



**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

**Plot No, C-24, G Block, Bandra Kurla Complex**

**Bandra (E), Mumbai 400051**

**ADVERTISEMENT No. 05 ENGAGEMENT OF SPECIALISTS ON CONTRACT -2023- 2024**

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 31 (thirty-One) Specialists on contract basis at its Head Office, Mumbai. Candidates can apply **only ON-LINE** on NABARD website [www.nabard.org](http://www.nabard.org) **between 17.02.2024 to 10.03.2024.**

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 ON-LINE 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 ON-LINE 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 ON-LINE** through Bank's website [www.nabard.org](http://www.nabard.org). No other mode of submission of application will be accepted by NABARD.

**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://cgrrs.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**

<b>Online Application Registration and Payment of Online Fees/Intimation Charges</b>	<b>17.02.2024 to 10.03.2024</b>
<b>NABARD reserves the right to make change in the dates indicated above.</b>	



**Table – 1****I. NUMBER OF VACANCIES AND RESERVATION**

S No	Post/Position	UR	SC	ST	OBC	Total
1	Chief Technology Officer	1				1
2	Project Manager- Application Management	1				1
3	Lead Auditor	2				2
4	Additional Chief Risk Manager	1				1
5	Senior Analyst – Cyber Security Operations				1	1
6	Risk Manager – Credit Risk	1	1			2
7	Risk Manager- Market Risk	1		1		2
8	Risk Manager- Operational Risk	1	1			2
9	Risk Manager - IS & Cyber Security	1				1
10	Cyber & Network Security Specialist	1			1	2
11	Database and Operating Systems Specialist	1		1		2
12	IT Infrastructure & Banking Specialist	1	1			2
13	Economist	1	1			2
14	Credit Officer				1	1
15	Legal Officer	1				1
16	ETL Developer	1				1
17	Data Consultant	1	1			2
18	Business Analyst				1	1
19	Power BI Report Developer	1				1
20	Specialist- Data Management	1				1
21	Financial Inclusion Consultant- Technical	1				1
22	Financial Inclusion Consultant- Banking				1	1
	<b>Total</b>	<b>19</b>	<b>5*</b>	<b>2*</b>	<b>5*</b>	<b>31</b>

\* Includes Backlog vacancies

Vacancies indicated under UR are open for all categories.

Reservation is provided for candidates belonging to SC/ST/OBC category as per extant Government of India instructions.

**II. ELIGIBILITY CRITERIA: Educational Qualification, Experience and Job****Profile/Key responsibilities (as on 01 January 2024)****i. Chief Technology Officer**

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	B.E. / B. Tech/ M.Sc./ M. Tech degree in Computer Science / Information Technology/Electronics and Communication from an accredited and reputed institution  OR MCA from an accredited and reputed institution
<b>Experience</b>	<b>Essential:</b> Post Qualification IT experience of minimum 15 years including 5 years at Senior



	<p>leadership level with expertise mostly in Core Banking Solutions, Alternative Delivery Channels, Application Development, Network &amp; Communication Channels and Data Centre Management (including software defined data centre environment), Data warehouse/Big Data Analytics, IT Security &amp; Technology Risk Management, Business Continuity Plan.</p> <p><b>Training and Teaching experience will not be counted for eligibility.</b></p> <p><b>Desirable:</b></p> <ol style="list-style-type: none"> <li>1. Demonstrable experience in leading the successful development of software solutions.</li> <li>2. Expertise in Digital Banking, Networking, Core IT Infrastructure.</li> <li>3. Experience in new technologies viz., Cloud, Mobile, Analytics.</li> <li>4. Demonstrable team leadership experience with ability to shape and lead an effective team.</li> <li>5. Deliver a positive impact on the Bank's business. Strong project management skills and management of development, maintenance and support teams. Added working knowledge of enterprise architecture.</li> <li>6. Academic experience with exposure in participating in seminars, conferences, research publications representing the organization.</li> <li>7. Up-to-date with the current levels of IT security, threats, vulnerability that could impact the Bank's digital and financial assets.</li> </ol>
<p><b>Job profile</b></p>	<ol style="list-style-type: none"> <li>1. Providing in-depth technical expertise</li> <li>2. Responsible for identifying and implementing new technologies and technology products.</li> <li>3. Preparation, aligning and enabling implementation of Technology Vision Document for the Bank</li> <li>4. Develop stress-testing mechanism to mitigate risk arising out of cyber-attacks and taking corrective measures / prudent response in case of cyber-attacks at NABARD / partner agencies.</li> <li>5. Enhancing training &amp; capacity building at NABARD / partner agencies w.r.t. Information Technology</li> <li>6. Apprise the Management about global developments and necessary action points in all areas of IT, including cyber security.</li> <li>7. Digitalization and automation of most of the operations of the Bank by leveraging the digital shift.</li> <li>8. Heading the Technical specialists Team/Contract Staff for IT Operations besides heading the technical team of client institutions to coordinate with IT vendors of the Bank to effectively influence the decision and ensure technical delivery. Bring in the Industry Expertise for the digital initiatives of the Bank.</li> <li>9. Maintain competitive advantage over peers in digital banking and leveraging the digital ecosystem.</li> </ol>



