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# NATIONAL HOUSING BANK

Head Office, New Delhi – 110003.

**RECRUITMENT OF OFFICERS IN TEGS – VII (GENERAL MANAGER), SMG-V(ASSISTANT GENERAL MANAGER-CREDIT), MMGS – II (DY. MANAGER-CREDIT), JMGS-I (ASSISTANT MANAGER), CHIEF ECONOMIST (ON CONTRACT/DEPUTATION BASIS), PROTOCOL OFFICER-DELHI (ON CONTRACT), APPLICATION DEVELOPER (ON CONTRACT), SENIOR PROJECT FINANCE OFFICER (ON CONTRACT), AND PROJECT FINANCE OFFICER (ON CONTRACT)**

**SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEES – FROM 29.06.2024 TO 19.07.2024**

**(This advertisement and the web link to apply ONLINE can be accessed on** www.nhb.org.in**)**

*Advt. No. – NHB/HRMD/Recruitment/2023-24/03*

The National Housing Bank (NHB) invites applications from eligible candidates for appointment to various posts viz. General Manager Scale – VII (Project Finance), Assistant General Manager Scale-V (Credit), Deputy Manager Scale – II (Credit), Assistant Manager Scale-I, Chief Economist (On Contract/Deputation basis), Protocol Officer-Delhi (on contract), Application Developer (On contract), Senior Project Finance Officer (on contract) and Project Finance Officer (on contract).

## 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, issuance of e-Call Letters, written examination & interview processes etc. and ensure to fulfil all the eligibility conditions for admission to the examination/ interview.

- The process of Registration of application is complete only when the prescribed Application Fee/Intimation Charges (as applicable) is deposited with the Bank through online mode on or before the last date of fee payment.

- Candidates are provisionally admitted to the interview with the requisite Application Fee/Intimation Charges (wherever applicable) on the basis of the information furnished in the ONLINE application. Mere issue of e-Call Letter to the candidate for Interview will not imply that his/her candidature has been finally cleared by the Bank. The Bank will take up verification of eligibility criteria with reference to original documents at the time of Interview or earlier (if called). If at that stage, it is found that candidate is not fulfilling the eligibility criteria for the post (age, educational, professional qualification, post-qualification experience, etc.), his/her candidature will be cancelled, and he/she will not be allowed to appear for Interview. Such candidates are not entitled for reimbursement of any conveyance expenses.

### 2. MODE OF APPLICATION

Candidates are required to apply **ONLINE** through NHB website www.nhb.org.in from **29.06.2024 to 19.07.2024**. **No other mode of submission of Application is accepted.**

### IMPORTANT DATES/MONTHS

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| Events | Tentative Dates/Months |
|---|---|
| Cut-off date for eligibility criteria | 01.07.2024 |
| Website link open for Online registration of Applications and payment of fees/ intimation charges | 29.06.2024 |
| Last date for online registration of Applications and payment of fees/intimation charges | 19.07.2024 |
| Download of e-Call Letter | The intimation shall be uploaded on NHB's website |
| Conduct of Interview | |
| Declaration of Final Result | |

*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 regarding all the posts.*

## 3. NUMBER OF VACANCIES

| A. | FRESH RECRUITMENT | | | | | |
|---|---|---|---|---|---|---|
| **Regular Posts** | | | | | | |
| | **SC** | **ST** | **OBC-NCL^** | **EWS** | **UR** | **Total** |
| **General Manager (Scale – VII)** | | | | | | |
| **1. Project Finance** | **-** | **-** | **-** | **-** | **1** | **1** |
| **Assistant General Manager (Scale V)** | | | | | | |
| **1. Credit*** | **1** | **-** | **-** | **-** | **-** | **1** |
| **Dy. Manager (Scale – II) including one backlog vacancy under SC category** | | | | | | |
| **1. Credit*** | **1** | **-** | **2** | **-** | **-** | **3** |
| **Assistant Manager (Scale-I)** | | | | | | |
| **1. Generalist** | **4** | **-** | **5** | **3** | **6** | **18 (Includes 01 post for PwBD (VI))** |
| | | | | | | |
| **Contractual Posts** | | | | | | |
| **1. Chief Economist (on Contract / Deputation)** | **-** | **-** | **-** | **-** | **1** | **1** |
| **2. Senior Project Finance Officer** | **1** | **1** | **5** | **2** | **1** | **10** |
| **3. Project Finance Officer** | **1** | **1** | **3** | **2** | **5** | **12** |
| **4. Protocol Officer-Delhi** | **-** | **-** | **-** | **-** | **1** | **1** |
| **5. Application Developer** | **-** | **-** | **-** | **-** | **1** | **1** |
| **Grand Total** | **8** | **2** | **15** | **7** | **14** | **48** |

***Backlog vacancies***

*SC: Scheduled Caste; ST: Scheduled Tribe; OBC-NCL: Other Backward Classes-Non-Creamy Layer; EWS: Economically Weaker Sections; UR: Unreserved. VI: Visually Impaired (blindness and low vision)*

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

Note: -

- PwBD candidates may belong to any category i.e. Unreserved/SC/ST/OBC/EWS. Reservation for PwBD is horizontal and within the overall vacancies for the Post.
- "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 term, as certified by the certifying authority.
- Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided, they must fulfil all the eligibility conditions applicable to unreserved category.
- The total number of vacancies mentioned above are provisional and it may increase/decrease depending upon actual requirement of the Bank. NHB reserves the right to draw wait lists of candidates and consider such wait listed candidate(s) for meeting actual requirement.

