

#### 4. SELECTION PROCEDURE:

The selection will be in three Phases as furnished below:

<b>1. Manager in Grade 'B' (RDBS)</b>
<b>Phase I – Preliminary Examination (Online Exam)</b>
<b>Objective Type: MCQ (Multiple Choice Questions)</b> i) Test of Reasoning – 20 marks ii) English Language – 40 marks iii) Computer Knowledge –20 marks iv) General Awareness – 20 marks v) Quantitative Aptitude – 20 marks vi) Economic & Social Issues (with focus on Rural India) –40 marks vii) Agriculture & Rural Development (with focus on Rural India) - 40 marks <b>Duration: 120 Minutes Composite Time - Total 200 marks</b>
<b>Phase II – Main Examination will be online and will be a mix of MCQ and descriptive pattern.</b>
<b>Paper - I (Writing skills online through key board) General English: (Descriptive)</b> Duration: 1 ½ hrs – 100 Mark The analytical and drafting ability of the candidate shall be assessed from the Descriptive English paper through essay writing, comprehension, report writing, paragraph writing & Letter writing. <b>Paper–II (MCQ) Economic and Social Issues and Agri. and Rural Development (with focus on Rural India) for General Posts</b> Duration: 1 ½ hrs. – 100 Mark <b>Paper–III (MCQ) Development Economics, Statistics, Finance &amp; Management</b> Duration: 1 ½ hrs. – 100 Mark
<b>Phase III – Interview</b>
Applicants qualifying in the Phase-II Examination and securing sufficiently high rank in merit shall be short-listed for interview.  Marks for Interview : 40 Marks

#### Note:

- i. The Preliminary Examination is only qualifying in nature and is meant to serve as a screening test. Candidates who qualify and rank sufficiently high as decided by NABARD, shall be called for appearing at the Main Examination. The calling ratio for Main Exam shall be 1:25. There will be penalty for wrong answers marked by the candidate. ***For every wrong answer marked, 1/4th of the marks assigned to that question will be deducted as penalty in Phase I and Phase II, both. Cut-offs in Phase I and Phase II may be applied in two stages : (i) On scores in individual tests, (ii) On Total Score***

- ii. Only such candidates who score the minimum cut off marks or above in the Main Examination will be shortlisted for interview. The calling ratio for Interview shall be 1:5. The final selection and ranking of the applicants for the post of Manager in Grade 'B' (RDBS) will be based on their performance in the Phase-II Main Examination and Interview, taken together. In case of candidates securing same marks their ranking will be decided as under:
  - a. Among the candidates having equal marks in total (Main examination + interview taken together), the candidate with higher marks in Main Examination will be ranked higher.
  - b. In case of having equal marks in Main Examination, candidate with higher qualification or in case of similar qualification, candidate with higher marks in graduation will be ranked higher. In case of further tie-up, the candidate senior in age will be ranked higher.
- iii. With a view to overcoming the possibility of applicants seeking help of other applicants during the online / main exam, the Bank would be analysing the responses of applicants in the main examination with other appeared applicants to detect patterns of similarity of right and wrong answers. On the basis of such an analysis, if it is suspected that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel the candidature of the suspected applicants. Hence the applicants are advised in their own interest not to indulge in any unfair practice in the exams.

## 5. SYLLABUS

Illustrative syllabus for **Phase II (Main Examination)** may be as furnished below:

**Paper I - English (Online Descriptive Paper):** Essay, Precis writing, Comprehension and Business/Office Correspondence. (Common for both General and Agriculture Posts)

**Paper II - Economic & Social Issues and Agriculture & Rural Development (For General Posts)**

**Economic & Social Issues:** Nature of Indian Economy - Structural and Institutional features - Economic underdevelopment - Opening up the Indian Economy - Globalisation - Economic Reforms in India - Privatisation. Inflation - Trends in Inflation & their Impact on National Economy and Individual Income. Employment Generation in India - Rural and Urban - Measurement of Poverty - Poverty Alleviation Programmes of the Government. Population Trends - Population Growth and Economic Development - Population Policy in India. Agriculture - Characteristics / Status - Technical and Institutional changes in Indian Agriculture - Agricultural performance - Issues in Food Security in India - Non Institutional and Institutional Agencies in rural credit. Industry - Industrial and Labour Policy - Industrial performance - Regional Imbalance in India's Industrial Development - Public Sector Enterprises. Rural banking and financial institutions in India - Reforms in Banking/ Financial sector. Globalisation of Economy - Role of International Funding Institutions - IMF & World Bank - WTO - Regional Economic Co-operation. Social Structure in India - Multiculturalism - Demographic trends - Urbanisation and Migration - Gender Issues Joint family system - Social Infrastructure - Education - Health and Environment. Education - Status & System of Education - Socio -Economic Problems associated with Illiteracy - Educational relevance and

educational wastage - Educational Policy for India. Social Justice: Problems of scheduled castes and scheduled tribes - socio-economic programmes for scheduled castes and scheduled tribes and other backward classes. Positive Discrimination in favour of the under privileged - Social Movements - Indian Political Systems - Human Development. Current Economic & Social Issues.