	<ol style="list-style-type: none"> <li>10. Ensuring State of the Art technology network, optimizing and managing it in a manner it delivers high efficiency with sufficient resilience and yet managing cost effectively.</li> <li>11. Ensuring appropriate solution architecture is in place and identifying needs and ensuring ideal software solutions are developed in a timely manner to help increase operational efficiency and also leading edge products; guiding the Bank on its Enterprise Architecture Journey. Providing technical inputs in identifying suitable database solutions for the bank as also overseeing and ensuring fine tuning of existing data bases.</li> <li>12. Develop and maintain overall framework of IT policies, standards and strategies that will empower business and people to deliver on their commitments to the strategy and budgets.</li> <li>13. Define the priorities, objectives and targets that underpin what contributes to delivery of value to business aligned with best practices and standards.</li> <li>14. Ensure efficiency in process / operations across the Bank.</li> <li>15. Ensure State-of-the Art Security, identify security threats and formulate strategies and methods to mitigate the threats.</li> <li>16. As part of Business Continuity Plan, lend support to the business operations and ensure that appropriate DR plans are in place and regularly tested for readiness for unforeseen and unexpected events which can impact the business continuity.</li> <li>17. Pivotal role in supporting the business departments and meeting their needs in a time bound manner.</li> <li>18. Developing long term plans to sustain and support the business, anticipating the future trends.</li> <li>19. Lead strategic insight and overview of business case justifications and ROI analysis for IT spending and initiatives.</li> <li>20. Ensure total quality management through uniform processes and procedures.</li> <li>21. Mitigation of Operational Risk in coordination with CISO and any other work entrusted from time to time by the Bank.</li> <li>22. Facilitate and Oversee IS Audit, System Audit and all IT related audit.</li> <li>23. Assigning, managing and monitoring the functioning of the Specialists (on contract) attached to DIT.</li> <li>24. Any other work entrusted by the Bank from time to time.</li> </ol>
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**ii. Project Manager- Application Management**

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	<p><b>Essential</b></p> <p>Bachelor's/Master's degree in computer science/ Information Systems/ Engineering/Management degree (with hands on experience of Coding, etc.)</p> <p>Candidates with the following qualifications will be preferred.</p> <ol style="list-style-type: none"> <li>1. PMP or PRINCE2 or equivalent certification</li> <li>2. Scrum Master and Agile Certifications</li> <li>3. Technology and Domain Specific Certifications</li> </ol>
<b>Experience</b>	<p><b>Essential:</b></p> <p>Minimum experience of 07 years for graduates and 05 years for Postgraduates in the following areas:</p> <ol style="list-style-type: none"> <li>1. Software development; CI/CD experience</li> <li>2. Managing Application Development projects and Software. Maintenance Projects with exposure to DevOps/ DevSecOps.</li> <li>3. Familiar with waterfall or Agile methodology at Enterprise Level.</li> </ol> <p><b>Following experience / qualities will be an added advantage.</b></p> <ol style="list-style-type: none"> <li>1. Experience in assessing effort estimation and resource sizing &amp; allocation.</li> <li>2. Exposure/knowledge of operations of Data Centre, network, operating systems (Windows &amp; UNIX), Firewall and Physical and logical security projects.</li> <li>3. Experience in working with tools like JIRA/ Confluence/ Power Point, etc.</li> <li>4. Excellent verbal and written communication skills</li> <li>5. Candidates from a Technology, ITES, Shared Service or Banking organization will be preferred.</li> </ol>
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Partner with stakeholders to define project scope, goals, deliverables and timelines.</li> <li>2. Lead the efforts on preparing requirements development, business cases, estimations, Project Proposals and RFPs</li> <li>3. Plan and provide IT infrastructure support, including local area network, wide area network, servers, desktop systems and related technologies.</li> <li>4. Facilitate the definition of service levels and acceptance criteria for projects.</li> <li>5. Develop project plans, goals, and budgets, Work with stakeholders to secure needed resources and resolve resource conflicts.</li> <li>6. Identify and proactively manage changes in scope, budget and schedule to ensure that the business value of the project is still achieved.</li> <li>7. Escalate issues and risks and proactively takes ownership for resolution.</li> <li>8. Track milestones and deliverables and provide regular status reporting to all levels of stakeholders.</li> <li>9. Manage projects with a blend of in-house and external resources (vendors and direct contractors)</li> </ol>



