



# NATIONAL HOUSING BANK

Head Office, New Delhi – 110003.

## RECRUITMENT OF ASSISTANT MANAGERS (SCALE I)

SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEES – FROM 02.03.2019 TO 28.03.2019

(This advertisement and the web link to apply ONLINE can be accessed on [www.nhb.org.in](http://www.nhb.org.in))

Advt. No. – NHB/HR & Admin./Recruitment/2019/1

The National Housing Bank (NHB) is a statutory body, established in 1988, under an Act of Parliament, viz. the National Housing Bank Act, 1987 (53 of 1987). The mandate of NHB is to operate as a principal agency to promote housing finance institutions and to provide financial and other support to such institutions. It is committed towards the establishment of a sound and stable housing finance system in the country by way of promoting financial and institutional framework for the housing finance sector. NHB has been continuously striving for the development and promotion of innovative market based solutions, especially for low income housing segments.

The Bank is an officer-oriented, professionally managed institution with headquarters in New Delhi and offices in Mumbai, Ahmedabad, Bengaluru, Hyderabad and Kolkata. The Bank seeks to promote excellence in its operations through research and analysis and adopting contemporary work practices and technology. The Bank has embarked on a number of path breaking initiatives which has attracted national and international attention. The Bank offers a modern, congenial, professional work environment and career opportunities for qualified, energetic, sincere men and women.

To meet the new challenges, NHB invites applications from talented, committed and passionate candidates to fill up the Post of Assistant Managers in Junior Management Grade (Scale I).

### 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, issuance of e-Call Letters, written examination & interview processes etc. and ensure to fulfil all the eligibility conditions for admission to the examination. Candidates are provisionally admitted to the examination 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 will not imply that his/her candidature has been finally cleared by the Bank.

## 2.MODE OF APPLICATION

Candidates are required to apply **ONLINE** through NHB website [www.nhb.org.in](http://www.nhb.org.in) from **02.03.2019 to 28.03.2019**. **No other mode of submission of Application is accepted.**

Please refer to **Point No. 11** below for instructions to fill up 'Online Application Form'.

[Online Application for Assistant Managers \(Scale I\)](#)

## 3.IMPORTANT DATES/MONTHS

Events	Tentative Dates/Months <sup>^</sup>
Online registration of Applications and payment of fees/intimation charges	<b>02.03.2019 to 28.03.2019 (both days are inclusive)</b>
Download of e-Call Letter for Online Examination	10 days prior to the Examination
Online Examination	<b>21.04.2019 (Sunday)</b>
Result of Online Examination	April/May 2019
Download of e-Call Letter for Interview	May 2019
Conduct of Interview	May/June 2019
Declaration of Final Result	June/July 2019

<sup>^</sup>The Bank reserves rights to make changes in the above schedule. Candidates are advised to check their registered E-mail on regular basis besides official website of NHB for updates.

## 4.NUMBER OF VACANCIES

Post	Number of vacancies					
	SC	ST	OBC <sup>^</sup>	EWS	GEN	Total
Assistant Manager (Scale I)	01	01	05	01	07	15

SC: Scheduled Caste; ST: Scheduled Tribe; OBC: Other Backward Classes; EWS: Economically Weaker Sections; GEN: General.

<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 'GEN'.

Out of 15 vacancies, 4 vacancies are reserved for Persons with Benchmark Disabilities (PwBD). Its details are as under -

Vacancies reserved for PwBD				
VI	HI	LD	ID/MD	Total
01	02	0	01	04

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).

The total number of vacancies mentioned above are provisional and it may be increased/decreased 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 -

- (i) a citizen of India or
- (ii) a subject of Nepal or
- (iii) a subject of Bhutan or
- (iv) a Tibetan refugee (who came over to India before 1<sup>st</sup> January, 1962) with the intention of permanently settling in India or
- (v) 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), (iii), (iv) and (V) 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 01.03.2019)

Not below 21 years and not above 28 years as on 01.03.2019 i.e. he/she must have been born not earlier than 02.03.1991 and not later than 01.03.1998 (both days are inclusive).

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 (GEN) - 10 Years PwBD (SC/ST) - 15 Years PwBD (OBC) - 13 Years
5.2 (d)	Candidate ordinarily been domiciled in Kashmir division of Jammu & Kashmir State during 01-01-1980 to 31-12-1989.	5 years
5.2 (e)	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:

- i. All persons who are eligible for age relaxation under 5.2(d) above must produce the domicile certificate at the time of interview/ at any stage of subsequent processes from the District Magistrate in the State of Jammu & Kashmir (J & K) within whose jurisdiction he / she had ordinarily resided or any other authority designated in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.1980 to 31.12.1989.
- ii. 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.
- iii. The age relaxation mentioned under Sr. No. 5.2(c) is allowed on cumulative basis as per Govt. Guidelines.
- iv. 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.
- v. There is no reservation for Ex-servicemen in Officers' Cadre.

