, taxation, budgeting matters, in PSBs/ AIFs / Regulatory Bodies in India, and the current post held by the candidate should be at Scale – V in PSBs / Grade D in AIFs/ Regulatory Bodies.
Protocol Officer	Graduate in any discipline from a recognized university/ institution.	The candidate should be a retired officer from RBI/PSB/FI in India and should have worked in Senior Management level.  Minimum 25 years' of experience in  RBI/PSB/FIs in India out of which at least 05 years work experience should be in the area of Public Relation /Protocol Duty.
OFS	Graduate in any discipline.	Grade C/D officers from RBI/NABARD/PSBs who have worked in the Supervision Department OR at least Scale IV/V officers in Public Sector Banks with at least 10 years of experience in supervision especially branch audit and other audit experience with proficiency in computer and working knowledge in MS Excel. Knowledge of power BI tools will be desirable.
Chief Economist	A Master's Degree in Economics with specialization in monetary economics or Econometrics from a recognized Indian / Foreign University.  Desirable educational qualifications:  Doctorate degree in Economics / Banking / Finance from a recognized University.	The candidate must have an overall experience of at least 15 years in a Commercial Bank / FI / reputed Rating Agencies / Government Bodies. Out of which minimum 10 years of experience in the areas related to Indian Economy and sectoral economy (preferably housing sector) in a Commercial Bank/ FI/ Rating Agencies / Government Bodies.  Preference shall be given to candidates with work experience as Economist in Commercial Banks / FIs / Rating Agencies / Government Bodies.  Contribution to leading financial journals/ Newspapers will be added advantage.

iii. Job Role and Profile for Chief Economist, Officers for Supervision and protocol officers

Name of Post	1. Chief Economist (On Contract)
<b>Job Profile:</b>	
<ul style="list-style-type: none"> <li>Leading a team at Market Research in the Bank</li> <li>Providing strategic inputs on Housing Sector and related developments - India and global perspective to the Top Management of the Bank.</li> <li>Providing inputs on strategy and policy of the Bank based on macroeconomic developments and challenges of housing finance sector in the country</li> <li>Pivotal role in policy formulation, analysis and communicating to the outside world and has to be well conversant in Housing / Banking / financial / investment / economic policy domain.</li> <li>Periodic analysis &amp; presentation of the business profile of the Bank to its Stakeholders, Media and Public.</li> <li>Any other assignment as may be assigned by the Bank from time to time.</li> </ul>	
<b>Skills &amp; Competencies:</b>	
<ul style="list-style-type: none"> <li>Should possess expertise and in depth understanding of Domestic &amp; Foreign Economic scenario, macroeconomic indicators, structural changes in the economy, Sectoral Economic Activities, especially in Housing Sector.</li> <li>Understanding of Govt economic policies, laws and regulations, fiscal and monetary policies etc. which plays important role in the growth of the Housing Finance Sector</li> <li>Understanding of Econometrics modelling, forecasting and analysis.</li> <li>Possess excellent presentation / communication – verbal and written skills with analytical insights into banking / economic issues.</li> <li>Should have strategic leadership skills, strong interpersonal skills and strong analytical and problem solving skills.</li> </ul>	
Name of Post	2. Officers for Supervision (On Contract)
<b>Job Profile:</b>	
<ul style="list-style-type: none"> <li>Assist the Inspecting Officers of the Bank, Review of pre-inspection data received prior to inspections</li> <li>Collect data from HFCs during Inspections</li> <li>Work in close co-ordination with Nodal officers and officers at Regional offices for market intelligence, follow up on compliances related to inspection findings of the HFCs in the region etc.</li> <li>Assist in Inspection and other related activities</li> <li>The officers on contract will also assist officers of other nearby ROs/ RROs in Inspections in other states. These officers can also be utilized for Quality Assurance of inspection reports/ findings etc.</li> </ul>	
<b>Skills &amp; Competencies:</b>	
<ul style="list-style-type: none"> <li>Experience in supervision especially branch audit and other audit experience.</li> <li>Knowledge, experience, and expertise in conducting inspections.</li> </ul>	
Name of Post	3. Protocol Officers (On Contract)
<b>Job Profile:</b>	
<ul style="list-style-type: none"> <li>Escorting /accompanying the MD to various official meetings, official tours (including protocol duty at Airport) and appointments with various Ministries.</li> <li>Looking after various requirements of the MD /EDs pertaining to issuance of passes for various ministerial level meetings.</li> <li>Other administrative work in the Board and MD Secretariat.</li> <li>Liaising with Board of Directors, Departments of Government of India and Reserve Bank of India</li> <li>Any other assigned duties, from time to time.</li> </ul>	
<b>Skills &amp; Competencies:</b>	
Excellent communication and liaising skills	