## 4. 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.

### 4.1 Nationality / Citizenship

A candidate must be either –

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

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

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### 4.2 Age Limit (As on 01.07.2024)

| Sn | Post | Age Limit (Minimum) | Age Limit (Maximum)* |
|---|---|---|---|
| 1 | **Chief Economist (on Contract/Deputation)** | - | 62 Years |
| 2 | **General Manager (Scale – VII)** | 40 Years | 55 Years |
| 3 | **Assistant General Manager (Scale-V)** | 32 Years | 50 Years |
| 4 | **Dy. Manager (Scale – II)** | 23 Years | 32 Years |
| 5 | **Assistant Manager (Scale-I)** | 21 Years | 30 Years |
| 6 | **Senior Project Finance Officer (on Contract)** | 40 Years | 59 Years |
| 7 | **Project Finance Officer (on Contract)** | 35 Years | 59 Years |
| 8 | **Protocol Officer (on Contract)** | 50 Years | 62 years |
| 9 | **Application Developer (on Contract)** | 23 Years | 32 Years |

**The maximum age limit specified is applicable to Unreserved and EWS Category Candidates (except Sn. 8).*

**Relaxation of upper age limit:**

| Sn. | Category of Candidate | Age Relaxation |
|---|---|---|
| **4.2 (a)** | Scheduled Caste and Scheduled Tribe | 5 years |
| **4.2 (b)** | Other Backward Classes (Non-Creamy Layer) | 3 years |
| **4.2 (c)** | Persons with Benchmark Disabilities (PwBD) as defined under "The Rights of Persons with Disabilities Act, 2016". | PwBD (UR) - 10 Years<br>PwBD (SC/ST) – 15 Years<br>PwBD (OBC) – 13 Years |
| **4.2 (d)** | Ex-servicemen (including ECOs/SSCOs) provided applicants have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or/on account of physical disability or have been released on account of physical disability attributable to military service or on invalidment.<br>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 Defense 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. 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-serviceman for his re-employment, his ex-servicemen status for the purpose of re-employment in Govt. ceases.

ii. The age relaxation mentioned under Sr. No. 4.2(c) is allowed on cumulative basis as per Govt. Guidelines.

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iii. Relaxation in upper age limit for SC/ST/OBC categories applicable only against the vacancies reserved for these categories. Wherever vacancies are not reserved, SC/ST/OBC candidates will be treated at par with Unreserved category candidates i.e. no relaxations are available against Unreserved vacancies.

iv. After applying all relaxations in terms of age, the maximum age of the candidate for permanent posts, shall not exceed 56 years.

v. After applying all relaxations in terms of age, the maximum age of the candidate for contractual posts, shall not exceed 62 years.

vi. There shall be no upper age limit for appointment on deputation by the officer already working in Commercial Bank / FI / reputed Rating Agencies / Government Bodies, provided that the incumbents should have at least three (03) years of residual service.

vii. 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.

viii. There is no reservation for Ex-servicemen in Officers' Cadre.

ix. For the post of Chief Economist relaxation in age shall not be applicable.

**4.3 Minimum Educational/Professional Qualification and Post-qualification Experience (as on 01.07.2024) for advertised posts.**

| Post | Minimum Educational/Professional Qualification | Minimum Post-qualification Experience (as on 01.07.2024) |
|---|---|---|
| Chief Economist (On Contract/Deputation) | A master's degree in economics with specialization in monetary economics or Econometrics from a recognized Indian/ Foreign University.<br><br>Desirable: Doctorate degree in Economics / Banking / Finance from a recognized University will be preferable. | The candidate must have an overall experience of at least 15 years in a Commercial Bank / FI / reputed Rating Agencies / Government Bodies. Out of which minimum 10 years of experience in the areas related to Indian Economy and sectoral economy (preferably housing sector) in a Commercial Bank/ Fl/ Rating Agencies / Government Bodies.<br><br>Preference shall be given to candidates with work experience as Economist in Commercial Banks / FIs/ Rating Agencies/ Government Bodies. |

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| Post | Minimum Educational/Professional Qualification | Minimum Post-qualification Experience (as on 01.07.2024) |
|---|---|---|
| | | Contribution to leading financial journals/ Newspapers will be added advantage |
| General Manager (Project Finance) | Graduate in any discipline with ICWAI/ICAI/CFA/MBA (Finance) or equivalent | Minimum 15 years of experience in the Banks/ FIs/ regulated lending entities of which minimum 12 years in handling credit / project finance in Banks/ FIs/ regulated lending entities and the current post held by the candidate should be at Scale – VI or equivalent in PSBs / Grade D in AIFIs/equivalent in lending entities. |
| Assistant General Manager (Credit) | Graduate in any discipline along with ICWAI/ICAI/CFA/MBA (Finance) or equivalent/FRM from GARP/PRM from PRMIA | Minimum 10 years of experience as an officer in the Banks/ FIs/ Regulatory bodies/regulated lending entities of which minimum 8 years of experience in either in Corporate Credit or Project Finance.<br><br>The current post held by the candidate should be at Scale – IV in PSBs / Grade C in AIFIs/equivalent in lending entities. |
| Deputy Manager (Credit) | Graduate in any discipline along with ICWAI/ICAI/CFA/MBA (Finance) or equivalent/FRM from GARP/PRM from PRMIA | Minimum 2 years of experience as an officer in the Banks/ FIs/ Regulatory bodies/regulated lending entities either in Corporate Credit or Project Finance.<br><br>The current post held by the candidate should be at Scale – 1 in PSBs / Grade A in AIFIs or equivalent. |
| Senior Project Finance Officer (On Contract) | Graduate in any discipline CA/ICWA/MBA (Finance) or equivalent will be preferred. | Officers with minimum working experience of 15 years in SCBs/Financial Institutions of which minimum 10 years of experience in handling Credit/ Project Finance. The last post held by the candidate in SCBs/FIs should be at SMG Scale V & above in PSBs or equivalent to Grade D & above in Financial Institutions or equivalent. The last drawn gross salary |

