The Recruitment process will be held in three phases [Phase-I-Preliminary Examination (Objective), Phase-II Main Examination (Descriptive and Objective) and Phase-III – Personal Interview]. Preliminary examination is only qualifying in nature and is meant to serve as a screening test. The candidates who qualify and rank sufficiently high as decided by the bank, shall be called for appearing in the Main Examination. Applicants qualifying in Phase-II Main Examination and securing sufficiently high rank in merit shall be shortlisted for Personal Interview.

**Phase I – Preliminary Examination (Objective)**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Test</th>
<th>No. of Qs.</th>
<th>Max. Marks</th>
<th>Version</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reasoning</td>
<td>20</td>
<td>20</td>
<td>Bilingual – Hindi and English (except test of English language)</td>
<td>Composite time of 120 Minutes for all the tests together</td>
</tr>
<tr>
<td>2</td>
<td>English Language</td>
<td>30</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Computer Knowledge</td>
<td>20</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Quantitative Aptitude</td>
<td>20</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Decision Making</td>
<td>10</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>General Awareness</td>
<td>20</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Eco &amp; Soc. Issues (with focus on Rural India)</td>
<td>40</td>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Agriculture &amp; Rural Development with Emphasis on Rural India</td>
<td>40</td>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>200</strong></td>
<td></td>
<td></td>
<td><strong>120 Minutes</strong></td>
</tr>
</tbody>
</table>

**PHASE I – PRELIMINARY EXAMINATION**

The time for the test is 120 minutes; however you may have to be at the venue for approximately 180 minutes including the time required for logging in, collection of the Call Letters, giving of instructions etc. The tests except English Language will be provided in English and Hindi. You can attempt any question at any point of time within these 120 minutes. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. You have to select the most appropriate answer and ‘mouse click’ that alternative which you feel is appropriate/correct. The alternative/ option that you have clicked on, will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.

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

(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

(ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*.

*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Testwise scores and scores on total is reported with decimal points upto two digits.

Since the vacancies are earmarked discipline wise, Cut off will be discipline wise.

(i) Qualifying Section - Test of Reasoning, English Language, Computer Knowledge, Quantitative Aptitude, Decision Making

(ii) Merit Section - General Awareness, Eco & Soc. Issues (with focus on Rural India), Agriculture & Rural Development with Emphasis on Rural India.

(iii) Shortlisting of the candidates for the Main exam will be based on marks scored in the Merit section only.

Please note that the type of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also the types not mentioned here.
Q.1. If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.

(1) T (2) P (3) M (4) S (5) X

Q.2. The town of Paranda is located on Green lake. The town of Akram is West of Paranda. Tokhada is East of Akram but West of Paranda. Kakran is East of Bopri but West of Tokhada and Akram. If they are all in the same district, which town is the farthest West?

(1) Paranda (2) Kakran (3) Akram (4) Tokhada (5) Bopri

Q.3. If the letters of the following alphabet interchange positions, so that A takes the place of Z and Z takes the place of A; B takes the place of Y and Y takes the place of B and so on, what will be the 13th letter from the right?

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

(1) M (2) N (3) O (4) L (5) Other than those given as options

Q.4. If the first and the second letters in the word ‘DEPRESSION’ were interchanged, also the third and the fourth letters, the fifth and sixth letters and so on, which of the following would be the seventh letter from the right?

(1) R (2) O (3) S (4) L (5) Other than those given as options

Q.5. In a row of girls, if Seeta who is 10th from the left and Lina who is 9th from the right interchange their seats, Seeta becomes 15th from the left. How many girls are there in the row?

(1) 16 (2) 18 (3) 19 (4) 22 (5) Other than those given as options

ENGLISH LANGUAGE

Q.1-2. Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is ‘No error’. (Ignore the errors of punctuation, if any).

Q.1. Most of the third world / country are experiencing / the ethnic or communal problem / in varying degrees.

(1) (2) (3) (4) No error. (5)

Q.2. The regaining of freedom / as we well know has given rise for / many dormant issues / and conflicts in our society.

(1) (2) (3) (4) No error. (5)

Q.3-4. Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.

Q.3. Continuous unemployment has induced in the people a kind of _____ which is most depressing.

(1) laziness (2) encouragement (3) satisfaction (4) anger (5) awakening

Q.4. He wants me to look ____ his garden during his absence.