iv. Period of Contract

Post	
Chief Economist	Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier
Officers for Supervision	The contract will be initially for a period of 1 year, which can be extended for one more year as per Bank's discretion.
Protocol Officers	Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier. One post of Protocol Officer has been earmarked for Delhi and another for Mumbai.

Notes:

I JMGS-I (Assistant Manager):

- I. Candidate whose final result is awaited is not eligible to apply.
- II. All the educational qualifications mentioned should be from the Universities/ Institutions incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section-3 of the University Grants Commission Act, 1956.
- iii. Proper document from Universities/ Institutions for having declared the result on or before 01.10.2022 has to be submitted at the time of interview. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- iv. Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where Universities/ Institutes awarded Aggregate Grade Points (e.g. CGPA/OGPA etc.) the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the criteria of the University regarding conversion of Aggregate Grade Points into percentage and the percentage of marks scored by the candidate in terms of criteria.
- v. Calculation of Percentage: The percentage marks shall be calculated by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours / optional/additional optional subject, if any. Same will be applicable for those Universities also where Class/ Grade is decided on basis of Honours marks only. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60%; 54.99% will be treated as less than 55% and 49.99% will be treated as less than 50%.

II SMGS-IV (Regional Manager) Company Secretary, TEGS-VI (Dy. General Manager), Chief Economist, Protocol Officers and OFS:

- i. Candidate should be proficient in computers; good in inter-personal communication skills, analytical skills and drafting skills; give attention to details; have multitasking and team building capability; have impressive and unblemished service track records.
- ii. All the educational qualifications mentioned should be full time course from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies.
- iii. Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where Universities/ Institutes awarded Aggregate Grade Points (e.g. CGPA/OGPA etc.) the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the criteria of the University regarding conversion of Aggregate Grade Points into percentage and the percentage of marks scored by the candidate in terms of criteria.
- iv. Calculation of Percentage: The percentage marks shall be calculated by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours / optional/additional optional subject, if any. Same will be applicable for those Universities also where Class/ Grade is decided on basis of Honours marks only.
- v. The candidate must possess valid Mark-sheet / Degree Certificate/ Professional qualification certificate stating that he/ she is a graduate/post-graduate/ Chartered Accountant/ICWAI/etc. as on 01.10.2022 and indicate the percentage of marks obtained in Graduation/Post-graduation/ professional qualifications while registering online.
- vi. The Post-qualification experience will only be considered for determining the minimum experience.
- vii. In cases the certificate of degree/diploma does not specify the field of specialisation, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialisation.
- viii. In cases where experience in a specific field is required, the relevant experience certificate must contain specifically that the candidate had experience in that specific field.
- ix. The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational, professional qualification and/or post-qualification experience. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason therefor.
- x. Experience through an outsourcing vendor, service provider, Knowledge Process Outsourcing (KPO)/Business Process Outsourcing (BPO) or IT support services provider for the above posts will not be considered.

5.4 Reservation for Persons with Benchmark Disabilities

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", only persons with benchmark disabilities are eligible for Reservation. "Person with benchmark disability" means a person with not less than forty percent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where disability has been defined in a measurable terms, as certified by the certifying authority. The reserved categories of disabilities mentioned under this Act are namely:

- a. Blindness and low vision;
- b. Deaf and hard of hearing;
- c. Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
- d. Intellectual disability including Autism Spectrum Disorder, Specific Learning Disability and Mental Illness;
- e. Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness.
- i. Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016".
- ii. PwBD candidates may belong to any category i.e. Unreserved /SC/ST/OBC/EWS. Reservation for PwBD is horizontal and within the overall vacancies for the Post.
- iii. PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/re-verification as may be decided by the Bank/ competent authority.

