



NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

**Plot No, C-24, G Block, Bandra Kurla Complex
Bandra (E), Mumbai 400051**

ADVERTISEMENT No. 06

**RECRUITMENT OF SPECIALISTS ON CONTRACT - 2025-26 -
RMD, RMSMED, DOR, DDMABI, DIT and DEAR**

NABARD is an all-India Apex Organization, wholly owned by Government of India and an equal opportunity employer. NABARD invites **only ONLINE** applications, in the prescribed format, from Indian citizens, having necessary qualification and experience, for engagement of **17 (seventeen)** Specialists on contract for its **Head Office, Mumbai**. Candidates can apply **only ONLINE** on NABARD website www.nabard.org between **19.12.2025** to **02.01.2026**.

Before applying, candidates should read all the instructions carefully and ensure that they fulfill all the eligibility criteria for the post. NABARD would admit candidates on the basis of the information furnished in the ONLINE application along with applicable requisite fee and shall verify their eligibility at the stage of interview / joining. If, at any stage, it is found that any information furnished in the ONLINE application is false/ incorrect or if according to the Bank, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled, and he/she will not be allowed to appear for the interview / joining.

Candidates are requested to apply **only ONLINE** through Bank's website www.nabard.org. No other mode of submission of application will be accepted by NABARD. **ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.**

Help Facility: In case of any problem in filling up the form, payment of fee/intimation charges, complaints may be made at "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/>. Do not forget to mention "**NABARD – Recruitment to the post of Specialists on contract**" in the subject of the email.

Important Dates / Timelines

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| Online Application Registration and Payment of Online Fees/Intimation Charges | 19.12.2025 to 02.01.2026 |
| NABARD reserves the right to make change in the dates indicated above. | |



I NUMBER OF VACANCIES AND RESERVATION

| Sr. No. | Department Name | Name of the post | SC | ST | OBC | EWS | UR | Total |
|---------|-----------------|---|----------|----------|----------|----------|-----------|-----------|
| 1 | RMD | Additional Chief Risk Manager | 0 | 0 | 1 | 0 | 1 | 2 |
| 2 | | Risk Manager – Data Analytics and Market Intelligence (DAMI) Cell | 0 | 0 | 0 | 0 | 1 | 1 |
| 3 | | Risk Manager - Credit Risk | 0 | 0 | 0 | 0 | 2 | 2 |
| 4 | | Risk Manager - Market Risk | 0 | 0 | 0 | 0 | 1 | 1 |
| 5 | | Risk Manager - Operational Risk | 0 | 0 | 0 | 0 | 1 | 1 |
| 6 | RMSMED | Producer Organization Manager | 0 | 0 | 0 | 0 | 1 | 1 |
| 7 | | Geographical Indications (GI) Manager | 0 | 0 | 0 | 0 | 1 | 1 |
| 8 | | Incubation Centre / Startup Manager | 0 | 0 | 0 | 0 | 1 | 1 |
| 9 | | Senior Consultant | 0 | 0 | 0 | 0 | 1 | 1 |
| 10 | DOR | Financial Analyst | 0 | 0 | 0 | 0 | 2 | 2 |
| 11 | DDMABI | Data Scientist-cum-BI Developer | 0 | 0 | 0 | 0 | 1 | 1 |
| 12 | DIT * | Project Manager - IT Operations and Infrastructure Services | 0 | 0 | 0 | 0 | 1 | 1 |
| 13 | | Project Manager - Information Security Operations | 0 | 0 | 0 | 0 | 1 | 1 |
| 14 | DEAR | Senior Statistical Analyst | 0 | 0 | 0 | 0 | 1 | 1 |
| | | Total | 0 | 0 | 1 | 0 | 16 | 17 |

* Individuals currently employed through a vendor / partner in any ongoing project in NABARD are not eligible to apply.

II Place of posting - MUMBAI

III. ELIGIBILITY CRITERIA: Educational Qualification, Experience and Job Profile (as on 01 December 2025)



1. Additional Chief Risk Manager

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| Age | 30 to 62 years |
| Qualification | <p>Mandatory Graduate/ Postgraduate in Economics/ Statistics/ Finance/ Business Administration from a recognized University / Masters in Management MBA/ PGDI or CA/CS</p> <p>Desirable Certification in Risk Management from GARP/PREMI A or CFA qualification.</p> |
| Experience | <p>Essential</p> <ol style="list-style-type: none"> 1. Minimum 10 years' experience in Banking, Financial Sector and Insurance (BFSI). 2. Minimum 05 years in Senior Management Level in Risk Management (preferably Credit Risk and Market Risk) in a regulated lending entity in BFSI Sector or in any reputed Credit rating Agency approved by RBI. <p>Desirable</p> <ol style="list-style-type: none"> 1. Experience of working as Risk Officer / Head of Risk Management Department in a regulated lending entity in BFSI Sector, preferably Commercial Banks. 2. Good understanding of market risk and /or liquidity risk management and /or operational risk, with exposure to analytics being an added desirable experience. 3. Experience of appraisal and monitoring of high value projects. 4. Climate change / ESG. |
| Job profile | <ol style="list-style-type: none"> 1. Developing and managing comprehensive Risk Management Policies and ensure that they are within the framework of RBI regulations and BASEL III norms. 2. Framing and Reviewing the Risk Management policies like Credit Risk, Operational Risk, Fraud Risk, Fund Transfer Pricing, Market Risk, Operational Risk and ASSET Liability Management. 3. Assisting in the business continuity planning framework of the Bank. 4. Benchmarking Bank's risk appraisal processes in line with best practices in other peer institutions. 5. Ensuring continuous improvement in the Risk Management Practices / policies of the Bank. 6. Defining Qualitative and Quantitative parameters tolerance for key risks. Qualification of risks and development of effective plans for mitigation of risks and monitoring the progress of risk mitigation activities. 7. Assessment of risk through various tools such as, Rating Models , EWS systems, default forecasting and monitoring systems. |



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| | <p>Collateral Management reports, Model Validation reports, RCSA& BIA techniques, market information , etc.</p> <p>8. Preparation of Credit Reports / templates for specific business departments.</p> <p>9. Assessment of high value credit proposals on a specific need basis.</p> <p>10. Any other work entrusted by the Bank from time to time.</p> |
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2. Risk Manager – Data Analytics and Market Intelligence (DAMI) Cell