(1) at (2) over (3) after (4) into (5) from

COMPUTER KNOWLEDGE

Q.1. Every component of your computer is either _____

(1) software or CPU / RAM (2) hardware or software
(3) application software or system software (4) an input device or output device
(5) Other than those given as options

Q.2. The function of CPU is ——

(1) to provide external storage of text
(2) to create a hard copy
(3) to create a new software
(4) to read, interpret and process the information and instruction
(5) Other than those given as options
Q.3. The full form of LAN is ——
(1) Local Access Network  (2) Local Area Network  (3) Long Area Node
(4) Local Area Node  (5) Other than those given as options

QUANTITATIVE APTITUDE

Directions: Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer questions that follow:

<table>
<thead>
<tr>
<th>Attribute</th>
<th>% of Employees Giving Different Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I</td>
</tr>
<tr>
<td>Seniority</td>
<td>32</td>
</tr>
<tr>
<td>Perseverance</td>
<td>14</td>
</tr>
<tr>
<td>Efficiency</td>
<td>15</td>
</tr>
<tr>
<td>Intelligence</td>
<td>10</td>
</tr>
<tr>
<td>Honesty</td>
<td>24</td>
</tr>
<tr>
<td>Sociability</td>
<td>5</td>
</tr>
</tbody>
</table>

Q.1. Which attribute for promotion has received the highest rank?
(1) Perseverance  (2) Seniority  (3) Honesty  (4) Sociability  (5) Efficiency

Q.2. How many employees gave rank III to intelligence?
(1) 119  (2) 98  (3) 77  (4) 70  (5) 10

Q.3. Which attribute is considered the least important for promotion?
(1) Honesty  (2) Intelligence  (3) Perseverance  (4) Efficiency  (5) Sociability

Q.4. Sohanlal purchased 120 reams of paper at Rs.100 per ream. The expenditure on transport was Rs.480. He had to pay an octroi duty of 50 paise per ream and the coolie charges were Rs.60. What should be the selling price of each ream if he wants a profit of 20%?
(1) Rs.126  (2) Rs.115.50  (3) Rs.105  (4) Rs.120  (5) Other than those given as options

DECISION MAKING

Q.1. Which of the following ‘Environmental Factors’ can affect the process of decision making?
(1) Organisation politics  (2) Managerial perception  (3) Government legislation
(4) Policies and procedures  (5) Organisational hierarchy

Q.2. There are several Individual level factors that influence decision making, one such factor is that people often tend to continue to make risky decisions when they feel responsible for the sunk costs, time, money, and effort spent on a project. This factor is known as
(1) Cognitive biases  (2) Individual differences  (3) Less excess to resources
(4) Escalation of commitment  (5) Belief in personal relevance

GENERAL AWARENESS

Q.1. Tarapore atomic power plant is located in ———
(1) Bihar  (2) Gujarat  (3) Madhya Pradesh  (4) Rajasthan  (5) Other than those given as options

Q.2. The total number of commercial banks nationalised so far is ———
(1) 7  (2) 14  (3) 20  (4) 24  (5) Other than those given as options

Q.3. Which of the following sectors contributes maximum in deciding the growth in income of the states in India?
(1) Energy  (2) Tourism  (3) Service  (4) Transport  (5) Agriculture

Q.4. OSCAR awards are given for best performance in which of the following field?
(1) Films  (2) Literature  (3) Sports  (4) Science  (5) Social Service

ECONOMIC & SOCIAL ISSUES WITH FOCUS ON RURAL INDIA

Q.1. The ‘New Development Bank’ (NDB) which was formerly referred to as the BRICS Bank is headquartered in ———
(1) Singapore  (2) Shanghai, China  (3) Beijing, China
(4) Hong Kong, China  (5) Johannesburg, South Africa

Q.2. A Committee headed by RBI Director Y H Malegaon was constituted by RBI in 2011 to study issues and concerns in the Microfinance Sector in the wake of microfinance crisis in 2010 in the Indian state of ———
(1) Kerala  (2) Tamil Nadu  (3) Uttar Pradesh  (4) Madhya Pradesh  (5) Andhra Pradesh
Q.1. The ‘Food and Agriculture Organisation’ is an agency of the United Nations that leads international efforts to defeat hunger. It is presently headquartered in ________

(1) Rome, Italy  (2) Paris, France  (3) Quebec, Canada  
(4) New York, USA  (5) Washington DC, USA

Q.2. With a view to focus on addressing poverty in rural areas the process under Intensive Participatory Planning Exercise-II (IPPE-II) is being undertaken by the ________

(1) Ministry of Finance  (2) Ministry of Rural Development  
(3) Ministry of Urban Poverty Alleviation  (4) Ministry of Tribal Affairs  
(5) Ministry of Statistics and Programme Implementation

Q.3. ‘Mahyco-Monsanto Biotech’ (MMBL) is an equal joint venture between Mahyco Seeds Limited of India and Agro Chemical giant Monsanto of the ________

(1) United States of America  (2) United Kingdom  (3) United Arab Emirates  
(4) Switzerland  (5) The Netherlands

(A) Details of the On-line Examination Pattern

(1) The examination would be conducted on-line i.e. on a computer.