Use of Scribe & Compensatory time:

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

- i. The candidate will have to arrange his / her own scribe at his/her own cost.
- ii. Both the candidate as well as the scribe will have to give a suitable undertaking, in the prescribed format with passport size photograph of the scribe at the time of examination. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the examination.
- iii. Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- iv. The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- v. Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- vi. Guidelines for candidates with locomotor disability and cerebral palsy - A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).
- vii. Guidelines for Visually Impaired candidates -

- a. Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
  - b. The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
- viii. Guidelines for Candidates with Intellectual Disability (ID) -
- A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).
- ix. Any candidate who is using scribe should ensure that he is eligible to use scribe in the examination as per the above guidelines. Any candidate using scribe in violation of the above guidelines shall stand disqualified and can be removed from service without notice, if has already joined the Bank.

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

#### 5.5 Reservation for Economically Weaker Sections (EWS)

In terms of Office Memorandum No. 36039/1/2019-Estt (Res) dated 31.01.2019 issued by the Department of Personnel and Training, Ministry of Personnel, Public Grievances & Pensions, Government of India, the category EWSs means 'Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs. 8 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession, etc. for the financial year prior to the year of application.

Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWS, irrespective of the family income:-

- i. 5 acres of agricultural land and above;
- ii. Residential flat of 1000 sq. ft. and above;
- iii. Residential plot of 100 sq. yards and above in notified municipalities;
- iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

The property held by a "Family" in different locations or different places/cities would be clubbed while applying the land or property holding test to determine EWS status.

The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years'.

Income and Asset Certificate Issuing Authority: -

In terms of the above-mentioned Office Memorandum, 'the benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the following authorities in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS:-

- i. District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/ 1<sup>st</sup> Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner.
- ii. Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate.
- iii. Revenue Officer not below the rank of Tehsildar and
- iv. Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

Disclaimer: EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.

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

## 6. SCHEME OF SELECTION

Selection for the Post will be done through two tiered processes i.e. online examination and interview for JMGS-I (AM) and for SMGS-IV (RM), TEGS-VI (DGM) and Contractual Posts, through two tiered processes i.e. shortlisting and interview.

### A. Selection Process for JMGS-I (AM)

#### Phase I: Online Examination:

Online examination will consist of both Objective and Descriptive Tests. Objective Tests for 200 marks will be of 3 hours duration consisting of 4 sections. The objective test will have separate timing for each section. The details of online test structure will be as follows:

#### For JMGS-I Assistant Manager (Generalist)

Sr. No	Name of Tests (NOT BY SEQUENCE)	No. of Questions	Maximum Marks	Medium of Exam	Time allotted for each test (Separately timed)	Type of test
1	Reasoning and Computer Aptitude	45	60	English & Hindi	60 minutes	Objective
2	General Awareness (with special focus on Economy & Banking) and Computer Knowledge.	50	50	English & Hindi	40 minutes	
3	English Language	25	30	English	35 minutes	
4	Quantitative Aptitude (with special emphasis on Data analysis and interpretation)	35	60	English & Hindi	45 minutes	
	Total	155	200		03 hours	
	English Language* (Letter Writing and Essay)	02	25	English	30 minutes	Descriptive

#### For JMGS-I, Assistant Manager (Hindi)

Sr. No	Name of Tests (NOT BY SEQUENCE)	No. of Questions	Maximum Marks	Medium of Exam	Time allotted for each test (Separately timed)	Type of test
1	Reasoning and Computer Aptitude	45	45	English & Hindi	45 minutes	Objective
2	General Awareness (with special focus on Economy & Banking) and Computer Knowledge.	50	50	English & Hindi	45 minutes	
3	English Language	25	30	English	30 minutes	
4	Professional Knowledge	50	75	Hindi	60 minutes	
	Total	170	200		03 hours	
	English Language* (Letter Writing and Essay)	02	25	English	30 minutes	Descriptive

\*Descriptive Test is a test of English Language for 25 marks. Test will be of 30 minutes duration consisting of two parts Letter Writing and Essay. Candidates will have to answer Descriptive Test by typing on the computer. Descriptive Test will commence immediately after completion of the Objective Test. Descriptive Test is of qualifying nature and candidates have to secure minimum score in the Descriptive Test. Evaluation of Descriptive Test paper is subject to candidate attaining minimum marks in Objective Test.