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| Age | 30 to 60 years |
| Qualification | <p>Mandatory Post Graduate Degree in Finance / Commerce / Economics / Statistics / Econometrics / Mathematics / Mathematical Statistics / or MBA / PGDBA / PGPM / PGDM or a Bachelor's Degree in Engineering from an Indian University/ Institute recognized by Government bodies AICTE or a similar Foreign University /Institute /CA/ ICWA.</p> <p>Desirable Specialization in Data Science, Information Technology Diploma or Data Statistics, Business Analytics.</p> |
| Experience | <ol style="list-style-type: none"> 1. Minimum 5 years of Practitioner level experience in Risk Management in Risk Consultancy Firms, Risk Rating Firms, Professional Training Institutes (NIBM, NISM, etc.) with experience of developing and implementing Risk Management Software Solutions covering enterprise risk management applications and having Information Technology background will be preferred. 2. Frontline staff working in/ having only procedural knowledge of 'Risk taking' desks are not eligible and only those who possess domain expertise in independent Risk management functions may apply. |
| Job profile | <ol style="list-style-type: none"> 1. Acquiring data from primary or secondary data sources and analysis of available data, reports using statistical techniques to prepare periodic as well as need-based reports (routine, standardized, thematic) on issues pertaining to credit, and related risks. Conducting Industry and Sector Analysis and providing report for the same to Risk Management Department (RMD) and Top Management periodically. 2. To put in place and also monitor default forecasting/Early Warning Signals in loan accounts, assess portfolio level credit risk for the Bank for preparation of timely Risk Mitigation plans and implementation of recovery strategies, involving analysis, recommendation to prevent delinquencies; To undertake risk-return evaluation of the Bank's loan portfolio from time to time for providing insight and feedback for policy formation and portfolio management efforts. 3. To undertake Statistical modelling and data analysis for various frameworks of Credit Risk Management including Model development, methodology testing and validation of models for |



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| | <p>obligors and facilities involving research insights in to clients profiles, industry/ sector level data, analysis of financial statements and other information using quantitative and qualitative data analysis techniques, building model logic, and finalizing model output; Evaluating efficacy, consistency and accuracy of models and to review, test and validate the Risk Rating Models for all obligors and facilities at periodic intervals using various statistical models</p> <p>4. Any other work entrusted by the Bank from time to time.</p> |
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3. Risk Manager - Credit Risk

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| Age | 30 to 50 years (30-45 years preferred) |
| Qualification | <p>Mandatory Post Graduate Degree in Finance / Commerce / Economics / Statistics / Econometrics / Mathematics / Mathematical Statistics / or MBA / PGDBA / PGPM / PGDM from an Indian University/ Institute recognized by Government bodies AICTE or a similar Foreign University /Institute /CA/ ICWA.</p> <p>Desirable Certification from GARP, PRMIA, CMIRM from IRM (UK), Diploma in Data Science, Data Analytics or Data Statistics, Business Analytics, Chartered Financial Analyst (CFA) (USA).</p> |
| Experience | <p>Minimum 5 years' experience of having worked in Risk Management Department of a financial institution viz., Commercial Bank, AIFI, Systemically Important NBFC with a portfolio of assets bearing credit risk and off-balance sheet risks. It will be desirable that they were also involved in developing and implementing risk & pricing models.</p> <p style="text-align: center;">‘Or’</p> <ol style="list-style-type: none"> 1. Minimum 5 years of Practitioner level experience in Risk Management including in evaluation of efficacy, consistency and accuracy aspects of models used by Banks/FIs/SEs/other Clients. Experience as above in Risk Consultancy Firms, Risk Rating Firms, Professional Training Institutes (NIBM, NISM, etc.). 2. Those who have experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred. 3. Frontline staff working in/ having only procedural knowledge of ‘Risk taking’ desks are not eligible and only those who possess domain expertise in independent Risk management functions may apply. |
| Job profile | <ol style="list-style-type: none"> 1. Acquiring data from primary or secondary data sources and analysis of available data, reports using statistical techniques to prepare periodic as well as need-based reports (routine, standardized, thematic) on issues pertaining to credit, and related risks. Conducting Industry and |



- Sector Analysis and providing report for the same to Risk Management Department (RMD) and Top Management periodically.
2. Identifying the key financial and non-financial risks, recommending actions for mitigation of those risks; Review, update and finalize various credit risk related policies and frameworks to ensure that they are compliant with the relevant new legislation and implement the same in consultation with other user departments and Regional Offices (ROs).
 3. Undertake vetting of exposure limit for different borrowers / different sectors on periodical basis; To put in place and also monitor default forecasting/Early Warning Signals in loan accounts, assess portfolio level credit risk for the Bank for preparation of timely Risk Mitigation plans and implementation of recovery strategies, involving analysis, recommendation to prevent delinquencies; To undertake risk-return evaluation of the Bank's loan portfolio from time to time for providing insight and feedback for policy formation and portfolio management efforts.
 4. To undertake Statistical modelling and data analysis for various frameworks of Credit Risk Management including Model development, methodology testing and validation of models for obligors and facilities involving research insights in to clients profiles, industry/ sector level data, analysis of financial statements and other information using quantitative and qualitative data analysis techniques, building model logic, and finalizing model output; Evaluating efficacy, consistency and accuracy of models and to review, test and validate the Risk Rating Models for all obligors and facilities at periodic intervals using various statistical models.
 5. Applying appropriate sensitivity and scenario analysis to support regulatory compliance and to conduct Stress Testing and Scenario Analysis, based on macroeconomic and industry specific data for assessing risk in the financial sector and in Banks/FIs/SEs/other Clients.
 6. To develop and review the Bank's ICAAP document and provide support to Finance Department and Accounts Department for capital planning and financial planning based on analytical, computation and modelling process; To develop & validate the RAROC Framework & Risk Based Pricing Tools; To build and maintain MIS for reporting to Top Management/Regulator based on the BASEL III reporting norms.
 7. Plan, design & conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD).
 8. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.
 9. Risk assessment of credit proposal and CRAR calculations.
 10. Any other work entrusted by the Bank from time to time.