### 5.3 Minimum Educational Qualifications (as on 01.03.2019)

Academic qualification	Post Qualification Experience	Broad skill sets required
<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/ICWAI/CS 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/ICWAI/CS (wherever applicable) as on 01.03.2019 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>

#### Notes:

- i. Candidate whose final result is awaited is not eligible to apply.
- ii. All the educational qualifications mentioned should be 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. 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%.

#### 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. Autism, intellectual disability, specific learning disability and mental illness;
- e. Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness.

#### Notes:

- 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. General/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.
  - x. Scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi.

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

### **5.5 Reservation for Economically Weaker Sections (EWSs)**

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.

**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.

[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:

Sr. No	Name of Tests	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	
	<b>Total</b>	<b>155</b>	<b>200</b>		<b>03 hours</b>	
	<b>English Language* (Letter Writing and Essay)</b>	<b>02</b>	<b>25</b>	<b>English</b>	<b>30 minutes</b>	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)**

Please note that candidates will not be permitted to appear for the Online Examination without the following documents:

1. Valid e-Call Letter for the respective date and session of Examination.

2. Photo-identity proof (as specified) in original bearing the same name as it appears on the e-Call Letter / application form and
3. Photocopy of photo-identity proof (as mentioned in (2) above)

Candidates reporting late i.e. after the reporting time specified on the e-Call Letter for Examination will not be permitted to take the examination.

The reporting time mentioned on the e-Call Letter is prior to the Start time of the test. Though the duration of the Online examination is 3 hours 30 minutes, candidates may be required to be at the venue for about 4 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

**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.
- 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 interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.

#### 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/ venue/ time/ centre etc. of interview at its discretion, under unforeseen circumstances, if any. Candidate may opt for interview either in Hindi or English. 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.

**While appearing for the Interview, 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** of the advertisement
- (v) Mark-sheets or certificates for Graduation or Post-graduation etc. Proper document from Board/ University for having declared the result on or before 01.03.2019 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 (i.e. the FY in which interview will take place) as well as the one issued during the current Financial Year. 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 General 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 Economically Weaker Sections 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 (i.e. the FY in which interview will take place) as well as the one issued during the current Financial Year.
- (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) All persons who are eligible for age relaxation under 5.2(d) above must produce the domicile certificate at the time of interview / at any stage of the subsequent process from the District Magistrate in the State of Jammu & Kashmir within whose jurisdiction he / she had ordinarily resided or any other authority designated in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.1980 to 31.12.1989.
- (xii) Experience certificates, if any.
- (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

Starting Basic pay is Rs. 23,700/- p.m. in the scale of Rs. 23,700-980/7-30,560-1,145/2-32,850-1,310/7-42,020 applicable to Junior Management Grade Scale-I. **The present pay scale is under revision.** Selected candidates will also be eligible for Dearness Allowance, Special Pay, Special DA, House Rent Allowance and City Compensatory Allowance as per rules in force from time to time. Current total emoluments is **Rs. 44,143/- p.m. (approx.)**. Selected candidates will be entitled for additional increments for passing JAIIB/CAIIB exams.

Besides emoluments 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, newspapers, magazine, book grant, residential furnishing, maintenance of vehicle for official purpose 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.

A candidate appointed as Assistant Manager will be on probation for a period of 2 years which is extendable at the discretion of the Bank.

**Selected candidate is liable to be posted in any department and transferred to anywhere in India.**

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

Sr. No.	Category	Amount*
1.	SC/ST/PwBD	Rs. 100/- (Intimation Charges only)
2	Other than SC/ST/PwBD	Rs. 600/- (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

Tentative list of centres for Online Examination are as under -

Sr. No.	Name of the Centres
1.	Ahmedabad
2.	Bengaluru
3.	Chennai

4.	Hyderabad
5.	Kolkata/Greater Kolkata
6.	Mumbai/Navi Mumbai/Greater Mumbai
7.	Delhi - NCR

Notes:

- i. The Bank reserves the right to cancel any of the centres and/ or add some other centres depending upon the response, administrative feasibility etc.
- ii. The Bank also reserves the right to allot the candidates to any of the centres other than the one he/ she has opted for.
- iii. No request for change of Venue/Date/Session for Examination shall be entertained.
- iv. 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.
- v. Choice of Centre once exercised by the candidate will be final.
- vi. 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.
- vii. 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.**

## ii. Biometric Data – Capturing and Verification

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) and the photograph of the candidates on the day of the Online Examination, during interview and subsequent stages of recruitment processes.