	<p>10. Plan and lead project governance meetings, project health checks, phase gate reviews, post project reviews and project level workshops</p> <p>11. Share lessons learned and best practices across projects, building relationships with stakeholders at all levels.</p> <p>12. Provide IT PMO with lessons learned and best practices related inputs and Collaborate with IT PMO to implement standards, guidelines and perform other relevant activities.</p> <p>13. Provide timely, candid and constructive performance feedback to direct reports.</p> <p>14. Develop direct reports to their fullest potential and provide challenging opportunities that enhance their career growth.</p> <p>15. Ensure all IT activities conform to IT security standards and all data and systems are properly protected.</p> <p>16. Provide technical leadership and management of IT projects from conception through deployment.</p> <p>17. Provide inputs for contract renegotiation during contract renewal process.</p>
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### iii. Lead Auditor

<b>Age</b>	Maximum 62 years. 27-40 years preferred
<b>Qualification</b>	<ol style="list-style-type: none"> <li>Bachelor's/ Master's Degree in Computer Science/IT or B.E./B. Tech</li> <li>Certification in CISA/ CISSP and ISO 27001 Lead Auditor / Lead Implementer</li> </ol>
<b>Experience</b>	<p>8 years in IT of which 5 years' experience in conducting technology / IS audits for BFSI sector and leading the audit team.</p> <p>Preference for experience/ certification / training in Cloud audit , Project Management and PCI-DSS</p>
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>Design-develop and maintain the audit management processes, including schedules, reports, checklists and processes.</li> <li>Monitor and review circulars, advisories, and alerts from RBI and NABARD to incorporate them to the existing Audit Checklists.</li> <li>Coordination and facilitation of audit activities with onsite team, bank to be inspected, respective regional Office and Head Office.</li> <li>Conduct audits, prepare reports and maintain timely and accurate reviews of corrective action and closure of the audit findings.</li> <li>Track the status of audit reports and escalate as necessary based on established timelines.</li> <li>Generate MIS reports and analyze inspection trends, present the reports to the senior management to facilitate the action items.</li> <li>Identify areas for improvement in the existing audit management</li> </ol>



	<p>methodology and contribute to their development.</p> <p>8. Continuously identify opportunities for improving the audit process and service to ensure Cyber Security compliance from the bank.</p> <p>9. Be self-motivated in staying current with new regulations, developments, and technologies related to cyber security.</p> <p>10. Provide trainings to the staff.</p> <p>11. Travelling involved to perform audits throughout the country.</p>
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#### iv. Additional Chief Risk Manager

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	<p><b>Essential</b></p> <p>Graduate/ Postgraduate in Economics/ Statistics/ Finance/ Business from a recognized University / Masters in Management MBA/ PGDI or CA/CS</p> <p><b>Desirable</b></p> <p>Certification in Risk Management from GARP/PREMI A or CFA qualification</p>
<b>Experience</b>	<p><b>Essential</b></p> <ol style="list-style-type: none"> <li>1. Minimum 10 years' experience in Banking, Financial Sector and Insurance (BFSI)</li> <li>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</li> </ol> <p><b>Desirable</b></p> <ol style="list-style-type: none"> <li>1. Experience of working as Chief Risk Officer / Head of Risk Management Department in a regulated lending entity in BFSI Sector, preferably Commercial Banks.</li> <li>2. Good understanding of market risk and /or liquidity risk management and /or operational risk, with exposure to analytics being an added desirable experience.</li> <li>3. Experience of appraisal and monitoring of high value projects.</li> </ol>
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>1. Developing and managing comprehensive Risk Management Policies and ensure that they are within the framework of RBI regulations and BASEL III norms.</li> <li>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.</li> <li>3. Assisting in the business continuity planning framework of the Bank.</li> <li>4. Benchmarking Bank's risk appraisal processes in line with best practices in other peer institutions.</li> </ol>