4. Risk Manager - Market Risk

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| Age | 30-50 years (30-45 years preferred) |
| Qualification | <p>Mandatory Post Graduate Degree in Finance / Commerce / Economics / Statistics / Econometrics / Mathematics / Mathematical Statistics / or MBA / PGDBA / PGPM / PGDM from an Indian University/ Institute recognized by Government bodies AICTE or a similar Foreign University /Institute /CA/ ICWA.</p> <p>Desirable Certification from GARP, PRMIA, CMIRM from IRM (UK), Diploma in the area of Data Science, Data Analytics or Data Statistics, Business Analytics, Chartered Financial Analyst (CFA) (USA).</p> |
| Experience | <p>Minimum 5 years' experience of having worked in Risk Management Department of a financial institution viz., Commercial Bank, AIFI, Systemically Important NBFC with a portfolio of assets bearing credit risk and off-balance sheet risks. It will be desirable that they were also involved in developing and implementing risk & pricing models.</p> <p style="text-align: center;">‘Or’</p> <ol style="list-style-type: none"> 1. Minimum 5 years of Practitioner level experience in Risk Management including in evaluation of efficacy, consistency and accuracy aspects of models used by Banks/FIs/SEs/other Clients. Experience as above in Risk Consultancy Firms, Risk Rating Firms, Professional Training Institutes (NIBM, NISM, etc.). 2. Those who have experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred. 3. Frontline staff working in/ having only procedural knowledge of ‘Risk taking’ desks are not eligible and only those who possess domain expertise in independent Risk management functions may apply. |
| Job profile | <ol style="list-style-type: none"> 1. Acquiring data from primary or secondary data sources and analysis of available data, reports using statistical techniques to prepare periodic as well as need-based reports (routine, standardized, thematic) on issues pertaining to market, and related risks. Conducting Industry and Sector Analysis and providing report for the same to RMD and Top Management periodically. 2. To undertake analysis of market trends, movements in major indices, sectoral performance analysis and related research to enable maximization of current earning scenarios and help in better risk prediction regarding Market Involvement of the Bank both on the Investment and Borrowing side. To conduct analysis of NABARD Market linked portfolio based on the various risk measures like VaR, Convexity, Duration, etc., Identifying the key financial and non-financial risks, recommending actions for mitigation of those risks. |



3. Conducting Scenario Analysis based on macro and micro factors that will help in assessing risk in the financial sector and in Banks/FIs/SEs/other Clients. Applying appropriate sensitivity and scenario analysis to support regulatory compliance. To undertake Stress Testing and assess resulting impact on profitability. To conduct Scenario Analysis based on Balance Sheet about the impact of market movements on the Income and Liquidity situation of the Bank to support informed decisions and firming up of contingency funding requirements based on the analysis.
4. To undertake capital charge calculation for Market Risk after factoring pointers like ratings, capital adequacy, etc. The task shall involve analysis of individual securities and their risk assessment to lead to accurate Capital Charge calculation; To assist in implementation of the ALM Module under TALMS. To assist in Contingency Fund Planning including analysis of the fund requirements and any other lines of support which might be required in case of contingencies and assisting to the Contingency Planning for Market Risk.
5. To finalize and implement various market and liquidity risk related policies and frameworks based on feedback/suggestions from ALCO/ Business Depts; Evaluating efficacy, consistency and accuracy of models used by Banks/FIs/Supervised Entities / other Clients; To prepare the ALM MIS for the Bank factoring required inputs. Looking after integrated Liquidity Risk of the Bank across various Risk Functions & assisting in putting in place regulatory prescriptions & including industry best practices into operation.
6. To conduct Behavioural Analysis of Assets & Liabilities & use for subsequent policy reviews and revision in limits for liquidity positions & other risk indicators like VaR, Duration Gap, etc., using statistical tools to capture the actual movement and behaviour of Balance Sheet and corresponding risk ratios; To assist in Balance Sheet Income and Growth projections using different forecasting models. Analysis and Back Testing of such projections as per the actual Balance Sheet incomes and margins. Further refining of such data models using behavioural analysis. Assisting in mid-office function of the market risk by implementation of regulatory prescriptions/ industry best practices.
7. Plan, design & conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD).
8. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.
9. Assisting in calculation of cost of funds and ROI/ Pricing of loans.
10. Any other work entrusted by the Bank from time to time.



5. Risk Manager - Operational Risk

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| Age | 30 to 50 years (30-45 years preferred) |
| Qualification | <p>Mandatory</p> <p>Post Graduate Degree in Finance / Commerce / Economics / Statistics / Econometrics / Mathematics / Mathematical Statistics / or MBA / PGDBA / PGPM / PGDM from an Indian University/ Institute recognized by Government bodies AICTE or a similar Foreign University /Institute /CA/ ICWA.</p> <p>Desirable</p> <p>Certification from GARP, PRMIA, CMIRM from IRM (UK), Diploma in the area of Data Science, Data Analytics or Data Statistics, Business Analytics, Chartered Financial Analyst (CFA) (USA).</p> |
| Experience | <p>Minimum 5 years' experience of having worked in Risk Management Department of a financial institution viz., Commercial Bank, AIFI, Systemically Important NBFC with a portfolio of assets bearing credit risk and off-balance sheet risks. It will be desirable that they were also involved in developing and implementing risk & pricing models.</p> <p style="text-align: center;">‘Or’</p> <ol style="list-style-type: none"> 1. Minimum 5 years of Practitioner level experience in Risk Management including in evaluation of efficacy, consistency and accuracy aspects of models used by Banks/FIs/SEs/other Clients. Experience as above in Risk Consultancy Firms, Risk Rating Firms, Professional Training Institutes (NIBM, NISM, etc.). 2. Those having experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred. 3. Frontline staff working in/ having only procedural knowledge of ‘Risk taking’ desks are not eligible and only those who possess domain expertise in independent Risk management functions may apply. |
| Job profile | <ol style="list-style-type: none"> 1. To identify, assess and manage various Operational Risks. 2. To review policies and frameworks on Operational Risk Management including RCSA (Risk Control Self-Assessment) framework, KRI framework and Incident & Loss Data Management Framework in coordination with user Departments and ROs and facilitate building these new frameworks in the proposed ERMS system; To coordinate the work related to approval of New Products; To vet the draft policies from OR perspective; To assess the actual incidents, near-miss incidents reported through Loss Data Management and Incident Reporting. 3. To facilitate conduct of RCSA Workshops by all HO Departments & ROs / Training establishments, review of RCSA results, finalization of gaps and recommendations based on the workshops conducted, track Action Plans and to build the MIS for top Management/ RMCB/ |