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| Post | Minimum Educational/Professional Qualification | Minimum Post-qualification Experience (as on 01.07.2024) |
|---|---|---|
| | | should not be less than that of SMG Scale-V of IBA scale. |
| Project Finance Officer (on Contract) | Graduate in any discipline CA/ICWA/MBA (Finance) or equivalent will be preferred. | Officers with minimum working experience of 10 years in SCBs/Financial Institutions of which minimum 5 years of experience in handling Credit/ Project Finance. The last post held by the candidate in SCBs/FIs should be at MMG Scale III & above in PSBs or equivalent to Grade B & above in Financial Institutions or equivalent. The last drawn gross salary should not be less than that of MMG Scale-III of IBA scale. |
| Protocol Officer-Delhi (On Contract) | Graduate in any discipline from a recognized university/institution. | The candidate should be a retired officer from RBI/PSB/FI in India and should have worked in Senior Management level.<br><br>Minimum 25 years of experience in RBI/PSB/FIs in India out of which at least 05 years work experience should be in the area of Public Relation/Protocol Duty. |
| Application Developer (on Contract) | B.E.(CS/IT)/B.Tech. (CS/IT)/ MCA/M. Tech (CS/IT)/B.Sc. (CS/IT)/ M.Sc. (CS/IT) | Greater than 24 months to less than <48 months (Relevant experience as per the Job Profile mentioned in this recruitment shall be considered) |

**JMGS-I (Assistant Manager):**

| Academic qualification | Post Qualification Experience | Broad skill sets required |
|---|---|---|
| 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 | While no prior experience is required, any relevant experience would be given weightage. | Communication skills written and oral, analytical ability and general understanding of economic scenario. |

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| Academic qualification | Post Qualification Experience | Broad skill sets required |
|---|---|---|
| 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.<br><br>Candidates possessing qualification of Chartered Accountant/CMA/Company Secretary may also apply.<br>The candidate must possess valid Mark-sheet / Degree Certificate/ Professional qualification certificate that he/ she is a graduate/post-graduate/Chartered Accountant/CMA/ Company Secretary (wherever applicable) as on 01.07.2024 and indicate the percentage of marks obtained in Graduation/Post-graduation/professional qualifications while registering online. | | |

**5 Important instruction:**

**A. For General Manager (Scale VII), Chief Economist (On Contract/Deputation), Assistant General Manager (Scale V), Deputy Managers (Scale II), Application Developer (on Contract), Senior Project Finance Officer and Project Finance Officer (on contract)**

i. Candidate should be proficient in computers; good in inter-personal communication skills, analytical skills and drafting skills; give attention to details; have multitasking and team building capability; have impressive and unblemished service track records.

ii. All the educational qualifications mentioned should hold a degree 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

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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 honors/ optional/additional optional subject, if any. Same will be applicable for those Universities also where Class/ Grade is decided on basis of Honors marks only.

v. The candidate must possess valid Mark-sheet / Degree Certificate/ Professional qualification certificate stating that he/ she is a graduate/post-graduate/Chartered Accountant/ICWAI/etc. as on 01.07.2024 and indicate the percentage of marks obtained in Graduation/Post-graduation/professional qualifications while registering online.

vi. The Post-qualification experience will only be considered for determining the minimum experience.

vii. In cases the certificate of degree/diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialization.

viii. In cases where experience in a specific field is required, the relevant experience certificate must contain specifically that the candidate had experience in that specific field.

ix. The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational, professional qualification and/or post-qualification experience. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason therefor.

x. Experience through an outsourcing vendor, service provider, Knowledge Process Outsourcing (KPO)/Business Process Outsourcing (BPO) or IT support services provider for the above posts will not be considered.

xi. For the post of DM, if, in case, Bank receives higher number of applications, Bank will conduct online-examination of the candidates as qualifying test and candidates clearing the cut-off shall be called for interview. The examination pattern and testing methodology shall be notified separately.

xii. Candidates may have to upload their eligibility criteria supporting documents or to send the scanned copies the documents, when asked.

B. **JMGS-I (Assistant Manager):**

i. Candidate whose result is awaited is not eligible to apply.

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ii. All the educational qualifications mentioned should be from the Universities/ Institutions incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section-3 of the University Grants Commission Act, 1956.

iii. Proper document from Universities/ Institutions for having declared the result on or before 01.07.2024 has to be submitted at the time of interview. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web-based certificate is issued then proper document/certificate **in original** issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.

iv. Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where Universities/Institutes awarded Aggregate Grade Points (e.g. CGPA/OGPA etc.) the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the criteria of the University regarding conversion of Aggregate Grade Points into percentage and the percentage of marks scored by the candidate in terms of criteria.

v. Calculation of Percentage: The percentage marks shall be calculated by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honors / optional/additional optional subject, if any. Same will be applicable for those Universities also where Class/ Grade is decided on basis of Honors 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%.

**C. 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 favorably entertained**.

v. Only candidates registered for compensatory time will be allowed such concessions since

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compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

vi. Guidelines for candidates with locomotor disability and cerebral palsy -

A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

vii. Guidelines for Visually Impaired candidates -

a. Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
b. The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

viii. Guidelines for Candidates with Intellectual Disability (ID) -

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

ix. Any candidate who is using scribe should ensure that he is eligible to use scribe in the examination as per the above guidelines. Any candidate using scribe in violation of the above guidelines shall stand disqualified and can be removed from service without notice, if has already joined the Bank.