	<ol style="list-style-type: none"> <li>5. Ensuring continuous improvement in the Risk Management Practices / policies of the Bank.</li> <li>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.</li> <li>7. Assessment of risk through various tools such as, Rating Models , EWS systems, default forecasting and monitoring systems. Collateral Management reports, Model Validation reports, RCSA&amp; BIA techniques, market information , etc.</li> <li>8. Preparation of Credit Reports / templates for specific business departments.</li> <li>9. Assessment of high value credit proposals on a specific need basis</li> <li>10. Any other work entrusted by the Bank from time to time.</li> </ol>
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#### v. Senior Analyst- Cyber Security Operations

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	Graduate / Postgraduate in the field of computer science/IT/Cyber Security Candidates with add-on qualifications as Certified Information Security Auditor (CISA)/ Certified Information Security Professional (CISP) will be preferred
<b>Experience</b>	<p><b>Essential</b></p> <ol style="list-style-type: none"> <li>1. Minimum experience of 10 years for graduates and 8 years for Post Graduates of which 3 years in Information / Cyber security &amp; risk management</li> <li>2. Experience in handling Cyber Security incidents in the organization with Root Cause Analysis and recommendation</li> <li>3. Should have led a team with experience in various IT domains like, Firewall, Web proxy, antivirus ,security gap analysis and suggestion for procurement including scope of work, technical specification, plan of deployment</li> <li>4. Knowledge of various cyber investigation tools/ process</li> </ol> <p>Following experience / qualities would be preferred:</p> <ol style="list-style-type: none"> <li>1. Knowledge on RBI circulars and other statutory / regulatory guidelines</li> <li>2. Structured project management experience in deploying security-related initiatives</li> <li>3. Candidates presently employed in an organization, ITES, Shared Services or Banking domain.</li> </ol>
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Responsible for protecting the Banks IT Infrastructure from cyber threats.</li> <li>2. Identify potential security risks, develop and implement security measures,</li> </ol>





	<p>and monitor the effectiveness of security systems.</p> <ol style="list-style-type: none"> <li>3. Respond to and analyze different cyber incidents, offering actionable course of action to prevent similar attacks in the future.</li> <li>4. Implement and manage endpoint encryption solution to secure data on laptops and desktops.</li> <li>5. Developing and implementing organization wide best practices for IT security</li> <li>6. Interpretation of logs generated out of firewalls, proxies, SIEM, antivirus, etc. and recommending suitable course of action.</li> <li>7. Understanding of various tools like SDWAN, WEBPROXY, WAF, NAC etc. and their capabilities.</li> <li>8. Proactively engage with stakeholders, build strong relationships with the management of business and auditors, to facilitate vulnerability discovery and remediation efforts.</li> <li>9. Perform security risk assessments that support business requirements, and recommend mitigations and countermeasures to address risks, vulnerabilities and cyber threats.</li> <li>10. Participate in application security assessments.</li> <li>11. Participate as part of a close team of technical specialists on coordinated responses and subsequent remediation of security incidents.</li> <li>12. Conduct Forensic examination of digital and other evidence and analyze the incidents for forensic investigations using Forensic Tools (Commercial and Open source tools).</li> <li>13. Assist in development and implementation of cyber security policies, procedures, and standards based on National standards, industry best practices, and compliance requirements.</li> <li>14. Participation in preparation of various MIS related to cyber security.</li> </ol>
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**vi. Risk Manager –Credit Risk**

<b>Age</b>	Maximum 62 years. 30-45 years preferred.
<b>Qualification</b>	<p><b>Essential</b></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><b>Desirable</b></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>



<b>Experience</b>	<ol style="list-style-type: none"> <li>1. 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 &amp; pricing models. <p style="text-align: center;">‘Or’</p>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.).</li> <li>2. Those having experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred.</li> <li>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.</li> </ol>
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>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;</li> <li>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 legislations and implement the same in consultation with other user departments and Regional Offices (ROs);</li> <li>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;</li> <li>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</li> </ol>



