



NATIONAL HOUSING BANK

Head Office, New Delhi - 110003.

RECRUITMENT OF OFFICERS IN MMGS-II (Dy. MANAGER), MMGS-III (MANAGER), SMGS-V (ASST. GENERAL MANAGER) & TEGS-VI (CHIEF RISK OFFICER) ON REGULAR BASIS - 2019

SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEES - FROM 28.12.2019 TO 17.01.2020

Advt. No. - NHB/HR & Admin./Recruitment/2019/06

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

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

To meet the new challenges, NHB invites applications from talented, committed and passionate candidates to fill up posts in Middle Management Grade Scale - II (Deputy Managers), Middle Management Grade Scale - III (Managers), Senior Management Grade Scale - V (Assistant General Managers) and Top Executive Grade Scale - VI (Chief Risk Officer).

I. IMPORTANT INSTRUCTIONS

1. CANDIDATES TO ENSURE THEIR ELIGIBILITY FOR THE POST

- Candidates are advised to read all the instructions carefully and ensure to fulfil stipulated eligibility criteria as on the date of eligibility.
- The process of Registration of application is complete only when the prescribed Application Fee/Intimation Charges (wherever applicable) is deposited with the Bank through online mode on or before the last date of fee payment.
- Candidates are provisionally admitted to shortlisting, Interview 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 (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 **28.12.2019 to 17.01.2020**. **No other mode of submission of Application is accepted.**

[Online Application for posts in Scale II, III, V and VI](#)

3. IMPORTANT DATES

Events	Date
Cut-off date for eligibility criteria	28.12.2019
Website link open for online registration of Applications and payment of fees/intimation charges	28.12.2019
Last date for online registration of Applications and payment of fees/intimation charges	17.01.2020

Note: The Bank reserves rights to make changes in the above cut-off date/schedule. Candidates are advised to check their SMS and registered E-mail on regular basis besides official website of NHB (www.nhb.org.in) for updates.

4. NUMBER OF VACANCIES

Post	Scale	Vacancy					
		SC	ST	OBC-NCL	GEN	Total	of which PwBD LD
DGM (Chief Risk Officer)	TEGS-VI	-	-	01	-	01	-
AGM (Economy and Strategy)	SMGS-V	-	-	-	01	01	-
AGM (Management Information System (MIS))		-	-	-	01	01	-
Manager (Credit Audit)	MMGS-III	01	01	-	-	02	-
DM	MMGS-II	02	-	02	03	07	1

Abbreviations: DGM: Deputy General Manager; AGM: Assistant General Manager; DM: Deputy Manager; SC: Scheduled Caste; ST: Scheduled Tribe; OBC-NCL: Other Backward Classes-Non-Creamy Layer; GEN: General;

PwBD: Person with Benchmarked Disabilities; LD: Locomotor Disability (including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy).

Note:

- OBC candidates belonging to 'Non-Creamy Layer' are entitled to reservations and age relaxation under OBC category. OBC 'Creamy Layer' candidates should indicate their category as 'GEN'.
- The total number of vacancies and reservations mentioned above are provisional and it may be increased/decreased depending upon actual requirement of the Bank. NHB reserves the right to draw waitlists of candidates and consider such wait listed candidate(s) for meeting actual requirement.
- PwBD candidates may belong to any category i.e. General/SC/ST/OBC/EWS. Reservation for PwBD is horizontal and within the overall vacancies for the Post.
- 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.

5. ELIGIBILITY

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational, professional qualifications, post-qualification experience 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, merely being shortlisted for Interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

5.1 Nationality / Citizenship

A candidate must be either -

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

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

5.2 Age Limit (As on 28.12.2019)

Post	Age (Maximum)
DGM (Chief Risk Officer)	50 years
AGM (Economy and Strategy)	45 years
AGM (MIS)	
Manager (Credit Audit)	35 years
DM	32 years

Note: The maximum age specified above is applicable for General Category candidates. Relaxation in upper age will be available as per detailed below -

Relaxation in upper age limit:

Sr. No.	Category of Candidate	Age Relaxation
5.2 (a)	Scheduled Caste and Scheduled Tribe	5 years
5.2 (b)	Other Backward Classes (Non-Creamy Layer)	3 years
5.2 (c)	Persons with Benchmark Disabilities (PwBD) as defined under "The Rights of Persons with Disabilities Act, 2016".	PwBD (GEN) - 10 Years PwBD (SC/ST) - 15 Years PwBD (OBC) - 13 Years
5.2 (d)	Candidate ordinarily been domiciled in Kashmir division of Jammu & Kashmir State during 01-01-1980 to 31-12-1989.	5 years
5.2 (e)	Ex-servicemen (including Emergency Commissioned Officers (ECO)/Short Service Commissioned Officers (SSCO)) provided applicants have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or/on account of physical disability or have been released on account of physical disability attributable to military service or on invalidment. ECOs/SSCOs who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificate that in case of selection they would be released within three months from the date of receipt of offer of appointment.	5 years

Notes:

- Maximum upper age of the candidate shall not exceed 56 years as on 28.12.2019 after considering all possible age relaxations.
- All persons who are eligible for age relaxation under 5.2(d) above must produce the domicile certificate at the

time of Interview/ at any stage of subsequent processes from the District Magistrate in the State of Jammu & Kashmir (J & K) within whose jurisdiction he / she had ordinarily resided or any other authority designated in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.1980 to 31.12.1989.

- iii. An ex-serviceman who has once joined a Govt. job on the civil side after availing of the benefits given to him as an ex-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in Govt. ceases.
- iv. The age relaxation mentioned under Sr. No. 5.2(c) is allowed on cumulative basis as per Govt. Guidelines.
- v. 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.
- vi. There is no reservation for Ex-servicemen in Officers' Cadre.

5.3 Reservation for Persons with Benchmark Disabilities

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

- a. Blindness and low vision;
- b. Deaf and hard of hearing;
- c. Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
- d. Autism, intellectual disability, specific learning disability and mental illness;
- e. Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness.

Notes:

- i. Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016".
- ii. PwBD candidates may belong to any category i.e. General/SC/ST/OBC/EWS. Reservation for PwBD is horizontal and within the overall vacancies for the Post.
- iii. PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/re-verification as may be decided by the Bank/ competent authority.

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

5.4 Minimum Educational/Professional Qualification and Post-qualification Experience (as on 28.12.2019)

Post	Minimum Educational/Professional Qualification	Minimum Post-qualification Experience (as on 28.12.2019)
DGM (Chief Risk Officer)	<p>Mandatory educational qualifications: Graduate degree, with -</p> <p>(a) professional qualification in Financial Risk Management from Global Association of Risk Professionals (GARP), or</p> <p>(b) Professional Risk Management Certification from Professional Risk Manager's International Association (PRMIA) Institute;</p> <p>Desirable educational qualifications:</p> <p>(a) Holder of Chartered Financial Analyst charter awarded by Chartered Financial Analyst (CFA) Institute, or</p> <p>(b) Designated as Chartered Accountant by the Institute of Chartered Accountants of India, or equivalent abroad;</p> <p>(c) Designated as a Cost and Management Accountant by the Institute of Cost Accountants of India, or equivalent abroad;</p>	15 years' experience in Banks/Financial Institution (FI)/Regulatory Bodies in India out of which 05 years' experience is must in corporate credit and risk management at the level of Assistant General Manager or above in one or more PSBs, or having similar roles and responsibilities in one or more regulated entity with minimum experience of one year in corporate credit and one year in risk management.
AGM (Economy and Strategy)	<p>Post Graduate degree in Economics. Desirable: M.Phil., Ph.D. will be preferred.</p>	15 years' experience in Banks/FI/Regulatory Bodies in India out of which 5 years' experience must be in the areas related to economic research or strategic planning in Banks/FI/Regulatory Bodies in India.
AGM (MIS)	<p>Post Graduate degree in Statistics. Desirable: M.Phil., Ph.D. will be preferred.</p>	15 years' experience in Banks/FI/Regulatory Bodies in India out of which 5 years' experience must be in the areas related to IT, MIS, Data Analytics, forecasting in Banks/FI/Regulatory Bodies in India.
Manager (Credit Audit)	Chartered Accountant (CA)/Cost & Management Accountant (CMA/CWA).	03 years' experience in Banks/FI/Regulatory Bodies in India handling Credit Appraisal, Audit and Risk.
DM	<p>Graduate in any discipline. Desirable: MBA (Finance) will be preferred.</p>	02 years' experience in Banks/FI/Regulatory Bodies in India handling Credit Appraisal, Audit and Risk.