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| | <p>ERMC; To review, update and finalize the KRI threshold levels suggested by individual Departments/ ROs/ TEs and report the key risks to Top Management/ RMCB/ ERMC; To review and assess KRI reports and suggest/track remedial actions.</p> <ol style="list-style-type: none"> 4. To review policies and frameworks on Operational Risk Management including BCM framework, in coordination with user Departments and ROs and facilitate building these new frameworks in the proposed ERMS system; To coordinate the work related to approval of New Products; To vet the draft policies from OR perspective. 5. To attend to various project implementation aspects related to BCP (Business Continuity Plan) in NABARD, HO Departments and ROs. Conduct of Business Impact Analysis, identification of critical business processes, finalization & implementation of the Recovery Strategies, Review of Risk Assessment, Maintenance and Review of the BCM Plan document, implementation of Functional Recovery Plans. 6. Conduct Training and awareness programmes for staff members, reviewing the BCP testing programme on a regular basis, Review and updating BCMP, background work related to BCM Steering Committee, and action upon the actionable items raised out of Team meetings and Inspection Department findings. To assist digitization of BCM Framework. 7. Assess the 'Operational Risk Losses' as per BASEL III framework; To assist Capital Computation Methodology for Operational Risk Management based on RBI guidelines. 8. Plan, design & conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD). 9. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD. 10. To assist in digitization of remaining OR Frameworks. 11. Any other work entrusted by the Bank from time to time. |
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6. Producer Organization Manager

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| Age | 30 to 50 years |
| Qualification | Mandatory: Master's degree in Business Administration/ Rural Development / Business Analytics / Agriculture/ Agri Business Management |
| Experience | <ol style="list-style-type: none"> 1. Minimum 05 years' experience in rural development/ cluster development/ promotion of Producer Organization/ Working with Producer Organisations. 2. Proven experience in project implementation, stakeholder coordination, and monitoring & evaluation 3. Business Development 4. Familiarity with government schemes, producer collectives, and rural enterprise models |



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| | <p>Skills:</p> <ol style="list-style-type: none"> 1. Marketing & Business Development 2. Strong analytical and documentation skills. 3. Coordination Skills 4. Proficiency in MS Office, data analysis 5. Excellent communication and interpersonal skills 6. Willingness to travel extensively |
| Job profile | <ol style="list-style-type: none"> 1. Develop and implement MIs tools for tracking progress and impact. 2. Conduct field visits, prepare reports, and document success stories. 3. Guidance in preparing business plans, review of plans and suggestions for improving business. 4. Assist in planning, coordination, and monitoring of REPO scheme activities across regions. 5. Support in identification, capacity building and onboarding of eligible REPOs onto e-commerce platforms. 6. Facilitate linkages with financial institutions, markets, and service providers. 7. Coordinate with stakeholders including NABARD Regional Offices, NGOs, NABARD subsidiaries, etc. Provide inputs for policy refinement, scheme guidelines, and operational manuals. |

7. Geographical Indications (GI) Manager

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| Age | 30 to 50 years |
| Qualification | <p>Mandatory:</p> <p>Master's degree in Agriculture Economics/ Marketing/ Agri Business Management/ Intellectual Property Law</p> |
| Experience | <ol style="list-style-type: none"> 1. Minimum 5 years of experience in rural development, GI promotion, or working with producer communities. 2. Proven track record in cluster development, marketing of rural products etc. 3. Experience in managing multi-stakeholder projects, including government, community, and private sector. 4. Familiarity with: <ul style="list-style-type: none"> o Various schemes of Central and state govts for promotion of GI. o Process of registration of GI products and Authorized Users, legal framework, documentation. <p>Skills:</p> <ol style="list-style-type: none"> 1. Marketing and business development 2. Strong understanding of GI registration process, legal frameworks, and market linkage strategies of GI products. 3. Strong analytical and documentation skills. 4. Deep understanding of rural innovation and startup ecosystems. 5. Proficiency in MS Office, data analysis. 6. Excellent communication and interpersonal skills. 7. Proficiency in report writing, presentation, and social media outreach. |



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| Job profile | <ol style="list-style-type: none"> 1. Identification of potential GI products and scrutiny of proposals received from ROs based on uniqueness and commercial viability. 2. Support in organizing exhibitions/ melas, workshops etc. related to GI products. 3. Provide strategic guidance and policy level suggestions on revisions and implementation of the GI scheme. 4. Develop a MIS/ frameworks for tracking progress and impact of GI projects. 5. Conduct periodic reviews and suggest course corrections. 6. Conduct field visits, prepare reports, and document success stories. 7. Prepare detailed reports, policy briefs, and presentations for NABARD and other stakeholders. |
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8. Incubation Centre / Startup Manager

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| Age | 30 to 50 years |
| Qualification | <p>Mandatory:</p> <ol style="list-style-type: none"> 1. Master's degree in Business Administration/ Technology Management/ Entrepreneurship. 2. Knowledge on MSME ecosystem, Govt schemes, Challenges etc. <p>Desirable:</p> <p>Preferably a specialized certification in Innovation Management, Startup Ecosystems, or Incubation Strategy.</p> |
| Experience | <ol style="list-style-type: none"> 1. Minimum 7 years of experience in startup incubation, rural entrepreneurship, or technology commercialization. 2. Proven track record of working with Incubation Centers. 3. Proven track record of working with Incubation Centres and MSME Clusters. 4. Experience in policy formulation, project monitoring, and stakeholder engagement. 5. Familiarity with: <ul style="list-style-type: none"> o Government schemes on startups, MSME o Incubation, Cluster formation o Startup funding mechanisms (grant, equity, loans, VC, Angel investment, AIF etc.) <p>Skills:</p> <ol style="list-style-type: none"> 1. Strong analytical and documentation skills 2. Deep understanding of rural innovation and startup ecosystems 3. Proficiency in MS Office, data analysis 4. Excellent communication and interpersonal skills. 5. Willingness to travel extensively |
| Job profile | <ol style="list-style-type: none"> 1. Advisory Role: <ol style="list-style-type: none"> a. Provide strategic guidance on formulation and implementation of the RBIC scheme/ development & growth of MSME clusters. |