The Bank reserves the right to modify the structure of the examination which will be intimated through its website. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the e-Call Letters from the official website of NHB [www.nhb.org.in](http://www.nhb.org.in)

#### Penalty for Wrong Answers:

Each question in Objective Tests will have five alternative choices, out of which one will be the correct answer. There will be a penalty for wrong answers marked in the Objective Tests. For every wrong answer marked, one fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

**Scores:**

- The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method (if required).
- Scores up to two decimal points shall be taken for the purpose of calculations.

**Cut-off Score (Online Examination):**

Each candidate will be required to obtain a minimum score in each section of the Objective Test and also a minimum total score to be considered to be shortlisted for interview. Descriptive Test is of qualifying nature and marks scored in the same shall not be considered for shortlisting of candidate to interview. However, the candidate has to secure minimum score in the Descriptive Test. Evaluation of Descriptive Test paper is subject to candidate attaining minimum marks in Objective Test.

Depending on the number of vacancies available, cut-offs will be decided and candidates will be shortlisted for interview. Prior to the completion of the selection process, scores obtained in the online examination and interview phases will not be shared with the candidates.

**Phase II – Interview:**

A category wise merit list will be prepared on the basis of the aggregate marks scored in the Objective Test. The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Bank in relation to the number of vacancies. Roll No. of the candidates shortlisted for interview will be published on NHB website. Interviews will be conducted at NHB head office in New Delhi ONLY. Details regarding time & date of Interview will be informed to the shortlisted candidates in the e-Call Letter. Candidates are required to download their interview e-Call Letters from the official website of NHB [www.nhb.org.in](http://www.nhb.org.in). Please note that any request regarding change in date, time, centre etc. of interview will not be entertained. However, the Bank reserves the right to change the date/ time/ centre etc. of interview or hold supplementary process for particular date/ session/ centre/ set of candidates at its discretion, under unforeseen circumstances, if any. Candidate may opt for interview either in Hindi or English.

Total marks allotted for Interview is 50. The minimum qualifying marks in interview will be as decided by the Bank. The weightage (ratio) of Online Examination and Interview will be 80:20 respectively. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Online Examination and Interview. A candidate should qualify both in the online examination and interview and be sufficiently high in the merit to make into the Final selection list.

**B. Selection Process for Chief Economist position, Officer for supervision, protocol officer, TEGS – VI (DGM) and SMGS-IV (RM)**

The selection will be based on shortlisting and Interview. In case the number of candidates who apply and fulfil the eligibility criteria are more, a preliminary screening of the applications by the Screening Committee, will be carried out for short-listing eligible candidates to be called for the Interview.

Selection will be on the basis of educational, professional qualification, post-qualification experience and performance in Interview. The candidates will have to secure the minimum marks in interview & also final marks, to be considered for preparation of final rank lists. However, the selection for the post will be based on their position in respective category rank list for that post.

Merit list for selection will be prepared in descending order on the basis of scores obtained in Interview. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.

Mere fulfilling of minimum educational, professional qualification and post-qualification experience will not vest any right in candidate for being called for Interview. The Committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for Interview. The decision of the Bank to call the candidates for the Interview shall be final. No correspondence will be entertained in this regard. Merely satisfying the eligibility norms does not entitle a candidate to be called for Interview. Bank reserves the right to call only the requisite number of candidates for the Interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.

While appearing for the Interview for Scale- I, IV, VI, OFS, Protocol Officer and Chief Economist the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidate shall be cancelled.

