



# NATIONAL HOUSING BANK

Head Office, New Delhi-110003



## RECRUITMENT OF OFFICERS ON CONTRACT BASIS

**SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEES – FROM 14.04.2023 to 13.05.2023**

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

Advt. No. – NHB/HR & Admin./Recruitment/2022-23/2

The National Housing Bank is an apex Financial Institution in the country for housing, set up under an Act of Parliament and is a Statutory body under the Govt. of India. The Bank is the supervisor for Housing Finance Companies and is also a significant provider of development finance. The Bank seeks to catalyze institutional funds to reduce the housing shortage in the country through various developmental initiatives, particularly rural housing and housing for economically weaker sections in urban areas. The Bank is mandated for the holistic development of the housing finance market in the country.

To meet the new challenges, NHB requires experienced, talented, and committed professionals and invites applications from eligible candidates for appointment to contractual posts at Senior Project Finance Officer and Project Finance Officer.

### 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 & interview processes etc. and ensure to fulfil all the eligibility conditions for admission to the interview.
- 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 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 / interview 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](http://www.nhb.org.in) from **14.04.2023 to 13.05.2023**. **No other mode of submission of Application shall be accepted.** The link to go to application will be uploaded on Bank's website shortly.

#### 3. IMPORTANT DATES/MONTHS

| Events  | Tentative Dates/Months <sup>^</sup>                |
|---|--|
| Cut-off date for eligibility criteria   | 01.04.2023   |
| Website link open for Online registration of Applications and payment of fees/ intimation charges | 14.04.2023 to 13.05.2023 (both days are inclusive) |
| Last date for online registration of Applications and payment of fees/intimation charges          | 13.05.2023   |
| Download of e-Call Letter for Interview   | Separate intimation                                |

<sup>^</sup>The Bank reserves rights to make changes in the above schedule. Date of Interview will be intimated in advance to all applicants. Candidates are advised to check their registered E-mail on regular basis besides official website of NHB for updates.

#### 4. NUMBER OF VACANCIES

| Post                           | FRESH RECRUITMENT (ON CONTRACT) |    |                      |     |    | Total |
|--------------------------------|---------------------------------|----|----------------------|-----|----|-------|
|                                | SC                              | ST | OBC-NCL <sup>^</sup> | EWS | UR |       |
| Senior Project Finance Officer | 3                               | 1  | 5                    | 2   | 9  | 20    |
| Project Finance Officer        | 3                               | 1  | 5                    | 2   | 9  | 20    |

SC: Scheduled Caste; ST: Scheduled Tribe; OBC-NCL: Other Backward Classes-Non-Creamy Layer; EWS: Economically Weaker Sections; UR: Unreserved.

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

- 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 the 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.

**Out of the aforesaid posts two posts are reserved for PwBD candidates as under:**

| Post                           | Reserved for |    |    |    |    | Total |
|--------------------------------|--------------|----|----|----|----|-------|
|                                | LD           | VI | HI | MD | ID |       |
| Senior Project Finance Officer | -            | -  | 01 | -  | -  | 01    |
| Project Finance Officer        | 01           | -  | -  | -  | -  | 01    |

### 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 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.

#### 5.1 Nationality / Citizenship

A candidate must be a citizen of India

#### 5.2 Age Limit (As on 01.04.2023)

| Post                           | Age (Minimum ) | Age (Maximum) |
|--------------------------------|----------------|---------------|
| Senior Project Finance Officer | 40 years       | 59            |
| Project Finance Officer        | 35 years       | 59            |

Note: The maximum age limit specified is applicable to Unreserved and EWS Category Candidates.

#### Relaxation of upper age limit:

| Sr. No. | Category of Candidate  | Age Relaxation  |
|---------|--|---|
| 5.2 (a) | Scheduled Caste and Scheduled Tribe  | As the maximum age limit is more than 56 in both the cases, no further age relaxation is permitted. |
| 5.2 (b) | Other Backward Classes (Non-Creamy Layer)  |   |
| 5.2 (c) | Persons with Benchmark Disabilities (PwBD) as defined under "The Rights of Persons with Disabilities Act, 2016".   |   |
| 5.2 (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. | As the maximum age limit is more than 56 in both the cases, no further age relaxation is permitted. |

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.

**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-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in Govt. Job ceases.
- ii. The age relaxation mentioned under Sr. No. 5.2(a)(b)(c) and (d) is allowed on cumulative basis as per Govt. Guidelines. Since after all relaxation the upper age limit cannot exceed 56 years no further age relaxation has been accounted for as per Govt. of India guidelines.
- iii. There is no reservation for Ex-servicemen in Officers' Cadre.