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| | <p>b. Recommend policy-level interventions to strengthen rural incubation.</p> <p>2. Monitoring & Evaluation:</p> <p>a. Develop MIS/ frameworks for tracking performance and impact of RBICs.</p> <p>b. Conduct periodic reviews and suggest course corrections.</p> <p>c. Conduct field visits, prepare reports, and document success stories.</p> <p>d. Analyze issues in MSME cluster and identify scope for interventions.</p> <p>3. Stakeholder Engagement:</p> <p>a. Facilitate partnerships with academic institutions, startups, and funding agencies.</p> <p>b. Identification and recommendation of relevant and affordable technological solutions developed by startups for deployment in rural areas through RSVCs.</p> <p>c. Study all Incubator models and MSME schemes.</p> <p>4. Reporting:</p> <p>Prepare detailed reports, policy briefs, and presentations for NABARD and other stakeholders.</p> |
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9. Senior Consultant

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| Age | 40 to 55 years |
| Qualification | <p>Mandatory</p> <p>Postgraduate/ MBA in Economics/ Rural Development, Rural Management/ Marketing Management/ Agri Business/ Entrepreneurship/ MSME Management with minimum 60% marks or equivalent CGPA</p> |
| Experience | <p>Essential:</p> <ol style="list-style-type: none"> 1. Minimum 10 years in MSME sector, preferably with exposure to rural enterprise development, cluster-based interventions, and capacity building initiatives. 2. Experience in developing or working at senior level in an agri incubation/ agri. Start Ups etc. 3. Work experience in NGO sector (at least three years)/ Cluster development / Networking with Govt. agencies/ Depts. 4. Should have excellent Knowledge of Computers with proficiency in Ms Office /IT tools. 5. Experience of working in Banking sector (rural areas) will be preferred. <p>Skills:</p> <ol style="list-style-type: none"> 1. Possess knowledge of MSME sector activities and its issues, environment/ ecosystem. 2. Writing & Editing Skills: Ability to write clear, concise, and impactful reports, articles, and content for various media platforms. |



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| | 3. Basic bookkeeping and banking awareness. |
| Job profile | <ol style="list-style-type: none"> 1. Provide key technical support (i.e. Assessment of capacity building needs, and other areas of business facilitation) for developing off-farm clusters and Off Farm Producer Organisations (REPO) in the rural areas. 2. Develop new interventions and devise suitable implementation plan for strengthening existing off farm promotional activities of NABARD. 3. Follow up with ROs and POPs (wherever necessary). 4. Visit to the interventions to monitor and offer guidance. 5. Assistance in Business plan development, design development. 6. Developing protocol for CFC functioning. 7. Communication and coordination with ROs, affiliated organisations, related institutions and agencies. 8. Visit Agri Business Incubation centres and provide necessary guidance on timely basis for attaining sustainability. 9. Development of matrix for Host Institution and Monitoring tool for Incubators. 10. Management of catalytic capital assistance and rating tool for appraisal and monitoring. 11. Any other item of work as per necessity of the department. |

10. Financial Analyst

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| Age | 24 to 35 years |
| Qualification | <p>Two years full time P.G. Diploma in Management (Finance) / Full time MBA (Finance) /MMS (Finance) degree with 55% marks in aggregate from Universities/ Institutions recognized by GoI /UGC.</p> <p style="text-align: center;">‘Or’</p> <p>Membership of Institute of Chartered Accountants of India (ICAI) OR CFA Institute with Bachelor's Degree in any discipline.</p> <p>Candidates will be required to submit a certificate from University/ Institution regarding specialization in finance.</p> |
| Experience | <p>Mandatory: 2 years experience in relevant field preferably in Banks/FIs/BFSI sector.</p> <p>Desirable: Experience in field of Data/ Business analytics.</p> <p>Skills:</p> <ol style="list-style-type: none"> 1. Communication & Interpersonal Skills. 2. Analytical Thinking, Appraisal and Monitoring of financial institutions, credit analysis and appraisal. 3. Proficiency in financial analysis tools (Excel, Financial Modelling tools, etc.), analysis of financial statements (IGAAP & IndAS). |



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| Job profile | <ol style="list-style-type: none"> 1. Analytics & Reporting. 2. Portfolio monitoring - On & Off site monitoring of NBFCs. 3. Preparation of credit reports and recommendations. 4. Coordination with other departments. 5. Assessment of financial health of clients & reporting. 6. Supporting Compliances & Documentation. |
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11. Data Scientist – cum – BI Developer

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| Age | 23 to 30 years |
| Qualification | <p>Mandatory: Full Time B.E./B. Tech (Information Technology/Computer Science /Electronics and Communication/Artificial Intellegence & Data Science) –First Class (Minimum of 60% marks) or equivalent or M.E./M. Tech/ MCA in Computer Science/ Information Technology / Data Science/ Artificial Intelligence and Machine Learning.</p> <p>Desirable: Certification/ Assignments/ Projects in Data Science/ AI/ ML/ Natural Language Processing/ Web Crawling and Neural Networks is desirable.</p> |
| Experience | <ol style="list-style-type: none"> 1. Minimum 01 year of (post basic educational qualification) working experience on assignments/ projects/ jobs related to Artificial Intelligence (AI)/ Machine Learning (ML). 2. Experience in projects with AI/ ML technologies. 3. Excellent communication skills and ability to work as part of a multicultural product development team. 4. End-to-end experience from data extraction to modelling and its validation. 5. Experience of working in a project environment as a developer. 6. Preference will be given to candidates with experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms. <p>Mandatory Skills:</p> <ol style="list-style-type: none"> 1. Technical expertise regarding data models/ database design development, data mining and segmentation techniques. 2. Expertise in Machine Learning technologies. 3. Expertise in testing & validation of quality and accuracy of AI models. 4. Expertise in developing models using structured, semi-structured and unstructured data. 5. Expertise in Analytical Databases like Vertica DB or similar platforms. 6. Data Modelling and Data Intelligence/ Data Cataloguing skills with tools like Alation SQL (DDL / DML/ DQL). <p>Desired Skills:</p> <ol style="list-style-type: none"> 1. Good understanding of Data Model and types of dimension modelling. 2. Experience in Conversational AI and dialogue systems. |