**List of Documents to be produced at the time of interview (as applicable):**

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview will debar his candidature from further participation in the recruitment process.

- (i) Printout of the valid Interview e-Call Letter.
- (ii) Valid system generated printout of the online application form registered.
- (iii) Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
- (iv) Photo Identify Proof as indicated in Point 10 (i) of the advertisement.
- (v) Mark-sheets or certificates for Graduation or Post-graduation etc. Proper document from University/ Institute for having declared the result on or before 01.10.2022 has to be submitted.
- (vi) Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to Creamy Layer section excluded from the benefits of reservation for Other Backward Classes in Civil posts & services under Government of India. OBC caste certificate containing the Non-Creamy Layer clause should be issued during the current Financial Year (FY). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. At the time of interview, OBC candidate should bring the caste certificate containing the Non-Creamy Layer clause issued during that Financial Year 2021-22.

Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as Unreserved in the online application form.

- (vii) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.  
If the candidate has used the services of a Scribe at the time of online exam the duly filled in details of the scribe in the prescribed format.
- (viii) Income and Asset Certificate issued by the Competent Authority in the prescribed format as stipulated by Government of India in case of EWS category. Income and Asset Certificate should be issued during the current Financial Year. At the time of interview, EWS candidate should bring Income and Asset Certificate during that Financial Year 2021-22.
- (ix) An Ex-serviceman candidate has to produce a copy of the Service or Discharge book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview.
- (x) Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their respective employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- (xi) Experience certificates, if any.
- (xii) Post – qualification Experience Certificates.
- (xiii) Persons falling in categories (ii), (iii), (iv) and (v) of Point 5.1 above should produce a certificate of eligibility issued by the Govt. Of India.
- (xiv) Any other relevant documents in support of eligibility.

**Notes:** - Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant Eligibility documents as mentioned above. Non-production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further processes of recruitment.

The Competent Authority for the issue of the certificate to SC/ST/OBC/PwBD/EWS is as notified by Government of India) from time to time. Candidates belonging to SC/ST/OBC/PwBD/EWS categories have to submit certificates in support of it at the time of interview.

Candidates to submit certificates in support of SC/ST/OBC/PwBD/EWS/Ex-Servicemen categories in the format prescribed by Government of India at the time of interview etc. Certificates of SC/ST/OBC/PwBD/EWS/Ex-Servicemen categories in format other than prescribed by Government of India shall be rejected.

**7. EMOLUMENTS AND SERVICE CONDITIONS**

Post	Scale	Scale of Pay	Gross Emoluments*
Assistant Manager	(Scale I)	36000 - 1490/7 – 46430 - 1740/2 – 49910 - 1990/7-63840	60,056.72/-
Regional Manager	(Scale IV)	76010 – 2220/4 – 84890 – 2500/2 – 89890	1,26,954.37/-
Dy. General Manager	(Scale – VI)	104240 – 2970/4 – 116120	1,82,747.92/-
Chief Economist		Market-linked compensation of Rs 5 lacs per month (with a fixed pay of Rs 3.75 lacs and variable pay of Rs 1.25 lacs). The variable pay to be linked to the performance rating. In case of outstation duty, travelling and halting allowances will be as applicable to General Manager cadre.	

Officers for supervision	Rs.1.00 lac per month (consolidated). Travelling and halting allowances shall be paid as per eligibility of Scale IV Officers of the Bank.
Protocol Officer	Rs. 0.75 lac per month (consolidated). Travelling and halting allowances shall be paid as per eligibility of Scale III Officers of the Bank.

\*Besides emoluments (for the post of AM, RM and DGM only) as per the pay scale given above, the Post will carry other facilities like Bank's accommodation (at the discretion of the Bank subject to availability of accommodation as determined by the Bank from time to time), reimbursement of expenses for medical/hospitalization, telephone/mobile charges, knowledge allowance, residential furnishing, conveyance allowance etc. as per eligibility. Other benefits such as housing loan, vehicle loan, festival advance, LTC, gratuity, leave encashment, coverage under National Pension System governed by PFRDA etc. shall be as per rules in force.

