

**ONLINE EXAMINATION - RECRUITMENT OF ANALYSTS :  
LENDING OPERATIONS, HUMAN RESOURCES, INVESTMENT & TREASURY,  
INFORMATION TECHNOLOGY & OPERATIONS, GENERAL ADMINISTRATION,  
RISK MANAGEMENT, LEGAL, INTERNAL AUDIT & COMPLIANCE, COMPANY  
SECRETARIAT, ACCOUNTS, STRATEGIC DEVELOPMENT & PARTNERSHIPS  
AND ECONOMIST**

**INFORMATION HANDOUT**

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

The online examination will comprise the following objective type test as stated below:

**Structure of the test for the post of Analyst**

Sr. No.	Name of the Exam	No. of Questions	Maximum Marks	Version	Time (minutes)
<b>Section (A) Objective Type</b>					
1.	Reasoning and Quantitative Aptitude	15	15	Bilingual i.e. Hindi and English except Test of English Language	30 Minutes
2.	English Language	10	10		
3.	Data Analysis and Interpretation	15	15		
<b>Subtotal - (A)</b>		<b>40</b>	<b>40</b>		
<b>Section (B) Objective Type</b>					
4.	<b>Professional Knowledge</b>	40	60	Bilingual i.e. Hindi and English	30 Minutes
<b>Subtotal - (B)</b>		<b>40</b>	<b>60</b>		
<b>Total (A) &amp; (B)</b>		<b>80</b>	<b>100</b>		<b>60 Minutes</b>

The total time for the test is 60 minutes; however you may have to be at the venue for approximately 120 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All questions will be provided in Hindi and English except for English Language test. Section (A) & Section (B) are separately timed. You can attempt any question within the time duration of that Section. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and 'mouse click' that alternative which you feel is appropriate/ correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4<sup>th</sup> of the marks assigned to that question will be deducted as penalty.**

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

- (i) Number of questions answered correctly by a candidate in the objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores\*

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

- (iii) Test scores on total is reported with decimal points upto two digits.

Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.

Some sample questions are given below.

### SAMPLE QUESTIONS

#### REASONING AND QUANTITATIVE APTITUDE

- Q.1.** Some leaders are dishonest. Neelam is a leader. Which of the following inferences definitely follows from these two statements ?  
 (1) Neelam is honest (2) Neelam is dishonest  
 (3) Some leaders are honest (4) Leaders are generally dishonest  
 (5) Neelam is sometimes dishonest
- Q.2.** If the letters of the following alphabet interchange positions, so that A takes the place of Z and Z takes the place of A; B takes the place of Y and Y takes the place of B and so on, what will be the 13th letter from the right ?  
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
 (1) M (2) N (3) O (4) L (5) Other than those given as options
- Q.3.** If the first and the second letters in the word 'DEPRESSION' were interchanged, also the third and the fourth letters, the fifth and sixth letters and so on, which of the following would be the seventh letter from the right ?  
 (1) R (2) O (3) S (4) I (5) Other than those given as options
- Q.4.** In a row of girls, if Seeta who is 10th from the left and Lina who is 9th from the right interchange their seats, Seeta becomes 15th from the left. How many girls are there in the row?  
 (1) 16 (2) 18 (3) 19 (4) 22 (5) Other than those given as options
- Q.5-7.** Study the following table carefully and answer the questions given below \_\_\_\_\_

**Distribution of 1000 candidates as regards their marks in written examination out of 300 and interview out of 100 in a selection examination**

Written Examination Marks	INTERVIEW MARKS					
	Below 30	30-39	40-49	50-59	60-69	70 & above
260 & above	8	18	26	18	26	4
210 to 259	5	4	30	22	10	9
160 to 209	16	10	45	56	18	9
110 to 159	28	42	100	190	15	5
60 to 109	35	115	20	8	7	5
Below 60	32	32	20	4	6	2

- Q.5.** How many candidates did obtain more than 69 percent marks and above in both written examination and interview ?  
 (1) 22 (2) 49 (3) 13 (4) 9 (5) Other than those given as options
- Q.6.** If approximately 325 candidates were to be qualified in the written examination, what should be the percentage of the qualifying marks ?  
 (1) above 20 (2) above 70 (3) above 36  
 (4) above 63 (5) Other than those given as options
- Q.7.** About 42 percent of the candidates fall in which of the following ranges of the interview marks ?  
 (1) 110-159 (2) 110 & below (3) 50 to 70  
 (4) 50 & above (5) Other than those given as options

#### ENGLISH LANGUAGE

- Q.1.** Read the sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. That part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).  
 The regaining of freedom / as we well know has given rise for / many dormant issues / and conflicts in our society.  
 (1) (2) (3) No error  
 (4) (5)

**Q.2-3. Directions :** In each of the following questions, select from amongst the five alternatives, the word most opposite in meaning of the word given in capitals.