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| | <ol style="list-style-type: none"> 3. Strong understanding of explainable and Responsible/ Ethical AI framework. 4. Understand Data protection techniques like encryption, data masking and tokenization to safeguard sensitive data in transit and at rest. 5. Experience in designing secure solutions architecture for Cloud platforms (private/ public/ Hybrid). 6. Experience with tools like Nifi, HBase, Spark, pig, storm, flume, etc. 7. Experience in BI tools. 8. Expertise in MS Excel data analytics. 9. Expertise in usage and deployment of LLMs. |
| <p>Job profile</p> | <ol style="list-style-type: none"> 1. Identify, analyse and interpret trends or patterns in complex datasets 2. Utilise a hypothesis-driven problem-solving approach to design, construct and rapidly test/ iterate exploratory analytics that will reveal insight and opportunities for the business 3. Generate efficient data marts, analysis and reports on large datasets, building basic automations to reduce manual interventions for repeated analysis and data updates 4. Locate and define new process improvement opportunities 5. Implement and deploy artificial intelligence / machine learning / natural language processing models 6. Monitor the performance and accuracy of the AI/ML models in production 7. Closely collaborate with business teams to develop/ co-create analytics use cases 8. Implement Machine learning/ Artificial Intelligence/ Natural Language Processing tools to improve the operational efficiency 9. Designing and implementation of big data scalable workflow systems using Big Data Technologies 10. Design, develop, and deliver new functionalities for the internal production platform and client delivery platforms. Collaborate with Product Management, Business, Quality Assurance, Data Operation, and IT Infrastructure teams to understand their requirements and develop solutions for such needs. 11. Develop and establish relevant integration metrics (KPIs/ SLAs) to drive results. 12. Involve and help in data reconciliation, storage (capacity planning), data governance, data quality, data cataloguing, lineage using different tools with AI/ ML capabilities. 13. Interaction and coordination with internal and external stakeholders. 14. Create, review and present Documentation and coordinate approvals. <p>Key Responsibilities</p> <ol style="list-style-type: none"> 1. Be self-motivated, pro-active, and demonstrate an exceptional drive towards service delivery. 2. Identify valuable data sources and automate collection/ collation processes. 3. Undertake preprocessing of structured and unstructured data. |



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| | <ol style="list-style-type: none"> 4. Analyze information to discover trends and patterns. 5. Use AI/ ML techniques to improve the quality of data or product offerings. 6. Find patterns and trends in datasets to uncover insights. 7. Create algorithms and data models to forecast outcomes. 8. Combine models through ensemble modelling. |
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12. Project Manager - IT Operations and Infrastructure Services

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| Age | 28 to 62 years |
| Qualification | <p>Mandatory Bachelors/Master's in Engineering/Technology in Computer Science, Information Technology, ECE.</p> <p>'Or'</p> <p>BCA/MCA/MSc(IT)</p> <p>Desirable ITIL 4 Certification, Cisco Certifications (CCNP or CCIE), PMP, Nutanix certifications or similar technical certifications.</p> |
| Experience | <p>Essential: Minimum experience of 7 years for graduates and 5 years for Postgraduates in the following areas: - Data Center management experience and in managing Infrastructure (Network, Storage, Compute) Projects with exposure to ITIL</p> <p>Following experience will be an added advantage; Cloud Infrastructure, Nutanix, ODA, VMWare, Hypervisor, Active Directory, Windows Servers, Linux, Oracle/MSSQL DBs etc.,</p> <p>Experience in IT Technologies/Protocols/Products like (but not limited to) Active Directory, UNIX, Windows Servers, TCP/IP, OSPF, BGP, HSRP, SMTP, Containerization at Infrastructure, IPsec, VPN, MPLS. QoS, Multicast, STP, VLANs, VTP, HSRP, VoIP, WLAN, DNS, DHCP, ARP, SNMP, Net Flow, Cisco vPC, FCoE, Cisco Fabric Path, Cisco Catalyst Switches, Cisco Routers, Cisco Nexus Switches, Cisco ASAs, Cisco WLAN products, Juniper, Checkpoint.</p> <p>Candidate from an IT Services Industry, BFSI with multi-site management.</p> |
| Job profile | <ol style="list-style-type: none"> 1. Supervising IT Services Management team and liaison with NABARD, DIT Management for IT, DC and Infra Operations. 2. Review metrics and SLAs of vendors and provide insights to improve IT service delivery. 3. Coordinate with RO Nodal officers/ITSM personnel. |



4. Manage the Data Centre Operations, both from internal stakeholder management as well as vendors who are managing the network services on ground.
5. Provisioning of required Infrastructure (creating VMs, Storage, network etc. for various needs of Departments in a short time in coordination with IT Services Management team.
6. Setup metrics for services offered from Data Centre.
7. Setup and monitoring of Data Backups of all the applications and devices as per the Bank's Policies. Conduct of restoration drills.
8. Escalate issues and risks and proactively take ownership for resolution.
9. Monitor the implementation of the Active Directory/LDAP and implementing continuous improvements as per the needs of the bank.
10. Coordinate with the application teams for aligning the application architecture in line with the IT Infrastructure of the bank at DC/DR.
11. Monitor and review the mapping of IT resources (Storage, Compute, RAM etc) to various applications and do a regular review of the same as desired by DIT Management.
12. Recommend the most suitable network architecture and define the solution at a high level for specific projects of departments
13. Perform network optimization, analysis and planning for smooth operations of Bank, both in HO and RO
14. Identify and proactively manage changes in scope, budget and schedule to ensure that the business value of the project is achieved.
15. Ensure compliance to various regulatory guidelines and policies of NABARD.
16. Coordinate with all application owners, ITSM and DIT for DR drills and other related BCP operations.
17. Track milestones and deliverables and provide regular status reporting to all levels of stakeholders
18. Work with vendor team to perform troubleshooting to isolate and diagnose common network problems
19. Experience in routing, switching, load-balancers, firewalls, global site selectors, SAN fabric switches etc.
20. Strong analytical and troubleshooting skills with strong understanding of standard Network Designs, Storage and Compute Best Practices and Solutions
21. Share best practices, lessons learned and constantly update the Infra repository based on changing technologies, benchmarks and knowledge related to recent, current and upcoming vendor products and solutions
22. Identify opportunities for automation and optimization in IT operations.
23. Planning and management of the Cloud Infrastructure of the bank.
24. Optimization in the use of DC resources by frequently analysing the allocations and recommending the same to bank.
25. Identifying the various areas of risks and advising corrective actions for the same.