Notes:

- i. Candidate should be proficient in computers; good in inter-personal communication skills, analytical skills and drafting skills; give attention to details; have multitasking and team building capability; have impressive and unblemished service track records.
- ii. All the educational qualifications mentioned should be full time course from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies.
- iii. Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where Universities/Institutes awarded Aggregate Grade Points (e.g. CGPA/OGPA etc.) the same should be converted into percentage and indicated in online application. If called for Interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the criteria of the University regarding conversion of Aggregate Grade Points into percentage and the percentage of marks scored by the candidate in terms of criteria.
- iv. Calculation of Percentage: The percentage marks shall be calculated by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours / optional/additional optional subject, if any. Same will be applicable for those Universities also where Class/ Grade is decided on basis of Honours marks only.
- v. The candidate must possess valid Mark-sheet / Degree Certificate/ Professional qualification certificate stating that he/ she is a graduate/post-graduate/Chartered Accountant/ICWAI/etc. as on 28.12.2019 and indicate the percentage of marks obtained in Graduation/Post-graduation/professional qualifications while registering online.
- vi. The Post-qualification experience will only be considered for determining the minimum experience.
- vii. In cases the certificate of degree/ diploma does not specify the field of specialisation, the candidate will have to produce a certificate from the concerned university/college specifically mentioning the specialisation.
- viii. In cases where experience in a specific field is required, the relevant experience certificate must contain specifically that the candidate had experience in that specific field.
- ix. The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational, professional qualification and/or post-qualification experience. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason therefor.
- x. Experience through an outsourcing vendor, service provider, Knowledge Process Outsourcing (KPO)/Business Process Outsourcing (BPO) or IT support services provider for the above posts will not be considered.

5.5 Job Profile

Post	Job Profile (in brief)
DGM (Chief Risk Officer)	<p>The Chief Risk Officer (CRO) shall be responsible for –</p> <ul style="list-style-type: none"> (i) Assessing and mitigating significant risks to the Bank and its earnings / income. (ii) Bank’s overall risk management operations, including managing, identifying, evaluating, reporting and overseeing the Bank’s risks externally and internally. (iii) CRO must identify, assess, measure, manage, monitor and report every aspect of the risk function of new implementations of the Bank. (iv) CRO shall ensure that the Bank is in full compliance with applicable regulations and to analyse all risk related issues. (v) Any other work entrusted by the Bank to comply with the requirements of regulatory bodies/Government of India etc. from time to time.
AGM (Economy and Strategy)	<ul style="list-style-type: none"> (i) To track, analyse, evaluate and forecast key economic and financial data at global, national & regional levels. (ii) Providing strategic inputs on various economic and financial developments to the top management and to contribute for formulation of strategy and policy. (iii) Conducting studies to explore new business opportunities, analysing existing products/processes to improve outcome, suggest right mix of business in order to maximize risk-adjusted return. (iv) Conducting impact studies on various topical issues that have the potential to affect the business of the Bank. (v) Any other related work entrusted from time to time.
AGM (MIS)	<ul style="list-style-type: none"> (i) Building and maintenance of robust MIS platform, understanding of all data collected at various departments level and process, organize and present them as meaningful information for growth of the Bank, suggest new data items to fill up gaps to ensure capture of important activities of the Bank. (ii) Attending to new requirements for data from the top management, regulatory bodies, and governments. Providing of business reports/data for decision making. (iii) Automation of processes involved in preparation of various internal and external data (iv) Ensuring preparation and timely/accurate submission of prescribed regulatory returns (v) Any other related work entrusted from time to time.

6. SCHEME OF SELECTION, PROBATION PERIOD AND POSTING / TRANSFER.

Post	Selection Method	Probation Period	Posting / Transfer
DGM (Chief Risk Officer)	Shortlisting and Interview	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.	The selected candidate will be liable to be posted / transferred at the sole discretion of the Bank to various offices of the Bank from time to time and on such terms and conditions as may be decided by the Bank.
AGM (Economy and Strategy)			
AGM (MIS)			
Manager (Credit Audit)			
DM			

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

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

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

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

Note: The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational/professional qualification and/or post-qualification experience etc. 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. 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/ venue/ time/ centre etc. of Interview at its discretion, under unforeseen circumstances, if any. Candidate may opt for Interview either in Hindi or English.