Please note: The biometric data and photograph will be captured / verified on the following occasions –

- (i) Before the start of the Online Examination it will be captured.
- (ii) At the end of Online Examination before leaving the exam hall / lab it will be captured and verified on spot.
- (iii) At the time of document verification before the interview if shortlisted it will be captured and verified on spot.
- (iv) At the time of joining if provisionally allotted it will be captured and verified on spot.

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 of the above mentioned occasions may lead to cancellation of candidature.

Candidates are requested to take care of the following points in order to ensure a smooth process -

- If fingers are coated (stamped ink/mehandi/coloured etc.), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the finger (right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

## 11. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR -

- A. Application Registration
- B. Payment of Fees
- C. Document Scan and Upload

Candidates can apply **ONLY** through online mode from **02.03.2019 to 28.03.2019** and **no other mode of application will be accepted.**

### Important points to be noted before Registration

Before applying online, candidates should –



- (i) scan their :
- photograph (4.5cm × 3.5cm)
  - signature (with black ink)
  - left thumb impression (on white paper with black or blue ink)
  - a hand written declaration (on a white paper with black ink) (text given below) ensuring that the all these scanned documents adhere to the required specifications as given in point 11 (C) to this Advertisement.
- (ii) Signature in CAPITAL LETTERS will NOT be accepted.
- (iii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)
- (iv) The text for the hand written declaration is as follows -  
*"I, \_\_\_\_\_ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."*
- (v) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges.
- (vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

**APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 02.03.2019 to 28.03.2019.** Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

#### **A. Application Registration**

1. Candidates to go to the **National Housing Bank** website [www.nhb.org.in](http://www.nhb.org.in) click on the section "**Opportunities@NHB**" → "**CURRENT VACANCIES**" → "**Recruitment of Assistant Managers**" → "**Click here to Apply Online**" which will open a new screen.
2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "**SAVE AND NEXT**" tab. Prior to submission

of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.

4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
5. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. Modify details, if required, and click on 'FINAL SUBMIT' ONLY' after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

## **B. Payment of Fees**

### **Online Mode**

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.
4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take a **printout of the e-Receipt** and online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful.**
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.

8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. **There is facility to print application form containing fee details after payment of fees.**

### C. Guidelines for scanning and Upload of Documents

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

#### Photograph Image:

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred).
- Size of file should be between 20 kb-50 kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

#### Signature, left thumb impression and hand-written declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.

- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb – 20kb for signature and left thumb impression.
- For hand written declaration size of file should be 20 kb – 50 kb.
- Ensure that the size of the scanned image is not more than 20kb or 50 kb (for hand written declaration).
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

**Scanning the documents:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Colour to True Colour.
- Crop the image in the scanner to the edge of the left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg
- Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- **If the file size and format are not as prescribed, an error message will be displayed.**
- **While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.**

**Left thumb impression:**

- The applicant has to put his left thumb impression on a white paper with black or blue ink.

- The Left thumb impression should be of the applicant and not by any other person.
- Left thumb impression -
  - File type: jpg / jpeg.
  - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm \* 3 cm (Width \* Height).
  - File Size: 20 KB – 50 KB.

**Hand-written declaration:**

- Hand written declaration content is to be as expected.
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.
- Hand written Declaration -
  - File type: jpg / jpeg.
  - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm \* 5 cm (Width \* Height).
  - File Size: 50 KB – 100 KB.

**Procedure for uploading the documents**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration.
- Click on the respective link “Upload left thumb impression / hand written declaration”.
- Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it.
- Click the ‘Open/Upload’ button Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity / quality.

Note:

- (1) In case the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration, prior to submitting the form.
- (3) After registering online candidates are advised to take a printout of their system generated online application forms.

## **12. SUPPORT SERVICE**

Candidates facing any problems with respect to filling up of the Application Form, payment of application fee/intimation charges, or in downloading of e-Call Letter etc. may route each such queries/complaints to the link <http://cgrs.ibps.in>. Candidate must mention 'NHB Recruitment of Assistant Managers (Scale I)' in the subject of the email.

## II. GENERAL INSTRUCTIONS

### [PLEASE READ THE INSTRUCTIONS CAREFULLY BEFORE FILLING UP THE ONLINE APPLICATION FORM]

- i. Before filling in the application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to age, educational qualification, category etc. **as on March 01, 2019**, in respect of the Post and that the particulars furnished in the application form are correct in all respects. In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria, and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), his / her candidature will stand cancelled. If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.
- ii. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, interview, verification etc. and any other matter relating to the recruitment processes will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf.
- iii. Candidates are advised to take a printout of their system generated online application form after submitting the application.
- iv. Not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
- v. Multiple attendance/ appearances in the online examination and/ interview will be summarily rejected/ candidature cancelled.
- vi. Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- vii. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Delhi and courts/tribunals/ forums at Delhi only shall have sole and exclusive jurisdiction to try any cause/ dispute.
- viii. Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification.
- ix. Any request for change of address, details mentioned in the online application form will not be entertained.
- x. Any request for change of date, time and venue for online examination and interview will



not be entertained.