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| | <p>26. Advise the bank for various new RFPs related to Infrastructure and Applications from the context of aligning the new requirements with existing infrastructure.</p> <p>27. Handle multiple tasks concurrently with stringent timelines.</p> |
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13. Project Manager - Information Security Operations

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| Age | 28 to 62 years |
| Qualification | <p>Mandatory Essential: Bachelors/Masters in Engineering/Technology in Computer Science, Information Technology, Cyber Security.</p> <p>‘Or’</p> <p>BCA/MCA/MSc (IT)</p> <p>At least One certification is mandatory: CISM /CISSP /CISA/CCISO</p> |
| Experience | <p>Essential: Essential: Minimum experience of 7 years for graduates and 5 years for Postgraduates in the following areas:</p> <p>Desirable:</p> <ol style="list-style-type: none"> 1. IT experience with Information / Cyber security & risk management 2. Following experience/qualities will be an added advantage: <ol style="list-style-type: none"> i. Handling Cyber Security incidents in the organization with Root Cause Analysis and recommendation. ii. Should have led a team with experience in various IT domains like Network, End points, Switches, NAC, Proxy, WAF, Firewalls. iii. Knowledge of various cyber investigation tools/ process are essential. iv. Hands-on experience in implementing ISO 27001, RBI Framework Structured project management experience in deploying security-related initiatives. v. Candidate from a Technology/IT Services Industry, BFSI with multi-site management. |
| Job profile | <ol style="list-style-type: none"> 1. Establish procedures for identification and classification of information assets 2. Review of all Information Security reports and drill down for improvements and make recommendations 3. Understand the existing business processes and technology used to ensure that the business is in compliance with regulatory requirements 4. Lead cross-functional teams to deliver security initiatives 5. Ensure projects comply with internal security policies with external regulations like ISO 27001, RBI CSITE Framework, DPDPA 6. Support initiatives to improve cyber security awareness across the organization. |



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| | <ol style="list-style-type: none"> 7. Create, Maintain and update Secure Configuration Documents (SCDs) to improve current security posture and compliance requirements. 8. Help in developing information security policies, standards, processes and procedures. 9. Conduct information security risk assessment associated with various key assets of the organization 10. Advise management on critical issues that may affect the risk posture of the organizational information assets 11. Establish positive working relationship with various teams across the organization 12. Generate innovative ideas for achieving the objectives 13. Demonstrate leadership and problem-solving skills 14. Coordinate internal audits and support external assessments such as ISO 27001 for security certifications and compliance. 15. Define and track Key Performance Indicators (KPIs) and Key Risk Indicators (KRIs) for security operations and projects. Analyse trends and anomalies in metrics to identify areas for improvement or risk mitigation. 16. Present metric-based insights to senior leadership and audit committees. 17. Coordinate with all stakeholders to Manage version control and archival of all security-related documents. 18. Oversee implementation of security technologies and ensure seamless integration with existing infrastructure. |
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14. Senior Statistical Analyst

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| Age | 30 to 45 years |
| Qualification | <p>Master's Degree (Postgraduate - MA/MSc) in Economics/Applied Economics/ Agri Economics/ Financial Economics/ Statistics /Data science/ Management/ Business Analytics</p> <p>Skills:</p> <p>Advanced quantitative and econometrics skills, data management abilities and knowledge of Stata/R, Excel or other software programmes to manipulate large data sets, run complex analysis and forecast macro-economic parameters are desirable.</p> |
| Experience | Prior relevant Work Experience of minimum 05 years |



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| Job profile | <ol style="list-style-type: none"> 1. She/He will be responsible for: <ol style="list-style-type: none"> a) Survey Design, Design of quantitative/ qualitative tools, agenda for in-depth interviews and household level survey questionnaires etc. b) Sampling framework, Training materials, Implementation of the survey. c) Data analysis and d) Preparation of report and presentation of findings 2. She/He will define the detailed work plan, and monitor/manage the performance of field team against the work plan. 3. She/He will supervise data scrutiny and ensure high data quality standards. 4. Reviewing and assessing application of IT for survey work. 5. Any other work related to survey, data collection, data analysis, and preparation of analytical papers/reports, etc. |
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IV Selection Process

- 1) The selection will be by way of interview. The candidates will be shortlisted for interview in the ratio of 1:3 on the basis of qualification, experience, etc.
- 2) The shortlisted candidates serving in Govt./ Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit '**No Objection Certificate**' from their employer at the time of interview, failing which their candidature may **not** be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- 3) Before appointment in the Bank, a proper **relieving letter**, indicating date of relief and a mention that no dues are pending against the employee, from the previous/present employer(s) will have to be produced by the applicant.
- 4) Selected candidates will have to undergo pre-recruitment medical examination. Final appointment will be done only of those candidates who are declared medically fit by Bank's Medical Officer.
- 5) The Bank reserves the right to increase/ decrease the number of post/s or cancel the above contract recruitment in part or full as per institutional requirement without assigning any reason. The roll numbers of candidates shortlisted for interview & subsequent selection shall be published on Bank's website viz. www.nabard.org. The decision of the Bank in shortlisting candidates for interview & selecting them for appointment based on minimum qualifying standard shall be final and no correspondence will be entertained in this regard.

The final appointment will be based on the decision of the Selection Committee constituted for the purpose.



V APPLICATION FEE (NON-REFUNDABLE)

Application fee (exclusive of applicable GST) for the post will be as under:

(Amount in Rs.)

| Category of applicant | Application Fee | Intimation charges etc. | Total |
|-----------------------|-----------------|-------------------------|-------|
| For SC/ ST/ PWBD | NIL | 150 | 150* |
| For all others | 700 | 150 | 850* |

* Exclusive of applicable GST

VI Place of posting, Compensation, Period of contract and other benefits:

a. **Place of Posting** : NABARD, Head Office, Mumbai

b. Compensation

| Sr No | Post | Consolidated Remuneration All inclusive |
|-------|---|---|
| 1 | Additional Chief Risk Manager | Rs.3.85 lakh/month |
| 2 | Risk Manager – Data Analytics and Market Intelligence (DAMI) Cell | Rs.3 lakh/month |
| 3 | Risk Manager - Credit Risk | Rs.3 lakh/month |
| 4 | Risk Manager - Market Risk | Rs.3 lakh/month |
| 5 | Risk Manager - Operational Risk | Rs.3 lakh/month |
| 6 | Producer Organization Manager | Rs.1.50 lakh/month |
| 7 | Geographical Indications (GI) Manager | Rs.1.50 lakh/month |
| 8 | Incubation Centre / Startup Manager | Rs.1.50 lakh/month |
| 9 | Senior Consultant | Rs.1.50 lakh/month |
| 10 | Financial Analyst | Rs.1.75 - 2.00 lakh/month |
| 11 | Data Scientist-cum-BI Developer | Rs.15-21 lakh/year |
| 12 | Project Manager – IT Operations and Infrastructure Services | Rs.3 lakh/month |
| 13 | Project Manager - Information Security Operations | Rs.3 lakh/month |
| 14 | Senior Statistical Analyst | Rs.2 lakh/month |