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

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 9** of the advertisement
- (v) Mark-sheets or certificates for Graduation, Post-graduation, Professional qualification etc. proper document from Board/ University 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 the period 01.04.2019 to the date of Interview.

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

- (vii) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- (viii) Income and Asset Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in case of Economically Weaker Sections category. Income and Asset Certificate should be issued during the current Financial Year. At the time of Interview, EWS candidate should bring Income and Asset Certificate issued during the period 01.04.2019 to the date of Interview.
- (ix) An Ex-serviceman candidate has to produce a copy of the Service or Discharge book along with

- pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of Interview.
- (x) Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a “No Objection Certificate” from their respective employer at the time of Interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
 - (xi) All persons who are eligible for age relaxation under 5.2(d) above must produce the domicile certificate at the time of Interview / at any stage of the subsequent process from the District Magistrate in the State of Jammu & Kashmir within whose jurisdiction he / she had ordinarily resided or any other authority designated in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.1980 to 31.12.1989.
 - (xii) 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* (in Rs.)	Consolidated Remuneration per month^ (in Rs.) (approx.)
DGM (Chief Risk Officer)	TEGS-VI	68,680-1,960/4-76,520	1,37,946/-
AGM (Economy and Strategy)	SMGS-V	59,170-1,650/2-62,470-1,800/2-66,070	1,17,950/-
AGM (MIS)			

Manager (Credit Audit)	MMGS-III	42,020-1,310/5-48,570-1,460/2-51,490	82,392/-
DM	MMGS-II	31,705-1,145/1-32,850-1,310/10-45,950	62,380/-

** The present pay scale is under revision.*

^As on 28.12.2019, including Basic Pay, DA, CCA, HRA, Special Pay and Special Pay DA.

Besides emoluments as per the pay scale given above, the selected candidate will be eligible for allowances, perquisites and benefits as applicable to the respective Scale as per the Bank's rules, prevalent at the time of joining. Perquisites include facilities like Bank's accommodation at the discretion of the Bank subject to availability of accommodation as determined by the Bank from time to time, reimbursement of expenses for medical/hospitalization, telephone/mobile charges, newspapers, magazine, book grant, residential furnishing, maintenance of vehicle for official purpose etc. as per eligibility. Other benefits such as housing loan, vehicle loan, festival advance, LTC, gratuity, leave encashment, coverage under National Pension System governed by PFRDA etc. shall be as per rules. **Selected candidate is liable to be posted in any department and transferred to anywhere in India.**

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

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

**Excluding Goods and Service Tax (GST)*

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

9. 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 Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised college/ university/ Aadhar/ E-Aadhar card with a photograph/ Employee ID should be submitted 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 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 interview, without which they will not be allowed to take up the interview.

ii. Biometric Data - Capturing and Verification

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) and the photograph of the candidates during Interview and subsequent stages of recruitment processes.

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

- (i) At the time of document verification before the interview if shortlisted it will be captured and verified on spot.
- (ii) At the time of joining, it will be captured and verified on spot.

Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

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

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

10. 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 **28.12.2019 to 17.01.2020** 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 10 (C).
- (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 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.

**APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ONLINE:
28.12.2019 to 17.01.2020.**

A. Application Registration

1. Candidates to go to National Housing Bank website www.nhb.org.in click on the section "Opportunities@NHB" → "CURRENT VACANCIES" → "Recruitment of Officers in Scale II, III, V and VI" → "Click here to Apply Online" which will open a new screen.
2. To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.

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

B. PAYMENT OF FEES

ONLINE MODE

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

C. Guidelines for scanning and Upload of Documents

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

Photograph Image:

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–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 (dots per inch) resolution, no. of colours etc., during the process of scanning.
- If the photo is not uploaded at the place of Photo Admission for 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 interview.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

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

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the 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 hand written declaration size of file should be 20kb – 50 kb
- Ensure that the size of the scanned image is not more than 20kb or 50 kb (for hand written declaration)
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

Scanning the documents:

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

Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.
 - File type: jpg / jpeg
 - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width* Height)
 - File Size: 20 KB – 50 KB

Hand-written declaration:

- Hand written declaration content is to be as expected.
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.