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

**D. Reservation for Economically Weaker Sections (EWS)**

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

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

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

The property held by a "Family" in different locations or different places/cities would be clubbed while

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

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

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

## 6 SCHEME OF SELECTION

### A. Selection Process for JMGS-I (Assistant Manager)

#### Phase I: Online Examination:

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

**For JMGS-I, Assistant Manager (Generalist)**

| Sr. No | Name of Tests (NOT BY SEQUENCE) | No. of Questions | Maximum Marks | Medium of Exam | Time allotted for each test (Separately timed) | Type of test |
|---|---|---|---|---|---|---|
| 1 | Reasoning and Computer Aptitude | 45 | 60 | English & Hindi | 60 minutes | |

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| | | | | | | |
|---|---|---|---|---|---|---|
| 2 | General Awareness (with special focus on Economy & Banking) and Computer Knowledge. | 50 | 50 | English & Hindi | 40 minutes | Objective |
| 3 | English Language | 25 | 30 | English | 35 minutes | |
| 4 | Quantitative Aptitude (with special emphasis on Data analysis and interpretation) | 35 | 60 | English & Hindi | 45 minutes | |
| | **Total** | **155** | **200** | | **03 hours** | |
| | **English Language* (Letter Writing and Essay)** | **02** | **25** | **English** | **30 minutes** | Descriptive |

*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

## Penalty for Wrong Answers:

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

## Scores:

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

## Cut-off Score (Online Examination):

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

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

Phase II – Interview:

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

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

B. Selection Process for Chief Economist (On Deputation)

i. **Tenure:** - The Deputation shall be initially for the period of three (03) years, subject to annual performance review. The deputation tenure be extended for a further period of two (02) depending on the performance.

ii. **Pay Scale**: - The officer to be appointed on deputation she/he shall opt to either draw the salary, perquisites and other benefits of their parent organization plus applicable deputation allowance or pay, perquisites and other benefits as applicable TEG Scale – VII (GM) in National Housing Bank.

iii. The maximum age of the candidate applying for the post of Chief Economist on deputation in the Bank shall be 55 years and the minimum residual service w.r.t. the date of the superannuation shall be 05 years or more as on the last date of receipt of application.

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iv. Only candidates willing to serve anywhere in India may apply.

**v. The application of willing and eligible candidate must be forwarded along with attested copies of ACRs / APARs for the last 5 years, NOC and Vigilance Clearance Certificate through proper channel. Application form is enclosed as Annexure-I.**

***vi.*** The candidates must send their application along with all the perquisite documents through proper channels via Speed- Post/ Registered Dak. The application should reach NHB's office latest by 19th July 2024. Please note on the top of the Envelope it must be inscribed, ***"For the post of Chief Economist on Deputation"***

**To,**
**The DGM (HRMD),**
**National Housing Bank,**
**Core 5-A, 5th Floor,**
**India Habitat Centre,**
**Lodhi Road, New Delhi - 110003**

**vii.** The selected candidate can be sent back to his/her parent department by the Bank prior to the completion of their deputation period. Such Officer shall not have lien or claim whatsoever on Bank's regular establishment.

C. Selection Process for General Manager (Scale VII), Chief Economist (On Contract), Assistant General Manager (Scale V), Dy. Managers (Scale II), Senior Project Finance Officer (on Contract), Application Developer (On Contract), Protocol Officer (on Contract) and Project Finance Officer (on Contract).

The selection will be based on shortlisting and Interview. In case the number of candidates who apply and fulfil the eligibility criteria are more, a preliminary screening of the applications by the Screening Committee, will be carried out for short-listing eligible candidates to be called for the Interview. For the post of DM, if, in case, Bank receives higher number of applications, Bank will conduct online-examination of the candidates as qualifying test and candidates clearing the cut-off shall be called for interview. The examination pattern and testing methodology shall be notified separately.

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

Merit list for selection will be prepared in descending order on the basis of scores obtained in Interview. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.
Mere fulfilling of minimum educational, professional qualification and post-qualification experience will not vest any right in candidate for being called for Interview. The Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted

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and called for Interview. The decision of the Bank to call the candidates for the Interview shall be final. No correspondence will be entertained in this regard. Merely satisfying the eligibility norms does not entitle a candidate to be called for Interview. Bank reserves the right to call only the requisite number of candidates for the Interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.

**While appearing for the Interview for advertised posts, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidate shall be cancelled**.

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

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

(i) Printout of the valid Interview e-Call Letter.
(ii) Valid system generated printout of the online application form registered.
(iii) Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
(iv) Photo Identify Proof as indicated in **Point 10 (i)** of the advertisement.
(v) Mark-sheets or certificates for Graduation or Post-graduation etc. Proper document from University/ Institute for having declared the result on or before 01.07.2024 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 2024-25 .

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

(vii) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.

If the candidate has used the services of a Scribe at the time of online exam the duly filled in details of the scribe in the prescribed format.

(viii) Income and Asset Certificate issued by the Competent Authority in the prescribed format as

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stipulated by Government of India in case of EWS category. Income and Asset Certificate should be issued during the current Financial Year. At the time of interview, EWS candidate should bring Income and Asset Certificate during that Financial Year 2024-25.

(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 Nationalized Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their respective employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.**

(xi) Experience certificates, if any.

(xii) Post – qualification Experience Certificates.

(xiii) Persons falling in categories (ii), (iii), (iv) and (v) of **Point 5.1** above should produce a certificate of eligibility issued by the Govt. Of India.

(xiv) Any other relevant documents in support of eligibility.