The Probation Period for a candidate appointed for the posts is provided as under:

Post	Probation Period
Assistant Manager (Scale-I)	2 years which is extendable at the discretion of the Bank.
Regional Manager (Scale-IV)	The selected candidate will be on probation for a period of 1 year of active service from the date of his/her joining the Bank which is extendable at the discretion of the Bank.
Dy. General Manager (Scale VI)	

The selected candidate will be liable to be posted / transferred at the sole discretion of the Bank to its various offices from time to time and on such terms and conditions as may be decided by the Bank except where specifically indicated.

#### 8. APPLICATION FEE AND INTIMATION CHARGES (NON-REFUNDABLE)

Sr. No.	Category	Amount*
1.	SC/ST/PwBD	Rs. 175/- (Intimation Charges only)
2	Other than SC/ST/PwBD	Rs. 850/- (Application Fee including Intimation Charges)

\*Excluding Goods and Service Tax (GST).

**Note:** Application once made will not be allowed to be withdrawn. Application Fee/Intimation Charge once paid will NOT BE refunded under any circumstances nor can it be held in reserve for any other examination or selection. The Application Fee / Intimation charges shall also NOT BE refunded in case the application is rejected / not considered by NHB. Bank/transaction charge, if applicable, shall be borne by the candidate. GST applicable on the Application Fee/ Intimation Charges shall be borne by the candidates. Applications without the prescribed Fee/ Intimation Charges shall be summarily rejected. Fee/ Intimation Charges are required to be paid only in the manner prescribed in this advertisement.

#### 9. ONLINE EXAMINATION CENTRES (only for the position of Scale-I)

The tentative list of centres for the Online Examination is as under -

Sr. No.	Name of the Centres	Sr. No.	Name of the Centres
1.	Ahmedabad/ Gandhinagar	11.	Kolkata/Greater Kolkata
2.	Bengaluru	12.	Lucknow
3.	Bhopal	13.	Mumbai/Navi Mumbai/Greater Mumbai
4.	Bhubaneswar	14.	Nagpur
5.	Chandigarh	15.	New Delhi – NCR
6.	Chennai	16.	Patna
7.	Dehradun	17.	Raipur
8.	Guwahati	18.	Ranchi
9.	Hyderabad	19.	Thiruvananthapuram
10	Jaipur	20.	Visakhapatnam

#### Notes:

- The Bank reserves the right to cancel any of the centres and/ or add some other centres depending upon the response, administrative feasibility etc.
- The Bank also reserves the right to allot the candidates to any of the centres other than the one he/ she has opted for.
- No request for change of Venue/Date/Session for Examination shall be entertained.
- Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses whatsoever, shall not be entertained by the Bank. NHB shall also not be responsible for any injury or losses etc. of any nature to the candidate.
- Choice of Centre once exercised by the candidate will be final.
- If sufficient number of candidates does not opt for a particular Centre for Online examination OR if the number of candidates is more than the capacity available for online exam for a Centre, NHB, reserves the right to allot any other Centre to the candidate.
- Any unruly behaviour/misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by IBPS.

#### 10. IDENTITY VERIFICATION

##### i Documents to be produced

In the examination hall as well as at the time of interview, the e-Call Letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the e-Call Letter) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised college/ university/ Aadhar/ E-Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the e-Call Letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview.

Ration Card and Learning Driving License will not be accepted as valid id proof.

In case of candidates who have changed their name, they will be allowed only if they produce necessary proof like their original marriage certificate / affidavit in original etc.

**Note: Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ e-Call Letter and submit photocopy of the photo identity proof along with Examination e-Call Letter as well as the Interview e-Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview.**

#### ANNOUNCEMENTS:

All further announcements/ corrigendum/details pertaining to recruitment processes will ONLY be published/ provided on the official website of NHB [www.nhb.org.in](http://www.nhb.org.in) from time to time.

#### DISCLAIMER:

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 of the Recruitment Process conducted by 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. Clarifications / decisions given / to be given by the appropriate authority in NHB shall be final and binding.

For complete details please visit Bank's website [www.nhb.org.in](http://www.nhb.org.in)