### **Agriculture and Rural Development:**

*Agriculture*: definition, meaning and its branches, Agronomy: definition, meaning and scope of agronomy. Classification of field crops. Factors affecting on crop production, Agro Climatic Zones; Cropping Systems: Definition and types of cropping systems. Problems of dry land agriculture; Seed production, seed processing, seed village; Meteorology: weather parameters, crop-weather advisory; Precision Farming, System of Crop Intensification, organic farming;

- a) *Soil and Water Conservation* : Major soil types, soil fertility, fertilisers, soil erosion, soil conservation, watershed management;
- b) *Water Resource*: Irrigation Management: types of irrigation, sources of irrigation, crop-water requirement, command area development, water conservation techniques, micro-irrigation, irrigation-pumps, major, medium and minor irrigation.
- c) *Farm and Agri Engineering* : Farm Machinery and Power, Sources of power on the farm- human, animal, mechanical, electrical, wind, solar and biomass, bio fuels, water harvesting structures, farm ponds, watershed management, Agro Processing, Controlled and modified storage, perishable food storage, godowns, bins and grain silos.
- d) *Plantation & Horticulture* : Definition, meaning and its branches. Agronomic practices and production technology of various plantation and horticulture crops. Post-harvest management, value and supply chain management of Plantation and Horticulture crops.
- e) *Animal Husbandry* : Farm animals and their role in Indian economy, Animal husbandry methods in India, common terms pertaining to different species of livestock, Utility classification of breeds of cattle. Introduction to common feeds and fodders, their classification and utility.  
Introduction to poultry industry in India (past, present and future status ), Common terms pertaining to poultry production and management. Concept of mixed farming and its relevance to socio-economic conditions of farmers in India. Complimentary and obligatory nature of livestock and poultry production with that of agricultural farming.
- f) *Fisheries*: Fisheries resources, management and exploitation - freshwater, brackish-water and marine; Aquaculture- Inland and marine; biotechnology; post-harvest technology. Importance of fisheries in India. Common terms pertaining to fish production.
- g) *Forestry*: Basic concepts of Forest and Forestry. Principles of silviculture, forest mensuration, forest management and forest economics. Concepts of social forestry, agroforestry, joint forest management. Forest policy and legislation in India, India State of Forest Report 2015. Recent developments under Ministry of Environment, Forest and Climate Change.

- h) *Agriculture Extension*: Its importance and role, methods of evaluation of extension programmes, Role of Krishi Vigyan Kendra's (KVK) in dissemination of Agricultural technologies.
- i) *Ecology and Climate Change*: Ecology and its relevance to man, natural resources, their sustainable management and conservation. Causes of climate change, Green House Gases (GHG), major GHG emitting countries, climate analysis, distinguish between adaptation and mitigation, climate change impact to agriculture and rural livelihood, carbon credit, IPCC, UNFCCC, CoP meetings, funding mechanisms for climate change projects, initiatives by Govt of India, NAPCC, SAPCC, INDC
- j) Present Scenario of Indian Agriculture and Allied activities; recent trends, major challenges in agriculture measures to enhance viability of agriculture. Factors of Production in agriculture; Agricultural Finance and Marketing; Impact of Globalization on Indian Agriculture and issues of Food Security; Concept and Types of Farm Management.

**Rural Development** - Concept of Rural Area, Structure of the Indian Rural Economy- Importance and role of the rural sector in India- Economic, Social and Demographic Characteristics of the Indian rural economy, causes of rural backwardness.

Rural population in India; Occupational structure, Farmers, Agricultural Labourers, Artisans, Handicrafts, Traders, Forest dwellers/tribes and others in rural India- Trends of change in rural population and rural work force; problems and conditions of rural labour; Issues and challenges in Handlooms

Panchayati Raj Institutions – Functions and Working. MGNREGA, NRLM – Aajeevika, Rural Drinking water Programmes, Swachh Bharat, Rural housing, PURA and other rural development programmes.

### **Paper – III - Analytical Paper on Development Economics, Statistics, Finance and Management**

**Development Economics**: Measures of development, Economic Development Models, role of subsidies, importance of savings and investment, Importance of agriculture, Terms of trade in agriculture, Development issues in India – Post 2015 Agenda.

**Statistics**: Basic statistical concepts, Summarizing of data, Frequency distribution, Measures of Central Tendency, Relative dispersion, Elementary Probability, Relative Frequency Approach, sampling, Axiomatic Approach, Analysis of frequency distribution, Correlation, Regression, Sampling Methods, Time Series Analysis.

**Finance**: Financial system in India; Regulation of Banks & Financial Institutions, Banking and financial Institutions in India; financial system- features, characteristics and issues; Micro finance, its significance and importance; Union Budget; Project finance- Assessment and Sources for block capital, working capital, Infrastructure financing- Risk Management in Banking Sector, Sources of capital, instruments and methods, salient features; Development finance- scope and needs of development finance; Concept of project cycle management, Private and Social Cost Benefit significance of development finance, , Financial Inclusion – Use of Technology, Public Private Partnership,

**Management:** Management: its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation.

**Leadership:** The Tasks of a Leader; Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader.

- a) **Human Resource Development:** Concept of HRD; Goals of HRD; Performance Appraisal - Potential appraisal and development - Performance Counselling - Career Planning - Training and Development - Rewards - Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale.
- b) **Communication:** Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

As regards the syllabus for Phase – I examination paper, candidates may use the above indicated syllabus for relevant sections of Phase I examination wherever applicable.