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

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

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

## 7 EMOLUMENTS AND SERVICE CONDITIONS

| Post | Scale | Scale of Pay |
|---|---|---|
| **Regular Posts*** | | |
| General Manager | Scale – VII | 116120 – 3220/4 – 129000 |
| Assistant General Manager | Scale -V | 89890 – 2500/2 – 94890 – 2730/2 – 100350 |
| Deputy Manager | Scale – II | 48170 – 1740/1 – 49910 – 1990/10 – 69810 |
| Assistant Manager | Scale-I | 36000 – 1490/7 – 46430 – 1740/2 – 49910 – 1990/7-63840 |
| **Contractual Posts** | | **Period of Contract** |

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| | | |
|---|---|---|
| Chief Economist | Market-linked compensation of Rs 5 lacs per month (with a fixed pay of Rs 3.75 lacs and variable pay of Rs 1.25 lacs). The variable pay to be linked to the performance rating.<br><br>In case of outstation duty, travelling and halting allowances will be as applicable to Scale – VII officers of the Bank. | The period of contract shall be Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier. |
| Senior Project Finance Officer | Fixed compensation of Rs 3.5 lacs per month. In case of outstation duty, travelling and halting allowances will be as applicable to TEG Scale VI cadre (IBA Scale). | The period of contract shall be Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier. |
| Project Finance Officer | Fixed compensation of Rs 2.5 lacs per month. In case of outstation duty, travelling and halting allowances will be as applicable to Scale IV cadre (IBA Scale). | The period of contract shall be Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier. |
| Protocol Officer - Delhi | Rs. 0.75 lac per month (consolidated).<br><br>Travelling and halting allowances shall be paid as per eligibility of Scale III Officers of the Bank. | Initially for a period of 3 years, subject to yearly review, which can be extended for a maximum term of 5 years (one year at a time) or 65 years of age whichever is earlier. |
| Application Developer (on Contract) | Rs. 0.85 lacs per month (consolidated) | Initial tenure for a period of 2 years which can be extended for a maximum term of 3 years (subject to annual review). |

*Besides emoluments as per the pay scale given above, the Posts 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)/Leased accommodation/HRA, reimbursement of expenses for medical/hospitalization, telephone/mobile charges, knowledge allowance, residential furnishing, conveyance allowance etc. as per eligibility. Other benefits such as housing loan, vehicle loan, festival advance, LTC, gratuity, leave encashment, coverage under National Pension System governed by PFRDA etc. shall be as per rules in force.

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

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| Post | Probation Period |
|---|---|
| **MMGS – II to TEGS – VII** | The selected candidate will be on probation for a period of 1 year of active service from the date of his/her joining the Bank which is extendable at the discretion of the Bank. |
| **Assistant Manager (Scale I)** | 2 years which is extendable at the discretion of the Bank. |

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

Chief Economist (on contract)

**Leave Entitlement:**

The Chief Economist shall be entitled to 12 days Casual Leave in a year. The treatment of the same may be same as that of other officers of the Bank (*i.e. 12 working days in a year provided that not more than four days casual leave may be availed of at any one time*). The leave shall not be carried forward.

The Chief Economist shall be entitled to Sick Leave as admissible to the officers of the Bank (*i.e. 30 days Sick-Leave Half-Pay (SL-HP)*). He may be allowed to claim the same on pro-rata basis. The leaves shall not be carried forward.

- In case of outstation duty, travelling and halting allowances will be as applicable to General Manager cadre (Scale VII).

Senior Project Finance Officer (on contract)

**Notice Period:** One Month

**Leave Entitlement:**

The Senior Project Finance Officer shall be entitled to 12 days Casual Leave in a Calendar Year (CY) on pro-rata basis (*i.e., 12 working days in a calendar year provided that not more than four days casual leave may be availed of at any one time*). The leave shall not be carried forward.

The Senior Project Finance Officer shall be entitled to Sick Leave of 30 days per CY (*i.e., 30 days Sick-Leave on Half-Pay (SL-HP*); can be claimed on pro-rata basis. The leaves shall not be carried forward.

- In case of outstation duty, travelling and halting allowances will be as applicable to TEG Scale VI officer (IBA Scale).

Project Finance Officer (on contract)

**Notice Period:** One Month

**Leave Entitlement:**

The Project Finance Officer shall be entitled to 12 days Casual Leave in a Calendar Year (CY) on pro-rata basis (*i.e., 12 working days in a calendar year provided that not more than four days casual leave may be availed of at any one time*). The leave shall not be carried forward.

The Project Finance Officer shall be entitled to Sick Leave of 30 days per CY (*i.e., 30 days Sick-Leave on Half-Pay (SL-HP*); can be claimed on pro-rata basis. The leaves shall not be carried forward

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| |
|---|
| ❖ In case of outstation duty, travelling and halting allowances will be as applicable to SMG Scale IV officer (IBA Scale). |
| **Application Developer (on Contract)** |
| **Notice Period: One Month**<br>**Service Bond**: The selected candidates, at the time of joining, will have to execute a Bond for a value of Rs. 1,00,000/- (Rupees One Lakh only) to serve the Bank for a minimum period of one years. The Bond will be invoked by the Bank if the candidate leaves/resigns from the service of the Bank before expiry of one years from the date of joining.<br><br>**Leave Entitlement**: The developer shall be entitled to 12 days Casual Leave in a Calendar Year (CY) on pro-rata basis *(i.e., 12 working days in a calendar year provided that not more than four days casual leave may be availed of at any one time)*. The leave shall not be carried forward.<br><br>The developer shall be entitled to Sick Leave of 30 days per CY *(i.e., 30 days Sick-Leave on Half-Pay (SL-HP);* can be claimed on pro-rata basis. The leaves shall not be carried forward.<br><br>• In case of outstation duty, travelling and halting allowances will be as applicable to MMG Scale II officer (IBA Scale). |

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

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

***Excluding Goods and Service Tax (GST).***

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

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

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

| Sr. No. | Name of the Centres | Sr. No. | Name of the Centres |
|---|---|---|---|
| 1. | Ahmedabad/ Gandhinagar | 11. | Kolkata/Greater Kolkata |
| 2. | Bengaluru | 12. | Lucknow |
| 3. | Bhopal | 13. | Mumbai/Navi Mumbai/Greater Mumbai/MMR |
| 4. | Bhubaneswar | 14. | Nagpur |
| 5. | Chandigarh/Mohali | 15. | New Delhi – NCR |
| 6. | Chennai | 16. | Patna |

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| Sr. No. | Name of the Centres | Sr. No. | Name of the Centres |
|---|---|---|---|
| 7. | Dehradun | 17. | Raipur |
| 8. | Guwahati | 18. | Ranchi |
| 9. | Hyderabad | 19. | Thiruvananthapuram |
| 10. | Jaipur | 20. | Visakhapatnam |

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.