	<p>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>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.</p> <p>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 &amp; validate the RAROC Framework &amp; Risk Based Pricing Tools; To build and maintain MIS for reporting to Top Management/Regulator based on the BASEL III reporting norms.</p> <p>7. Plan, design &amp; conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD).</p> <p>8. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.</p> <p>9. Any other work entrusted by the Bank from time to time.</p>
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**vii. Risk Manager –Market Risk**

<b>Age</b>	Maximum 62 years. 30-45 years preferred.
<b>Qualification</b>	<p><b>Essential</b></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><b>Desirable</b></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>
<b>Experience</b>	1. 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 style="text-align: center;">‘Or’</p> <p>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.).</p> <p>2. Those having experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred.</p> <p>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.</p>
<p><b>Job Profile</b></p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>



	<p>might be required in case of contingencies and assisting to the Contingency Planning for Market Risk.</p> <ol style="list-style-type: none"> <li>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 &amp; assisting in putting in place regulatory prescriptions &amp; including industry best practices into operation.</li> <li>6. To conduct Behavioural Analysis of Assets &amp; Liabilities &amp; use for subsequent policy reviews and revision in limits for liquidity positions &amp; 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.</li> <li>7. Plan, design &amp; conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD).</li> <li>8. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.</li> <li>9. Any other work entrusted by the Bank from time to time.</li> </ol>
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**viii. Risk Manager –Operational Risk**

<b>Age</b>	Maximum 62 years. 30-45 years preferred.
<b>Qualification</b>	<p><b>Essential</b></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><b>Desirable</b></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>
<b>Experience</b>	<p>1. 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 &amp; pricing models.</p> <p style="text-align: center;">‘Or’</p> <p>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.).</p> <p>2. Those having experience of developing and implementing Risk Management Software Solutions and having Information Technology background will be preferred.</p> <p>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.</p>
<b>Job Profile</b>	<p>1. To identify, assess and manage various Operational Risks;</p> <p>2. To review policies and frameworks on Operational Risk Management including RCSA (Risk Control Self-Assessment) framework, KRI framework and Incident &amp; 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.</p> <p>3. To facilitate conduct of RCSA Workshops by all HO Departments &amp; ROs / Training establishments, review of RCSA results, finalization of gaps and</p>



	<p>recommendations based on the workshops conducted, track Action Plans and to build the MIS for top Management/ RMCB/ 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> <p>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.</p> <p>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 &amp; implementation of the Recovery Strategies, Review of Risk Assessment, Maintenance and Review of the BCM Plan document, implementation of Functional Recovery Plans.</p> <p>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.</p> <p>7. Assess the 'Operational Risk Losses' as per BASEL III framework; To assist Capital Computation Methodology for Operational Risk Management based on RBI guidelines.</p> <p>8. Plan, design &amp; conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to Risk Management Department (RMD).</p> <p>9. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.</p> <p>10. To assist in digitization of remaining OR Frameworks</p> <p>11. Any other work entrusted by the Bank from time to time.</p>
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**ix. Risk Manager - IS & Cyber Security**

<b>Age</b>	Maximum 62 years. 30-45 years preferred.
<b>Qualification</b>	Bachelor's/Master's Degree in IT/Computer Science / MCA Candidates with following qualifications will be preferred; a. Certifications like CISA/ CISSP/ CISM/ SABSA b. Certification in PCI DSS
<b>Experience</b>	<ol style="list-style-type: none"> <li>1. Minimum experience of 5 years in the areas of Information/Cyber Security &amp; Risk Management.</li> <li>2. Experience preferably in BFSI set-up in one/more of the following areas. <ol style="list-style-type: none"> <li>a. Should have been a part of a team of Cyber security professional in incident management and resolution &amp; similar domains.</li> <li>b. Hands on experience in implementing ISO 27002.</li> <li>c. Structured project management experience in deploying cyber security related initiatives, etc.</li> <li>d. Experience in cyber forensic investigation methodology</li> <li>e. Banking domain experience.</li> <li>f. Conduct of IS Audit as part of internal IS Audit team or external audit team in Banks/ FIs/Financial services organizations.</li> <li>g. Part of SOC team in managing SOC activities on a day-to-day basis.</li> <li>h. Conduct of information Security related risk assessments.</li> <li>i. Part of IT team in managing the data centres, associated with secure configurations of applications, databases, network devices, operating systems in data centres.</li> <li>j. Experience of application coding or conduct of Quality Assurance in mobile application, open banking applications, fintech applications, CBS, etc.</li> </ol> </li> </ol>
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>1. Understand the existing business processes and technology used in NABARD to ensure compliance with regulatory requirements.</li> <li>2. Determine organizational information security/cyber security requirements based on industry standards and regulatory requirements (like ISO/IEC 27032) for the AIFI.</li> <li>3. Establish procedures for identification and classification of information assets.</li> <li>4. Plan, design &amp; conduct studies, monitoring visits, evaluation studies, etc., for providing policy inputs to RMD.</li> <li>5. Train officers of NABARD in security awareness and examination procedures.</li> <li>6. Assist NABARD in framing appropriate policies and guidelines for implementation by NABARD.</li> </ol>