The Specialist on contract will be liable for tax liabilities as per Income Tax Act & Rules in force and the tax will be deducted at source. The amount of compensation being cost to NABARD, will be inclusive of any statutory payments that NABARD may be required to pay on behalf of the Specialist on contract. Annual increment up to a maximum of 10% can be granted based on satisfactory performance and discretion of the Bank.

c. Period of contract

- 02 years from the date of appointment extendable for a further period of 03 years. The engagement would be extended after taking a review one year at a time and in any case will not be beyond 05 years. The Bank may terminate the contract at any time without



staff on contract shall be governed by the code of conduct as applicable to Specialists / Consultants engaged on contract.

VII. How to apply:

Detailed Guidelines/Procedures for

- a. Application Registration
- b. Payment of fees
- c. Document scan and upload

Candidates can apply only online from 19.12.2025 to 02.01.2026 and no other mode of application will be accepted.

Important Points to be noted before registration.

Before applying online, candidates should-

1. Scan their:
 - a. Photograph (4.5cm × 3.5cm)
 - b. Signature (with black ink)
 - c. Left thumb impression (on white paper with black or blue ink)
 - d. A handwritten declaration (on a white paper with black ink) (text given below)
 - e. Ensuring that all these scanned documents adhere to the required specifications as mentioned at point VIII C.
2. 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.)
3. The text for the handwritten 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 handwritten declaration has to be in the candidate’s own 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.)

4. Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges.
5. Have a valid personal email ID and mobile number, which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination 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 number before applying on-line and must maintain that email account and mobile number.



**Application fees/ intimation charges (nonrefundable) payment of fee online:
19.12.2025 to 02.01.2026**

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

A. Application Registration

- a. Candidates to visit the NABARD website – www.nabard.org and under Career Notices, click on the option "APPLY HERE" below the concerned recruitment advertisement, which will open a new screen.
- b. 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.
- c. In case any 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.
- d. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.
- e. 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.
- f. Validate your details and save your application by clicking the 'Validate your details' and 'Save & Next' button.
- g. 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 "C".
- h. Candidates can proceed to fill other details of the Application Form.
- i. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.



j. **Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.**

k. Click on 'Payment' Tab and proceed for payment.

B. Payment of Fees

Online Mode

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

C. Guidelines for scanning and Upload of Documents

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

Photograph Image: (4.5cm × 3.5cm)

- a. Photograph must be a recent passport style colour picture.



- b. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- c. Look straight at the camera with a relaxed face
- d. 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
- e. If you have to use flash, ensure there's no "red-eye"
- f. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- g. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- h. Dimensions 200 x 230 pixels (preferred)
- i. Size of file should be between 20kb–50 kb
- j. While scanning the photograph 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, colours, etc.

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

Signature

- a. The applicant has to sign on white paper with Black Ink pen.
- b. Dimensions 140 x 60 pixels (preferred)
- c. Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
- d. Ensure that the size of the scanned image is not more than 20kb

Left Thumb

The applicant has to put his left thumb impression on a white paper with black or blue ink.

- a. File type: jpg / jpeg
- b. Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
- c. File Size: 20 KB – 50 KB

Hand written declaration

- a. The applicant has to write the declaration in English clearly on a white paper with black ink.
- b. File type: jpg / jpeg
- c. Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
- d. File Size: 50 KB – 100 KB
- e. The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- f. Hand written declaration in CAPITAL LETTERS shall NOT be accepted



Scanning the documents:

- a. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- b. Set Colour to True Colour
- c. File Size as specified above
- d. Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).
- e. 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.
- f. Candidates using MS Windows/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office 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.

Uploading latest C.V./Resume in the specified field.

- a. Applicant has to upload his latest C.V/Resume in .pdf format.
- b. File Size: 500 KB.

Procedure for uploading the documents

- a. While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- b. Click on the respective link "Upload Photograph / signature / Upload left thumb impression / hand written declaration"
- c. Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- d. Select the file by clicking on it
- e. Click the 'Open/Upload'
- f. If the file size and format are not as prescribed, an error message will be displayed.
- g. 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.
- h. Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

Note:

- a. In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged then the candidate's application may be rejected.
- b. After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.



- c. 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.
- d. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- e. If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- f. Candidates should ensure that the signature uploaded is clearly visible
- g. After registering online candidates are advised to take a printout of their system generated online application forms.

D. Action against candidates found guilty of misconduct/ use of unfair means.

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- a. using unfair means or
- b. impersonating or procuring impersonation by any person or
- c. resorting to any irregular or improper means in connection with his/ her candidature or
- d. obtaining support for his/ her candidature by unfair means.

General Instructions

- a. Depending upon the requirement, the Bank reserves the right to increase/decrease/modify/cancel/restrict/curtail/enlarge any or all the provisions of the vacancy/ the recruitment process, if need so arises, without any further notice and without assigning any reason therefore.
- b. The Specialist shall have no right or claim for regular employment in the organization.
- c. No correspondence will be entertained from any ineligible and non-selected candidate. In all matters regarding eligibility, the selection process, the stages at which the scrutiny of eligibility is to be undertaken, documents have to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies, communication of results, etc., the Bank's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.
- d. 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 Mumbai, and courts/ tribunals/ forums at Mumbai only shall have sole & exclusive jurisdiction to try any clause/ dispute.
- e. Any notice/communication meant for the candidates displayed on the Bank's website, sent by Registered/Speed Posts, or conveyed to the email id mentioned in the



application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes.

Note:

In case of any corrigendum issued on the above advertisement and further announcements, it will be published only on Bank's website www.nabard.org.

IMPORTANT DATES

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| Online Application Registration and Payment of Online Fees/ Intimation Charges. | 19.12.2025 to 02.01.2026 |
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Place: Mumbai

Date: 19 December 2025

**Chief General Manager
HRMD, Head Office, Mumbai**