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 Gazzetted 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 Interview e-Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview.**

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## 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 **29.06.2024** 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/Interview 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.

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**APPLICATION FEES/ INTIMATION CHARGES (NON-REFUNDABLE) PAYMENT OF FEE ONLINE**:

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

## A. Application Registration

i. Candidates to go to the **National Housing Bank** website www.nhb.org.in click on the section "**opportunities@NHB**" → "**CURRENT VACANCIES**" → "**Recruitment of Officers in Various Posts – 2023-24**" → "**Click here to Apply Online**" which will open a new screen.

ii. 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. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.

iii. Candidates are required to upload their -
- Photograph
- Signature
- Left thumb impression
- A handwritten declaration

as per the specifications given in **Point 11 (C)** to this Advertisement.

iv. 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.

v. 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 COMPLETE REGISTRATION BUTTON.

vi. 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.

vii. Validate your details and save your application by clicking the 'Validate your details' and 'Save & Next' button.

viii. 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 11 (C)** below.

ix. Candidates are required to upload their documents supporting the eligibility criteria on the IBPS portal at the time of registration.

x. Candidates can proceed to fill other details of the Application Form.

xi. Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.

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xii. Modify details, if required, and click on COMPLETE REGISTRATION' ONLY' after verifying and ensuring that the photograph, signature uploaded, and other details filled by you are correct.
xiii. Click on 'Payment' Tab and proceed for payment.
xiv. Click on 'Submit' button.

## B. Payment of Fees

Candidates to make payment of Application Fee/Intimation Charges through **ONLINE** Mode only.

i. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
ii. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
iii. 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.
iv. On successful completion of the transaction, an e-Receipt will be generated.
v. 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.
vi. 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**.
vii. 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.
viii. To ensure the security of your data, please close the browser window once your transaction is completed.
**ix. There is facility to print application form containing fee details after payment of fees.**

**Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination/Interview etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence advised to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. NHB will not be held responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.**

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. **If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.**

**An online application which is incomplete in any respect such as without proper passport size photograph, signature, left thumb impression and the handwritten declaration uploaded in the online application form/ unsuccessful fee /intimation charges payment will not be considered as valid.**

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**Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the official NHB website on account of heavy load on internet/website jam. NHB does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the NHB.**

**Please note that the above procedure is the only valid procedure for submitting application. No other mode of application or incomplete steps would be accepted, and such applications would be rejected.**

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

## 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 (4.5cm X 3.5cm):**

- 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/interview 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.

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**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 handwritten 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/interview, 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 handwritten 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 handwritten declaration).
- Signature / Handwritten 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 / handwritten 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 handwritten 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.

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- 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:**

- Handwritten declaration content is to be as expected.
- Handwritten 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 handwritten declaration should be of the applicant and not by any other person.
- Handwritten 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 handwritten declaration.
- Click on the respective link "Upload left thumb impression/ handwritten declaration".
- Browse and select the location where the Scanned left thumb impression / handwritten 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 handwritten 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 face in the photograph or signature or left thumb impression or the handwritten 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 handwritten declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / handwritten declaration, prior to submitting the form.

(3) After registering online candidates are advised to take a printout of their system generated online application forms.

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## 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 **'Recruitment of Officers in Various Posts – 2023-24'** 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 01.07.2024,** 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, verifications 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 successfully submitting the application. Candidates to retain this along with Registration Number and Password for future reference.

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 Interview/online examination 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 / interview.

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.

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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 date, time and venue for online examination / and interview will not be entertained. Any request for change of address, details mentioned in the online application form will not be entertained.

x. 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.

xi. 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.

xii. 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.

xiii. The left/right thumb impression which is scanned and uploaded should not be smudged.

xiv. The handwritten declaration has to be in the candidate's handwriting and in English only and should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid.

xv. The possibility of occurrence of some problem in the administration of the examination/interview 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.

xvi. Eligible outstation candidates attending the interview shall be reimbursed to and for second-class AC rail ticket (Mail/Express only) or bus fare through shortest route or actual expenses incurred (whichever is lower) on production of evidence of travel. The candidates appearing for the post of GM and CXO position shall be reimbursed to and from lowest Air Ticket on that day. Request for local conveyance will not be entertained. A candidate, if found ineligible for appearing in interview will not be reimbursed any travel fare.

xvii. At the time of interview, candidate shall provide details regarding criminal case(s), vigilance cases(s) pending against him/her, if any. If required, the Bank will also conduct independent verification, inter alia, including verification of police records etc. The Bank reserves the right to deny the selection/appointment depending upon such disclosures and/or independent verification.