	<p>7. Develop a dossier of Cyber Security related incidents for sharing among the departments of NABARD at HO, Regional Offices (ROs) and other stakeholders.</p> <p>8. Advise management of Bank regarding critical issues that may affect the risk posture of the Banks' IT assets.</p> <p>9. Articulate and present Cyber Security related matters effectively across various levels of stakeholders.</p> <p>10. Conduct workshops/VCs, participate in meetings/ seminars/workshops conducted by GoI/RBI/IDRBT/ SEs and other institutions on behalf of NABARD.</p> <p>11. Review various information security reports and drill down for improvements and make recommendations.</p> <p>12. Investigate incidents, wherever required and guide the officers of NABARD.</p> <p>13. Interact and guide staff in ROs/HO NABARD on specific cyber security related issues.</p> <p>14. Guide to take action on cyber security incidents including analysis of root cause (identified by vendor/bank).</p> <p>15. Collect and disseminate cyber security threat intelligence, market intelligence, etc.</p> <p>16. Devise suitable procedures for MIS on incidents and threats reported.</p> <p>17. Analysis of reported incidents</p> <p>18. Development of Cyber Security related MIS of bank.</p> <p>19. Conduct of IS Audit on various applications including their centres.</p> <p>20. Attend to such other items of work that are directly / indirectly related to the roles, objectives and functioning of NABARD as may be assigned from time-to-time.</p>
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#### x. Cyber and Network Security Specialist

<b>Age</b>	Maximum 62 years. 27-40 years preferred
<b>Qualification</b>	<p>Bachelor's degree in computer science/IT or B.E./B. Tech in any discipline or Bachelor's degree in any discipline and Masters degree in Computer Science / IT</p> <p>Any one Certifications as CCNA /CCNP /CEH / eJPT/ CISA /CISM</p> <p><b>Preference for experience /certification / training in :</b></p> <ol style="list-style-type: none"> <li>1. Network/ Cyber Security auditing</li> <li>2. IT Audits</li> <li>3. IT Risk assessment</li> <li>4. Cloud / Application Security</li> <li>5. Post Graduate Diploma in IT Infrastructure and System Security</li> <li>6. Certifications in Firewall or similar certifications that are widely</li> </ol>



	accepted by industry
<b>Experience</b>	1. Five years of experience in handling network devices such as, Next-Generation Firewalls, WAF, Routers , Switches and cyber security consulting/ Risk assessment/ ISMS Management/ Technical experience in SOC / VAPT of which 02 years of experience in conducting technology/IS audit / Security assessment of network/ security devices.
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>1. Participate in the design-development of audit management processes, including schedules, reports, checklists and processes.</li> <li>2. Participate in audits to review information security compliance aspects, such as network, architecture, firewalls, internet proxy, data encryption etc.</li> <li>3. Reviewing security processes, such as security event monitoring, incident response, and vulnerability assessment.</li> <li>4. Verifying the security and functionality of information security systems and related infrastructure.</li> <li>5. Audit processes such as change management, patch management, incident management, backup, business continuity etc.</li> <li>6. Examine related information security policies and procedures to identify any gaps and suggest improvements.</li> <li>7. Conduct audits, prepare reports and maintain timely and accurate reviews of corrective action and closure of the audit findings.</li> <li>8. Develop and improve audit checklists and documents, conduct trend analysis and prepare presentations.</li> <li>9. Staying up to date with the latest security guidelines, international standards, threats and vulnerabilities.</li> <li>10. Continuously research the latest Security threats and vulnerabilities.</li> <li>11. Write articles, publications on the cyber security aspects.</li> <li>12. Traveling involved to perform audits throughout the country.</li> </ol>