- Hand written Declaration
 - File type: jpg / jpeg
 - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
 - File Size: 50 KB - 100 KB

Procedure for uploading the documents:

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

Note:

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

11. SUPPORT SERVICE

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

MANAGER), MMGS-III (MANAGER), SMGS-V (ASST. GENERAL MANAGER) & TEGS-VI (CHIEF RISK OFFICER) on Regular Basis - 2019' 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, professional qualification, category, post-qualification experience etc. **as on 28.12.2019**, in respect of the Post and that the particulars furnished in the application form are correct in all respects. In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria, and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), his / her candidature will stand cancelled. If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.
- ii. DECISION OF THE BANK IN ALL MATTERS REGARDING ELIGIBILITY OF THE CANDIDATE, SHORTLISTING, CONDUCT OF INTERVIEW, OTHER TESTS, SELECTION, 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 INTERVIEW, VERIFICATION ETC. AND ANY OTHER MATTER RELATING TO THE RECRUITMENT PROCESSES WILL BE FINAL AND BINDING ON THE CANDIDATE. NO CORRESPONDENCE OR PERSONAL ENQUIRIES OR REPRESENTATIONS SHALL BE ENTERTAINED BY THE BANK IN THIS BEHALF.
- iii. Candidates are advised in their own interest to apply online much before the closing date to avoid the possibility of disconnection/ inability / failure to log on to the website on account of heavy load on internet or website jam. The Bank does not assume any responsibility for the candidates not being able to submit their application within the last date on account of the above reasons or any other reason beyond the control of the Bank. Further, candidates are advised to take a printout of their system generated online application form after submitting the application.
- iv. Not more than one application should be submitted by any candidate for the same post. 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. Multiple attendance/ appearances in the Interview for the same post will be summarily rejected/ candidature cancelled.
- v. 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.
- vi. 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.

- vii. 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.
- viii. Any request for change of address, details mentioned in the online application form will not be entertained. Also any request for change of date, time and venue Interview will not be entertained.
- ix. 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.
- x. 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.
- xi. 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.
- xii. The left/right thumb impression which is scanned and uploaded should not be smudged.
- xiii. The hand written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid.
- xiv. Eligible outstation candidates attending the Interview shall be reimbursed to and fro for the shortest route or actual expenses incurred (whichever is lower) on production of evidence of travel.
- xv. NHB shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- xvi. 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 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.
- xvii. At the time of joining, the recommended candidates who are serving in Government / quasi-Government / Statutory Bodies/ Regulatory Bodies / Public Sector Undertakings (PSU) (including Nationalised Banks and Financial Institutions) are required to bring proper discharge/relieving certificates in original from their respective employer.
- xviii. NHB reserves the right to change (cancel/modify/add/raise) any of the eligibility criteria, method of selection etc. The Bank may at its discretion hold re-Interview, wherever necessary in respect of specific candidates(s) and/or all candidates. The Bank reserves the right to reject any application/candidature at

any stage or cancel the conduct of interview without assigning any reason.

- xix. 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. Candidates are advised to keep their e-mail ID alive for receiving communication viz. call letters, Interview date advices etc.
- xx. The Bank takes no responsibility for any delay in receipt or loss of any communication. 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.
- xxi. If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per hand writing expert analysis, his/her candidature/appointment will be cancelled/terminated.
- xxii. **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 Interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the Interview or taking away documents from the venue or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or
- (vi) carrying mobile phones or similar electronic devices of communication at the interview hall such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - (a) to be disqualified from the Interview/selection process for which he/ she is a candidate
 - (b) to be debarred either permanently or for a specified period from any examination conducted by IBPS
 - (c) for termination of service, if he/ she has already joined the Bank service.

xxiii. **e-CALL LETTERS:**

The Centre, venue address, date and time for 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 etc. will be sent by post/ courier.

Intimations will also 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.

xxiv. **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.

xxv. **DISCLAIMER:**

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the Recruitment Process conducted by NHB in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect. Clarifications / decisions given / to be given by the appropriate authority in NHB shall be final and binding.

New Delhi

28.12.2019

[Click here to Apply Online now](#)

General Manager

HR & Administration