**5.3 Minimum Educational Qualifications (as on 01.04.2023):**

|  |
|--|
| <b>i. Senior Project Finance Officer and Project Finance Officer</b>                 |
| <b>Minimum Educational Qualification</b>   |
| Graduate in any discipline<br>CA/ICWA/MBA (Finance) or equivalent will be preferred. |

**ii. Minimum Post-qualification Experience (as on 01.04.2023)**

| Post                           | Minimum Post-qualification Experience  | Skills & Competencies  |
|--------------------------------|--|--|
| Senior Project Finance Officer | Officers with minimum working experience of 15 years in SCBs/Financial Institutions of which minimum 10 years of experience in handling Credit/ Project Finance.<br>The last post held by the candidate should be at SMG Scale V or above in PSBs / Grade D or above in Financial Institutions with last drawn gross salary equivalent to SMG Scale - V of IBA scale.    | Appraisal and handling of credit/project proposals and monitoring. Experience in Project Evaluation, Financial Modelling & Project Assessment. |
| Project Finance Officer        | Officers with minimum working experience of 10 years in SCBs/Financial Institutions of which minimum 5 years of experience in handling Credit/ Project Finance.<br>The last post held by the candidate should be at MMG Scale III or above in PSBs / Grade B or above in Financial Institutions with last drawn gross salary equivalent to MMG Scale - III of IBA scale. | Appraisal and handling of credit/project proposals and monitoring. Experience in Project Evaluation, Financial Modelling & Project Assessment. |

**iii. Period of Contract for Senior Project Finance Officer and Project Finance Officer:**

**Period of Contract:** Initial tenure for a period of 3 years which can be extended for a maximum term of 5 years or 62 years of age whichever is earlier (subject to annual review).

**iv. Role & Job Profile**

|  |                                       |
|--|---------------------------------------|
| <b>Name of Post</b>  | <b>Senior Project Finance Officer</b> |
| <b>Job Profile:</b>  |                                       |
| The job profile of the Senior Project Finance Officer on Contract shall be as under:   |                                       |
| <ul style="list-style-type: none"> <li>• To assist the Bank in Project Evaluation, Financial Modelling, Project Appraisal, Project Assessment, Negotiations, Preparation of Credit/Project Proposal, Supervising and Monitoring, Project inspection.</li> <li>• Responsible for liasoning with State Govt./Banks/HFCs/RDBs or any other class of institutions for sourcing of housing projects/urban infrastructure development projects / refinance proposals</li> <li>• Responsible for collection and compilation of information and its completeness</li> <li>• Due diligence of the proposals and facilitating disbursement by the Bank</li> <li>• 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</li> <li>• Responsible for developing and maintaining an effective communication channel with Bank and different agencies and monitoring of projects and its MIS</li> <li>• Any additional activities assigned by the Bank</li> </ul> |                                       |
| <b>Name of Post</b>  | <b>Project Finance Officer</b>        |
| <b>Job Profile:</b>  |                                       |
| The job profile of the Project Finance Officer on Contract shall be as under:  |                                       |
| <ul style="list-style-type: none"> <li>• To assist the Bank in Project Evaluation, Financial Modelling, Project Appraisal, Project Assessment, Negotiations, Preparation of Credit/Project Proposal, Supervising and Monitoring, Project inspection.</li> <li>• Responsible for liasoning with State Govt./Banks/HFCs/RDBs or any other class of institutions for sourcing of housing projects/urban infrastructure development projects / refinance proposals</li> <li>• Responsible for collection and compilation of information and its completeness</li> <li>• Due diligence of the proposals and facilitating disbursement by the Bank</li> <li>• 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</li> <li>• Responsible for developing and maintaining an effective communication channel with Bank and different agencies and monitoring of projects and its MIS</li> <li>• Any additional activities assigned by the Bank</li> </ul> |                                       |

**Notes:**

- i. 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.
- ii. 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.
- 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.

**5.4 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. Intellectual disability including Autism Spectrum Disorder, 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. Unreserved /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.

**5.5 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:-

- 5 acres of agricultural land and above;
- Residential flat of 1000 sq. ft. and above;
- Residential plot of 100 sq. yards and above in notified municipalities;
- 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 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:-

- District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/ 1<sup>st</sup> Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner.
- Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate.
- Revenue Officer not below the rank of Tehsildar and
- 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**

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.

**However, if in case, number of applications are on higher side, NHB reserves the right to conduct examination for shortlisting of candidates to interview phase. However, the examination in this case would be qualifying and final selection would be based on Interview only.**

Mere fulfilling of minimum educational, professional qualification and post-qualification experience will not vest any right in candidate for being called for Interview. The 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.

**While appearing for the Interview for the posts mentioned in this advertisement, 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.

