1. Scheme of Main examination:

This examination will consist of tests as under:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Tests</th>
<th>No. of Questions</th>
<th>Max. Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Test of Reasoning</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Quantitative Aptitude</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>General Awareness (with special reference to agriculture, rural development and banking)</td>
<td>50</td>
<td>50</td>
<td>Composite time of 90 minutes for Objective Tests and 30 minutes for Descriptive Test</td>
</tr>
<tr>
<td>4.</td>
<td>Computer Knowledge</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Test of English Language (Descriptive)</td>
<td>Essay, Precis writing, Report / Letter Writing</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Main online examination will be conducted only for the candidates who are shortlisted on the basis of results of Preliminary examination. The time of Main examination and venue of examination is indicated in the Admission Letters.

All papers of Main examination (except the descriptive paper on English) will be set bilingually in Hindi and English. Candidates will have the option to choose questions in Hindi or in English. The option of language is to be chosen in the beginning of the test. However, as required, you will be able to switch/toggle between the two languages, after choosing the option for the language. Answers to the objective type Papers of Main examination are to be marked by mouse clicking the correct option and then ‘Save and Next’.

The time for the examination is 120 minutes; however, you may have to be at the venue for approximately 180 minutes, including the time required for attendance marking, submission of admission letter with photocopy of the photo ID proof, logging in, etc.

**Objective Type Papers:** In objective type Papers all the questions will have multiple choices. You can attempt any question at any point of time within the allotted time of 90 minutes. Out of the five answers to a question only one will be the correct answer. **You have to select the correct answer and ‘mouse click’ that alternative which you feel is correct.** The alternative/option that you have clicked on will be highlighted and will be treated as your answer to that question (after "Save and Next"). There will be penalty for wrong answers marked by you. **For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.**
The Scores of Online Main 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) Test wise scores are reported with decimal points upto two digits.

**Descriptive Type Paper (English Language):** The Paper may include Questions as follows. Candidates will have to type answers with the help of the key-board of the computer.

<table>
<thead>
<tr>
<th>Descriptive Paper</th>
<th>Choices</th>
<th>No. of Questions to be attempted</th>
<th>Maximum Marks</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essay writing</td>
<td>5</td>
<td>1</td>
<td>20</td>
<td>Composite Time of 30 minutes for all the questions together</td>
</tr>
<tr>
<td>Letter writing</td>
<td>2</td>
<td>1</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Precis writing</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td></td>
</tr>
</tbody>
</table>

2. **Sample Questions:** Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here. Some sample questions are given below.

**SAMPLE QUESTIONS**

**REASONING**

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

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. 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.3. 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) I  (5) Other than those given as options

Q.4. 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
This test is designed to measure how fast and accurate you are in dealing with numbers, viz. computation, quantitative reasoning, interpretation of tables and graphs.

**Directions**: In each of the following questions one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. ‘Other than those given as options’ as your answer.

Q.1. \[ \frac{24}{65} \times \frac{13}{56} \times \frac{5}{7} = ? \]

(1) \( \frac{3}{49} \)  (2) \( \frac{15}{245} \)  (3) \( \frac{3}{77} \)  (4) \( \frac{15}{56} \)  (5) Other than those given as options

Q.2. \[ (27 + 498) \div 25 = ? \]

(1) 17  (2) 25  (3) 21  (4) 12  (5) Other than those given as options

Q.3. If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen?

(1) Rs.3/-  (2) Rs.5/-  (3) Rs.10/-  (4) Rs.20/-  (5) Other than those given

Also, there may be some questions based on graphs and tables.

Q.4-6. **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>I</th>
<th>II</th>
<th>III</th>
<th>IV</th>
<th>V</th>
<th>VI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniority</td>
<td>32</td>
<td>17</td>
<td>22</td>
<td>19</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Perseverance</td>
<td>14</td>
<td>19</td>
<td>17</td>
<td>9</td>
<td>27</td>
<td>14</td>
</tr>
<tr>
<td>Efficiency</td>
<td>15</td>
<td>19</td>
<td>21</td>
<td>14</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>Intelligence</td>
<td>10</td>
<td>14</td>
<td>10</td>
<td>14</td>
<td>17</td>
<td>35</td>
</tr>
<tr>
<td>Honesty</td>
<td>24</td>
<td>17</td>
<td>7</td>
<td>9</td>
<td>27</td>
<td>16</td>
</tr>
<tr>
<td>Sociability</td>
<td>5</td>
<td>14</td>
<td>23</td>
<td>35</td>
<td>10</td>
<td>13</td>
</tr>
</tbody>
</table>

Q.4. Which attribute for promotion has received the highest rank?