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

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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 Nationalized 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 selection 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 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 handwriting expert analysis, his/her candidature/appointment will be cancelled/terminated.

xxv. **Following items are not allowed inside the examination / interview centre:-**

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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. (A Candidate must have Aarogya Setu App installed on his mobile phone. The Aarogya Setu 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. 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).**
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/interviews and police complaints.**

**Candidates are advised in their own interest not to bring any of the banned items to the venue of the examination/interview, as arrangement for their safekeeping cannot be assured. IBPS or any agency engaged with conduct of the online examination/interview 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 / 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) obtaining support for his/her candidature by means of offering illegal gratification to or applying pressure on or blackmailing or threatening to blackmail any person connected with recruitment or
(iv) 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
(v) resorting to any irregular or improper means in connection with his/ her candidature or
(vi) obtaining support for his/ her candidature by unfair means, or
(vii) carrying electronic devices of communication in the examination/ interview hall such a

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candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:

(a) to be disqualified from the examination/interview for which he/ she is a candidate

(b) to be debarred either permanently or for a specified period from any examination/interview 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 examination / 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 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 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 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

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and binding.

*(Hindi version of this advertisement is available on the Hindi website of the Bank)*

New Delhi
29.06.2024

General Manager
HRMD

**Job Role and Profile for Regular Posts & Contractual positions**

| REGULAR | |
|---|---|
| **Name of Post** | **General Manager (Project Finance)** |
| **Job Profile:** | |
| • Project Evaluation, Financial Modelling<br>• Project Assessment, Negotiations<br>• Driving Business Targets<br>• Handling of Credit / Project Finance at large scale<br>• Analysis and recommendation on Credit/Project Proposal<br>• Placement of proposal in Bank's Credit Committees<br>• Supervising and Monitoring Credit inspection<br>• Credit Appraisal and analysis<br>• Any other work assigned from time to time | |
| **Skills & Competencies:** | |
| Appraisal and analysis of credit proposals and credit inspection | |
| **Name of Post** | **Assistant General Manager (Credit)** |
| **Job Profile:** | |
| • Credit Appraisal of loan proposals/Project Finance appraisals<br>• Supervision and monitoring of credit compliance and validation | |

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- Creation of SOP/Manual for credit appraisal/credit inspection / monitoring
- Ensuring internal compliances w.r.t. sanctions, documentations, disbursement, inspections etc.
- Liaising with credit bureau
- Identification of potential stressed assets
- Loan Reviews of credit portfolio
- To ensure maintenance of repository of data and its timely review
- Compliance to regulatory / statutory guidelines
- Internal review of policies
- Any other work related to credit/project finance

**Skills & Competencies:**

Credit appraisal, Project Finance appraisal, Credit Monitoring, compliance and conversant with credit policies, SOP, manuals

| **Name of Post** | **Dy. Manager (Credit)** |
|---|---|

**Job Profile:**

- Credit Appraisal of loan proposals/Project Finance appraisals
- Credit Monitoring, compliance and validation
- Creation of SOP/Manual for credit appraisal, credit inspection / monitoring
- Ensuring internal compliances w.r.t. sanctions, documentations, disbursement, inspections etc.
- Liaising with credit bureau
- Identification of potential stressed assets
- Loan Reviews of credit portfolio
- Maintenance of repository of data and its review
- Compliance to regulatory / statutory guidelines
- Any other work related to credit/project finance

**Skills & Competencies:**

Credit appraisal, Project Finance appraisal, Credit Monitoring and compliance.

**CONTRACTUAL**

| **Name of Post** | **1. Chief Economist (On Contract/deputation)** |
|---|---|

**Job Profile:**

- Leading a team at Market Research in the Bank
- Providing strategic inputs on Housing Sector and related developments - India and global perspective to the Top Management of the Bank.
- Providing inputs on strategy and policy of the Bank based on macroeconomic developments and challenges of housing finance sector in the country

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- Pivotal role in policy formulation, analysis and communicating to the outside world and has to be well conversant in Housing / Banking / financial / investment / economic policy domain.
- Periodic analysis & presentation of the business profile of the Bank to its Stakeholders, Media and Public.
- Any other assignment as may be assigned by the Bank from time to time.

**Skills & Competencies:**

- Should possess expertise and in depth understanding of Domestic & Foreign Economic scenario, macroeconomic indicators, structural changes in the economy, Sectoral Economic Activities, especially in Housing Sector.
- Understanding of Govt economic policies, laws and regulations, fiscal and monetary policies etc. which plays important role in the growth of the Housing Finance Sector
- Understanding of Econometrics modelling, forecasting and analysis.
- Possess excellent presentation / communication – verbal and written skills with analytical insights into banking / economic issues.
- Should have strategic leadership skills, strong interpersonal skills and strong analytical and problem-solving skills.

| **Name of Post** | **2. Senior Project finance Officer** |
|---|---|

**Job Profile:**

- The job profile of the Project Finance Officer on Contract shall be as under:
- To assist the Bank in Project Evaluation, Financial Modelling, Project Appraisal, Project Assessment, Negotiations, Preparation of Credit/Project Proposal, Supervising and Monitoring, Project inspection.
- Responsible for liaisoning with State Govt./Banks/HFCs/RDBs or any other class of institutions for sourcing of housing projects/urban infrastructure development projects / refinance proposals
- Responsible for collection and compilation of information and its completeness
- Due diligence of the proposals and facilitating disbursement by the Bank
- Responsible for assisting the Bank in coordinating and conducting the credit audit and ensuring timely resolution of any concerns/issues in coordination with concerned departments and stakeholders.
- Responsible for developing and maintaining an effective communication channel with Bank and different agencies and monitoring of projects and its MIS
- Any additional activities assigned by the Bank

**Skills & Competencies:**

- Appraisal and handling of credit/project proposals and monitoring. Experience in Project Evaluation, Financial Modelling & Project Assessment.