- Printout of the valid Interview e-Call Letter/Physical Call Letter.
- Valid system generated printout of the online application form registered.
- Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
- Photo Identify Proof as indicated in **Point 10 (C)** of the advertisement.
- Mark-sheets or certificates for Graduation or Post-graduation etc.
- 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 2022-23.  
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.
- Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- Income and Asset Certificate issued by the Competent Authority in the prescribed format as 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 2022-23.
- 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.
- 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.
- Experience certificates.
- Post – qualification Experience Certificates.
- 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                           | Compensation:  |
|--------------------------------|--|
| Senior Project Finance Officer | Fixed compensation of Rs 3.5 lacs per month.<br>In case of outstation duty, travelling and halting allowances will be as applicable to TEG Scale VI cadre (IBA Scale). |
| Project Finance Officer        | Fixed compensation of Rs 2.5 lacs per month.<br>In case of outstation duty, travelling and halting allowances will be as applicable to SMG Scale IV cadre (IBA Scale). |

*^Besides the emoluments given above, no other benefits shall be payable except TA/HA on office tours.*

There shall be no probation period for the officers and in case of non-satisfactory performance, Bank shall have the right to terminate the contract by giving one month notice.

**The selected candidate for the above posts 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.**

**Leave Entitlement:**

The 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 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.

## 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 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 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 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.

## 10. HOW TO APPLY

### DETAILED GUIDELINES/PROCEDURES FOR -

- Application Registration
- Payment of Fees
- Document Scan and Upload

Candidates can apply **ONLY** through online mode from **14.04.2023 to 13.05.2023** and **no other mode of application will be accepted.**

### **Important points to be noted before Registration**

Before applying online, candidates should –

- 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)** to this Advertisement.
- Signature in CAPITAL LETTERS will NOT be accepted.
- 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).
- 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."
- 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).
- Keep the necessary details/documents ready to make **Online Payment** of the requisite application fee/ intimation charges.
- 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: 14.04.2023 to 13.05.2023.** Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

### A. Application Registration

- Candidates to go to the **National Housing Bank** website [www.nhb.org.in](http://www.nhb.org.in) click on the section "**Opportunities@NHB**" à "**CURRENT VACANCIES**" à "**Recruitment of Officers on Contract – 2023**" à "**Click here to Apply Online (Link will be activated shortly)**" which will open a new screen.
- 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.
- Candidates are required to upload their -
  - Photograph
  - Signature
  - Left thumb impression
  - A hand written declaration as per the specifications given in **Point 10C (C)** to this Advertisement.
- 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.
- 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.
- 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.
- Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- 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 10 (C)** below.
- Candidates can proceed to fill other details of the Application Form.
- Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- 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.
- Click on 'Payment' Tab and proceed for payment.
- Click on 'Submit' button.

### B. Payment of Fees

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

- The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- 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.
- 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, venue of 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 hand written declaration uploaded in the online application form/ unsuccessful fee /intimation charges payment will not be considered as valid.**

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 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, 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 20 kb – 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 Left thumb impression should be of the applicant and not by any other person.
- Left thumb impression -
- 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 left thumb impression and hand written declaration.
- Click on the respective link "Upload left thumb impression / hand written declaration".

- Browse and Select the location where the Scanned 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 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 face in 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 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 hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her 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 for interview etc. may route each such queries/complaints to the link <http://cgrs.ibps.in>. Candidate must mention '**Recruitment of Officers on contract – 2023**' in the subject of the email.

**12. 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 01.04.2023**, 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 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.
- 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.
- 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 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 hand written declaration has to be in the candidate's hand writing 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. Eligible outstation candidates attending the interview for the post of Senior Project Finance Officer and Project Finance Officer shall be reimbursed to and fro AC II Tier Fare by the shortest route, or bus fare through shortest route or actual expenses incurred (whichever is lower) on production of evidence of travel. A candidate, if found ineligible for appearing in interview will not be reimbursed any travel fare. In case the candidate travel through Air, the AC II Tier train fare or actual fare whichever is less shall be reimbursed. Request for local conveyance will not be entertained.
- xvi. 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.
- xvii. 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.
- xviii. 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.
- xix. At the time of joining, the recommended candidates who are serving in Government / quasi-Government / Public Sector Undertakings(PSU) (including Nationalised Banks and Financial Institutions) are required to bring proper discharge/relieving certificates in original from their respective employer.
- xx. NHB reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional selection etc.
- xxi. 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.
- xxii. 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](http://www.nhb.org.in) for latest updates.
- xxiii. 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.

**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 interview, as arrangement for their safekeeping cannot be assured. NHB conducting 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.**

**xxiv. 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 and Interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –**

1. using unfair means or
2. impersonating or procuring impersonation by any person or
3. 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
4. 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
5. resorting to any irregular or improper means in connection with his/ her candidature or

6. obtaining support for his/ her candidature by unfair means, or
  7. carrying electronic devices of communication in the examination/ interview hall such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
    - a. to be disqualified from the examination 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.
- 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.**

**xxv. 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](http://www.nhb.org.in) by entering his/her details i.e. Registration Number and Password/ Date of Birth.

**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](http://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.**

**xxvi. 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](http://www.nhb.org.in) from time to time.

**xxvii. 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.

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

**New Delhi**

**14.04.2023**

**General Manager**

**HRMD**

Size: 25x14cm

Size: 25x25cm