(1) Perseverance  (2) Seniority  (3) Honesty  (4) Sociability  (5) Efficiency

Q.5. How many employees gave rank III to intelligence?

(1) 119  (2) 98  (3) 77  (4) 70  (5) 10

Q.6. Which attribute is considered the least important for promotion?

(1) Honesty  (2) Intelligence  (3) Perseverance  (4) Efficiency  (5) Sociability
This test is designed to measure your awareness about the past and present events.

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

**Q.2.** R. K. Laxman is famous for ———
(1) Painting  (2) Cartoons  (3) Screenplay Writing  (4) Film Direction  (5) Other than those given as options

**Q.3.** 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.4.** Which of the following types of initiatives by the Government cannot be classified as an anti poverty programme?
(1) Urban poverty alleviation programme  (2) Castes based reservation in jobs  (3) Self-employment programmes  (4) Social Security programmes  (5) Wage employment programme

**COMPUTER KNOWLEDGE**

This test is designed to measure your computer knowledge.

**Q.1.** __________ is an output device of a computer.
(1) Printer  (2) CPU  (3) Monitor  (4) Keyboard  (5) CD

**Q.2.** What is the full form of RAM?
(1) Random Adaptive Mouse  (2) Random Adaptive Memory  (3) Random Access Memory  (4) Random Access Mouse  (5) Other than those given as options

**Q.3.** Pick the odd man out.
(1) Monitor  (2) Keyboard  (3) Floppy drive  (4) Windows  (5) Hard-disk drive

**TEST OF ENGLISH LANGUAGE (DESCRIPTIVE)**

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

- Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.

- It is often said that computerization results in unemployment. Do you agree? Explain.
Q.2. Write a précis of the following passage in about 150 words. Give a suitable title.

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

Once we move our minds beyond the mere use of the electronic revolution for business efficiency and higher profitabilities and apply it to the task of reducing the routine, repetitive activities of governance, we will conserve time and energy for more important and creative tasks. In other words, the electronic revolution can make for better and more effective handling of real everyday problems, additionally to providing the basic service of computerized information banks. Even in less developed conditions, the potential of the electronic network to take over a great deal of what is called bureaucratic “paper work” has been vividly demonstrated. Licensing system involving endless form filling in endless copies; tax matters which baffle millions of citizens, particularly those who have nothing to hide; election system which require massive supervisory mobilizations or referendums based on miniscule “samples” which seldom reflect the reality at the social base. At all these points, the electronic advantage is seen and recognized. However, we must proceed further.

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

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

• Write a letter to your younger brother explaining him how Rural Banking Sector has changed in the last decade in India.

• Write a letter to the Branch Manager of your Bank sharing a good experience of customer service in passing an agricultural loan (Based on year experience or reading).

3. Details of Online Exam Pattern : Operational Instructions

(A) Objective Type Papers

(1) A login screen will be displayed to the candidate. The candidate has to log in using Login ID and Password which will be printed on the Admission Letter.

(2) The candidate’s profile (name, roll no. etc.) will be displayed and the candidate has to confirm the same by clicking on the ‘I Confirm’ button if the profile is correct. Thereafter the instructions will be displayed on the screen. The candidate should ensure that the profile displayed on the screen is that of himself / herself. In case of any discrepancy, the same may be brought to the notice of the Test Administrator/Invigilator prior to the start of examination.

(3) All the questions will have multiple choices. Out of the 5 answers to a question, only one will be the correct answer. The candidate has to select the correct answer and mouse click that alternative which he/she feels is correct. The alternatives/options that is clicked on will be treated as answer to that question. Answer to any question will be considered for final evaluation only when a candidate have submitted the answers by clicking on “Save and Next” or “Marked for Review and Next”.

5
A candidate should read the instructions carefully and indicate that he/she has done so by ‘checking’ the box at the bottom of the screen, after which the ‘I am ready to begin’ button is activated.

After clicking on the ‘I am ready to begin’ button, the actual test time will begin.

Only one question will be displayed at a time.

The clock has been set at the server and the countdown timer at the top right corner of the screen will display the time remaining to complete the exam. When the clock runs out the exam ends by default—the candidate is not required to end or submit his exam.

The question palette at the right of the 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.