**Q.2. LIVELY**

- (1) simple (2) weak (3) dull (4) angry (5) moron

**Q.3. INADVERTENT**

- (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

**Q.4.** Pick out from the words given below this sentence the word which would complete the sentence correctly and meaningfully.

He wants me to look \_\_\_\_\_ his garden during his absence.

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

**Direction :** In each of the following questions, select from amongst the five alternatives, the word nearest in meaning to the word given in capitals.

**Q.5. LETHAL**

- (1) light (2) dangerous (3) deadly  
(4) cruel (5) thoughtless

**Q.6. CENTENARY**

- (1) a guard (2) a hundred years (3) a very old man  
(4) a hundred runs (5) a hundredth anniversary

### DATA ANALYSIS AND INTERPRETATION

**Q.1-3. Directions :** Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer the questions that follow:

Attribute	% of Employees Giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

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

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

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

### PROFESSIONAL KNOWLEDGE

Questions in this test will be based on the area of Specialization.

#### (A) Details of the On-line Examination Pattern:

- (1) The examination would be conducted Online i.e. on a computer.
- (2) All questions will be in Hindi & English except for the test of English Language.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.

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

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

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

- (6) To select a question to answer, you can do one of the following :
- (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
  - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
  - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.
- (8) To change your answer, click another desired option button.
- (9) To save your answer, you **MUST** click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) ONLY Questions that are saved or marked for review after answering will be considered for evaluation.**
- (14) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The section you will view will be highlighted.
- (15) After clicking the **Save & Next** button on the last question for a section, you will automatically be taken to the first question of the next section.
- (16) You can move the mouse cursor over the section names to view the status of the questions for that section.
- (17) Section (A) & Section (B) are separately timed. You can attempt any question within the time duration of that Section.
- (18) The candidates are requested to follow the instructions of the "Test Administrator" carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by NaBFID.
- (19) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (20) After the expiry of 60 minutes, the candidates will not be able to attempt any question or check their answers.
- (21) Please note:**
- (a) **Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.**
  - (b) **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

**[B] General Instructions :**

- (1) Please note date, Reporting time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Latecomers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it. (Preferably the same photograph as was as uploaded).
- (4) You must scrupulously follow the instructions of the Test Administrator and NaBFID Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility) or any other electronic device will be allowed during the examination.
- (6) Please bring the call letter with your photograph affixed thereon, currently valid Photo identity proof in original and a photocopy of the same ID proof which you bring in original - **THIS IS ESSENTIAL. The call-letter along with photocopy of photo identity proof duly stapled together are to be submitted to the invigilator at the end of exam.** Currently valid photo identity proof may be PAN Card/Passport/Driving License/Voter's Card with photograph/ Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letterhead/Valid recent Identity Card issued by a recognised College/ University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this exam.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit.
- (7) Biometric data (thumb impression) and photograph will be captured at the examination venue before the start of examination. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following :
  - (a)If fingers are coated (stamped ink/mehndi/coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
  - (b)If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
  - (c)Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
  - (d)If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.  
(Any failure to observe these points will result in non-admittance for the examination).
- (8) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. NaBFID may take further action against such candidates as deemed fit by it.
- (9) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you **MUST** handover this sheet of paper along with the Call Letter and photocopy of photo identity proof to the invigilator.
- (10) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problems, which may include movement of candidates, delay in test. The conduct of a re-exam is at the absolute discretion of the test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

- (11) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session is required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (12) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (13) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the NaBFID 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.
- (14) Please read instructions related to Social Distancing given on the next page.

### **INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING**

1. Candidate is required to report at the exam venue strictly as per the time slot mentioned in the Call Letter. Latecomers will not be allowed to take the test.
2. Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
3. Items permitted into the venue for Candidates  
**Candidates will be permitted to carry only following items with them into the venue:**
  - a. Mask
  - b. Personal hand sanitizer (50 ml)
  - c. A simple pen and ink stamp pad (blue/black)
  - d. Exam related documents (Call Letter and Photocopy of the ID card stapled with it, ID Card in Original)
  - e. In the case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.**No other Items are permitted inside the venue.**
4. Candidate should not share any of their personal belonging/material with anyone.
5. Candidate should maintain safe social distance with one another.
6. Candidate should stand in the row as per the instructions provided at venue.
7. If a candidate is availing services of a scribe, then scribe also should bring their own Mask.
8. On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

**WISH YOU GOOD LUCK!**