(2) All tests except of English Language will be in English and Hindi.

(3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. The candidate has to select the most appropriate answer and ‘mouse click’ that alternative which he/she feels is appropriate/correct. The alternative/option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on “Save & Next” or “Mark for Review & Next”.

(4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.

(5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered:

1. You have not visited the question yet.
2. You have not answered the question.
3. You have answered the question.
4. You have NOT answered the question, but have marked the question for review.
5. The question(s) “Answered and Marked for Review” will be considered for evaluation.

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

(6) To select a question to answer, you can do one of the following:

(a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option does NOT save your answer to the current question.

(b) Click on ‘Save & Next’ to save answer to current question and to go to the next question in sequence.

(c) Click on ‘Mark for Review and Next’ to save answer to current question, mark it for review, and to go to the next question in sequence.

(7) To select your answer, click on one of the option buttons.

(8) To change your answer, click another desired option button.

(9) To save your answer, you MUST click on Save & Next.

(10) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.
(11) To mark a question for review click on Mark for Review & Next. If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.

(12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the Save & Next button.

(13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.

(14) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.

(15) After clicking the Save & Next button on the last question for a section, you will automatically be taken to the first question of the next section.

(16) You can move the mouse cursor over the section names to view the status of the questions for that section.

(17) You can shuffle between sections and questions anytime during the examination as per your convenience.

(18) The candidates are requested to follow the instructions of the “Test Administrator” carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment for appearing for examinations for a period as decided by NABARD.

(19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.

(20) After the expiry of 120 minutes, the candidates will not be able to attempt any question or check their answers.

(21) Please note :
   (a) Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time.
   (b) Under no circumstances should a candidate click on any of the ‘keyboard keys' once the exam starts as this will lock the exam.

B] General Instructions:

(1) Please note date, Reporting time and venue address of the examination given in the call letter.

(2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report on time (as printed on the call letter) on the day of the examination. Late comers will not be allowed.

(3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was as uploaded).

(4) You must scrupulously follow the instructions of the Test Administrator and NABARD Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.

(5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination. After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.

(6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - THIS IS ESSENTIAL. The call-letter along with photocopy of photo identity proof duly stapled together are to be submitted at the end of exam by putting it in the designated drop-box. Currently valid photo identity proof may be PAN Card/Passport/Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People’s Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-Aadhar Card with a photograph/Employee ID/Bar Council Identity card with photograph. Please Note - Ration Card and Learner's Driving License will NOT BE accepted as valid ID proof for this exam. Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.

(7) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. NABARD may take further action against such candidates as deemed fit by it.
(8) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST drop this sheet of paper along with the Call Letter and photocopy of photo identity proof in the designated drop-box.

(9) 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 test conducting body. 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.

(10) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

(11) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.

(12) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the NABARD in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

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

1. Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual’s time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time indicated on the call Letter.

2. Mapping of ‘Candidate Roll Number and the Lab Number’ will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.

3. Items permitted into the venue for Candidates
   
   Candidates will be permitted to carry only certain items with them into the venue.
   
   a. Mask (WEARING A MASK is COMPULSORY)
   b. Gloves
   c. Personal transparent water bottle (Candidate should bring his / her own water bottle)
   d. Personal hand sanitizer (50 ml)
   e. A simple pen & one ink stamp pad
   f. Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original.)
   g. Call Letter should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter should be exactly the same.
   
   h. In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.

   No other Items are permitted inside the venue.

4. Candidate should not share any of their personal belonging/material with anyone

5. Candidate should maintain safe social distance with one another.

6. Candidate should stand in the row as per the instructions provided at venue.

7. If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 Mask.

8. A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate’s risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions).
After Aarogya Setu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.

All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature.

In candidate registration:
   a. Candidate registration will be done through photo capture. Photo captured will be matched with the photo uploaded by you in the application (as printed in the call letter). You must NOT change your appearance from the photo uploaded by you.
   b. Photograph will be taken while candidate is standing.
   c. Seat number will be given to the candidate.

Rough sheet, call letter and ID proof management
   • Rough sheet(s) kept at each candidate desk will be used by candidate.
   • Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy.
   • Candidate must drop the rough sheets, call letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.

Post Examination Controls
   • On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

WISH YOU GOOD LUCK