To select a question to answer, the candidate can do one of the following:

(a) Click on the question number on the question palette at the right of the screen to go to that numbered question directly. Note that using this option does NOT save the answer to the current question.
(b) Click on ‘Save and Next’ to save answer to current question and to go to the next question in sequence.
(c) Click on ‘Mark for Review and Next’ to save answer to current question, mark it for review, and to go to the next question in sequence.

To select the answer, click on one of the option buttons.

To change the answer, click another desired option button.

To save the answer, the candidate MUST click on ‘Save & Next’.

To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.

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.

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.

Questions that are saved or marked for review after answering will ONLY be considered for evaluation.
(17) 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.

(18) You can shuffle between section and questions any time during the examination.

(19) Under no circumstances should a candidate click on any of the ‘keyboard keys’ once the exam starts as this will lock the exam.

(20) A candidate can only change his/her answer before submission.

(21) After the expiry of the exam duration (i.e. 90 minutes), candidates will not be able to attempt any question or check their answers. A candidate’s answers would be automatically saved by the computer system even if he has not clicked the ‘Submit’ button.

(22) 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.

(23) **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) **Descriptive Type Paper :**

No separate login is required to take the test. This test will start automatically upon auto-submission of objective tests. The questions will be in English and answers are to be typed in space provided for the same using keyboard. Only one question will be displayed at a time.

**Note:** You will not be able to shuffle between objective/descriptive Papers.

4. **About the Submission**

   (1) Candidates are not permitted to submit their answers before the entire test time is over.

   (2) A candidate can only change his/her answer before submission.

   (3) After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate’s answers would be automatically saved by the computer system even if he has not clicked the ‘Submit’ button.

5. **General Instructions :**

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

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

   (2) **You may visit the venue one day before the Online examination to confirm the location so that you are able to report on time on the day of the examination.**
The Admission 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 uploaded).

Please also bring the currently valid photo identity proof in original and a photocopy of the same photo identity proof which you bring in original - THIS IS ESSENTIAL. Candidates coming without these documents will not be allowed to take the test. Please hand over the Admission Letter stapled with a photocopy of photo identity proof, to the invigilator. Currently valid stipulated photo identity proof are PAN Card/Passport/Permanent Driving License/Voter's Card/Bank's Passbook with photograph/Employee ID/ Bar Council Photo Identity card. Photo ID should be valid as on the day of examination. Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this purpose. Please note that your name (provided by you during the process of registration) as appearing on the Admission Letter should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Admission Letter and Photo Identity Proof, you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.

Biometric data (thumb impression) and photograph will be captured twice at the examination venue i.e. before the start of exam and after completion of exam. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:

(a) If fingers are coated (stamped ink/mehndi/coloured...etc), ensure to thoroughly wash them so that coating is completely removed before the exam day.

(b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.

(c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.

(d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

(Any failure to observe these points will result in non-admittance for the examination)

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 discontinue your exam & will have to remain in Examination Hall till the exam is over.

No use of calculators (separate or with watch), books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will be allowed during the examination. Candidates are advised not to bring any of the banned items including cell phones/pagers to the venue of the examination as safety arrangements cannot be assured. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the examination including giving/ receiving help to/from any candidate during the examination will be disqualified. The candidates should be vigilant to ensure that no other candidate is able to copy from his/her answers.

Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The NABARD may take further action against such candidates as deemed fit by it.

You should bring with you a ball-point pen. A sheet of paper will be provided which can be used
for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST hand over this sheet of paper to the Test Administrator before leaving the venue.

(10) A candidate who is or has been declared by NABARD guilty of impersonation or of submitting fabricated document/s which have been tampered with or of making statements which are incorrect or false or of suppressing material information or otherwise resorting to any other irregular or improper means of obtaining admission to examination or of using or attempting to use unfair means in the examination hall or misbehavior in the examination hall may be debarred permanently or for a specified period -

(i) By NABARD from admission to any examination or appearance at any interview held by the NABARD for selection of the candidates, and

(ii) By NABARD from employment under it, and

(iii) If already in the service of NABARD, be liable to disciplinary action under the appropriate rules.

(11) The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely, which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of NABARD or test conducting body. Candidates will not have any claims for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(12) 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.

(13) 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.

IMPORTANT POINTS TO REMEMBER

You are advised to bring with you the following:

(i) Admission Letter with photo affixed thereon and photo ID card in Original and photocopy as mentioned in point 5(4).

(ii) One ball point pen.

WISH YOU GOOD LUCK