- xi. In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on NHB website shall prevail.
- xii. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her e-Call Letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind. Signature in CAPITAL LETTERS will not be acceptable.
- xiii. A recent, recognizable photograph (4.5 cm × 3.5 cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- xiv. The left/right thumb impression which is scanned and uploaded should not be smudged.
- xv. The hand written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid.
- xvi. The possibility of occurrence 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 a re-exam is at the absolute discretion of NHB. Candidates will not have any claim 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.
- xvii. Eligible outstation candidates attending the interview shall be reimbursed to and fro second class AC rail ticket or actual bus fare by the shortest route on production of evidence of travel i.e. Railway / Bus receipt / ticket.
- xviii. NHB shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- xix. Appointment of provisionally selected candidates is subject to his/her being declared medically fit by the Bank's Medical Officer. However, the confirmation in the Bank's service shall be subject to submission of satisfactory report about his / her character and antecedents by the Police Authorities, satisfactory report from his / her previous employer and referees, verification of caste / tribe/ class/EWS and disability certificate (for reserved category candidates only) and completion of all other pre-recruitment formalities to the complete satisfaction of the Bank failing which their appointments/services shall be liable for termination without assigning any reason whatsoever. Further, such appointment shall also be subject to Service and Conduct Regulations of the Bank.

- xx. At the time of joining, the recommended candidates who are serving in Government / quasi-Government / Public Sector Undertakings(PSU) (including Nationalised Banks and Financial Institutions) are required to bring proper discharge/relieving certificates in original from their respective employer.
- xxi. NHB reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- xxii. Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form for the Post.
- xxiii. The Bank shall not be held responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of NHB and candidates are advised to keep a close watch on the official website of NHB [www.nhb.org.in](http://www.nhb.org.in) for latest updates.
- xxiv. If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per hand writing expert analysis, his/her candidature/appointment will be cancelled/terminated.
- xxv. **Following items are not allowed inside the examination centre:-**

- a. Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner etc.
- b. Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc.
- c. Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, etc.
- d. All ornament like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. should be thoroughly checked.
- e. Any watch/Wrist Watch, Camera, etc.
- f. Any metallic item
- g. Any eatable item opened or packed, water bottle etc.
- h. Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

**Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations and police complaints.**

**Candidates are advised in their own interest not to bring any of the banned items to the venue of the examination, as arrangement for their safekeeping cannot be assured. IBPS or any agency engaged with conduct of the online examination shall not take any responsibility for loss of any of the items. Responsibility of safekeeping of the same shall rest with the candidates at cost or no cost.**

- xxvi. **Action Against Candidates Found Guilty of Misconduct/ Use of Unfair Means.**

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.

At the time of Online examination and Interview or in a subsequent selection procedure, if a candidate is (or has been ) found guilty of -

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or
- (vi) carrying mobile phones or similar electronic devices of communication in the examination/ interview hall such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
  - (a) to be disqualified from the examination for which he/ she is a candidate
  - (b) to be debarred either permanently or for a specified period from any examination conducted by IBPS
  - (c) for termination of service, if he/ she has already joined the Bank service.

**Important: NHB would be analysing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by NHB in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, NHB reserves right to cancel the candidature of the concerned candidates without any notice and the result of such candidates (disqualified) will be withheld. No representation in this regard shall be entertained.**

xxvii. **e-CALL LETTERS**

The Centre, venue address, date and time for both online examination and interview shall be intimated in the respective e-Call Letter.

An eligible candidate should download his/her e-Call Letter from the official website of NHB [www.nhb.org.in](http://www.nhb.org.in) by entering his/her details i.e. Registration Number and Password/Date of Birth. No hard copy of the e-Call Letter / Information Handout etc. will be sent by post/ courier.

**Intimations will be sent by email and/ SMS to the email ID and mobile number registered in the online application form for the Post. IBPS/NHB will not take responsibility for late receipt/ non-receipt of any communication e-mailed/ sent via SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the**

control of IBPS/ NHB. Candidates are hence advised to regularly keep in touch with the official website of NHB [www.nhb.org.in](http://www.nhb.org.in) for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

xxviii. **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.

xxix. **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.

New Delhi

[Click here to Apply Online now](#)

General Manager

02.03.2019

HR & Administration