| **Name of Post** | **3. Project Finance Officer** |
|---|---|

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| Job Profile: |
|---|
| • The job profile of the Project Finance Officer on Contract shall be as under:<br>• To assist the Bank in Project Evaluation, Financial Modelling, Project Appraisal, Project Assessment, Negotiations, Preparation of Credit/Project Proposal, Supervising and Monitoring, Project inspection.<br>• Responsible for liaisoning with State Govt./Banks/HFCs/RDBs or any other class of institutions for sourcing of housing projects/urban infrastructure development projects / refinance proposals<br>• Responsible for collection and compilation of information and its completeness<br>• Due diligence of the proposals and facilitating disbursement by the Bank<br>• Responsible for assisting the Bank in coordinating and conducting the credit audit and ensuring timely resolution of any concerns/issues in coordination with concerned departments and stakeholders<br>• Responsible for developing and maintaining an effective communication channel with Bank and different agencies and monitoring of projects and its MIS<br>• Any additional activities assigned by the Bank |
| **Skills & Competencies:** |
| • Appraisal and handling of credit/project proposals and monitoring. Experience in Project Evaluation, Financial Modelling & Project Assessment. |

| Name of Post | 4. Protocol Officer- Delhi |
|---|---|
| **Job Profile:** | |
| • Escorting /accompanying the MD to various official meetings, official tours (including protocol duty at Airport) and appointments with various Ministries.<br>• Looking after various requirements of the MD /EDs pertaining to issuance of passes for various ministerial level meetings.<br>• Other administrative work in the Board and MD Secretariat.<br>• Liaising with Board of Directors, Departments of Government of India and Reserve Bank of India<br>• Any other assigned duties, from time to time. | |
| **Skills & Competencies:** | |
| • Excellent communication and liaisoning skills | |

| Name of Post | 5. Application Developer (on Contract) |
|---|---|
| **Job Profile:** | |
| Development, Customization, Testing and Maintenance of Bank's in-house software applications to meet specific requirements the Bank.<br>The developers shall possess experience in writing applications, APIs, developing and managing XML/XBRL transformations and executing Agile development tools, documenting development processes, schema definitions, rules, standards as well as preparing progress reports, troubleshooting application and databases issues to provide good user experience for all in-house applications of the Bank.<br><br>Extensive knowledge of | |

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| |
|---|
| • Programming languages- C+ +, C, HTML, CSS, Bootstrap, JavaScript, JQuery, VB.NET, Visual Basic/Excel, Python (desirable)<br>• Database and backend tools -MS-SQL, SSRS, SSIS<br>• Reporting tools - Power BI, WWF, WPF, WCF<br>• Web frameworks – ASP.NET<br>• Security related coding practices / Vulnerability closure<br>• Software Testing |
| **Skills & Competencies:** |
| • Good communication and analytical skills<br>• Translates functional specs into technical specs /SRS preparation/Wireframes<br>• Problem resolution/troubleshooting<br>• Basic understanding of business processes (desirable) |

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Annexure-I

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

**APPLICATION FOR THE POST OF CHIEF ECONOMIST ON DEPUTATION**

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. Name in full (English- CAPITAL LETTERS) | First Name | | | | | | | | | | | | | | | | | | |
| | Middle Name | | | | | | | | | | | | | | | | | | |
| | Surname | | | | | | | | | | | | | | | | | | |
| 2. Mother's Name | | | | | | | | | | | | | | | | Paste Photograph in the box alongside and sign across it | | | |
| 3. Father's Name | | | | | | | | | | | | | | | | | | | |
| 4. Gender (Please √ wherever applicable) | M | | F | | Others | | | | | | | | | | | | | | |
| 5. Date of Birth | D | D | M | M | Y | Y | Y | Y | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| 6. Age as on 01.07.2024 | | Years | | Months | | | | | | | | | | | | | | | |
| 7. Category, i.e. General/ SC/ST/ OBC/PH (Please √ wherever applicable) | General | OBC | SC | ST | PWD | EWS | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| 8. Details of Work Experience as on 01.07.2024 | | | | | | | | | | | | | | | | | | | |
| Employer Name & address | Designation | Job Profile | Period | | Duration | | | | | | | | | | | | | | |
| | | | From | To | Yrs. | Mths | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | |
| 9. Academic Qualification as on 31.01.2024 | | | | | | | | | | | | | | | | | | | |
| Qualification | Examination | Main Subjects | Year of Passing | University/ Institute | Overall (%) of Marks | Class/ Division | | | | | | | | | | | | | |
| Graduation | | | | | | | | | | | | | | | | | | | |
| Post Graduation | | | | | | | | | | | | | | | | | | | |
| Any Other | | | | | | | | | | | | | | | | | | | |
| 10. Permanent Address (English – in capital letters only) | | | | | | | | | | | | | | | | | | | |
| 11. Current Address (English – in capital letters only) | | | | | | | | | | | | | | | | | | | |
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| 12. Any other information considered relevant by the applicant: | | | | | | | | | | | | | | | | | | | |

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|---|
| I declare that the information furnished above is true and correct to the best of my knowledge & belief. I understand that if at any stage, it is found that any information given in this application is false/incorrect or that I do not satisfy the eligibility criteria, my candidature/appointment is liable to be terminated/ cancelled. I also understand that there is no obligation on the Authority to offer me the appointment at any stage or the Authority may terminate/discontinue the selection process without any prior notice. I have read and understood the stipulations given in the advertisement and hereby undertake to abide by them.<br><br>Place:<br>Date: Signature |
| Note: Applications should be accompanied by self-attested copies of certificates in support of age, Category (General/ SC/ST/ OBC/PH), qualifications & experience with a recent passport size photograph glued to the top right-hand corner of the application form. |

***Note: Candidate may attach her/his Curriculum Vitae (CV) to highlight her/his achievements.***