#### **xi. Database and Operating Systems Specialist**

<b>Age</b>	Maximum 62 years. 27-40 years preferred
<b>Qualification</b>	<p>Bachelor's degree in computer science/IT or B.E./B. Tech in any discipline or Bachelor's degree in any discipline and Masters degree in Computer Science / IT</p> <p>Any one of the certifications / trainings as below mentioned:</p> <ol style="list-style-type: none"> <li>1. Linux/ RHCE</li> <li>2. Microsoft Windows Server</li> <li>3. Oracle administrator</li> <li>4. SQL administrator</li> </ol>



	5. Any other cloud based database/ OS certification
<b>Experience</b>	5 years of experience working as DBA or operating systems administrator of which 2 years of experience conducting technology/IS audit / Security assessment of different OS/DB. <b>Preference for:</b> 1. Worked on multiple type of databases like Oracle, MySQL, PostgreSQL etc 2. Worked on multiple OS such as windows, Linux, Solaris, Unix etc. 3. Cloud / Application Security 4. Post Graduate Diploma in IT Infrastructure and System Security
<b>Job Profile</b>	1. Participate in the design-development of audit management processes, including schedules, reports, checklists and processes. 2. Participate in audits to review information security compliance aspects with respect to operating systems, database, application, storage, backup etc and related cyber security processes. 3. Audit processes such as change management, patch management, incident management, backup, business continuity etc. 4. Examine related information security policies and procedures to identify any gaps and suggest improvements. 5. Conduct audits, prepare reports and maintain timely and accurate reviews of corrective action and closure of the audit findings. 6. Contribute towards the continuous improvement of the audit process 7. Develop and improve audit checklists and documents, conduct trend analysis and prepare presentations. 8. Staying up to date with the latest security guidelines, international standards, threats and vulnerabilities. 9. Continuously research the latest Security threats and vulnerabilities. 10. Write articles, publications on the cyber security aspects. 11. Traveling involved to perform audits throughout the country.

## xii. IT Infrastructure and Banking Specialist

<b>Age</b>	Maximum 62 years. 27-40 years preferred
<b>Qualification</b>	<b>Essential</b> 1. Bachelor's degree in computer science/IT or B.E./B. Tech in any discipline or Bachelor's degree in any discipline and Masters degree in Computer Science / IT 2. Certification in any one CISA/ CISM and ISO 27001 Lead Auditor / ISO 27001 Lead Implementer <b>Preferred</b> 1. Post Graduate Diploma in IT Infrastructure and System Security



	<p>preferable</p> <p>2. Experience / certification / training in Cloud/ Application Security</p>
<b>Experience</b>	<p><b>Essential</b></p> <p>5 years of experience handling technical aspects of CBS and related payment channels such as SWIFT/ ATM, Internet Banking/ Mobile Banking/ NEFT/ RTGS/ UPI, IMPS etc. and handling IT Infrastructure including virtualization of which 2 years of experience on conducting technology/ IS audit/ security assessment related to CBS and other payment channels.</p> <p><b>Preferred</b></p> <p>Experience in Cloud / Application Security</p>
<b>Job Profile</b>	<ol style="list-style-type: none"> <li>1. Participate in the design-development of audit management processes, including schedules, reports, checklists and processes.</li> <li>2. Participate in audits to review information security compliance aspects with respect to CBS, payment systems such as SWIFT, UPI, IMPS, ATM, Internet Banking, Mobile Banking, related cyber security processes and other applicable guidelines.</li> <li>3. Audit processes such as change management, reconciliations, third party assessment, audits, vendor onboarding, SLA,BCP etc.</li> <li>4. Examine related information security policies and procedures to identify any gaps and suggest improvements.</li> <li>5. Conduct audits, prepare reports and maintain timely and accurate reviews of corrective action and closure of the audit findings.</li> <li>6. Contribute towards the continuous improvement of the audit process</li> <li>7. Develop and improve audit checklists and documents, conduct trend analysis and prepare presentations.</li> <li>8. Staying up to date with the latest security guidelines, international standards, threats and vulnerabilities.</li> <li>9. Write articles, publications on the cyber security aspects.</li> <li>10. Traveling involved to perform audits throughout the country.</li> </ol>

**xiii. Economist**

<b>Age</b>	23-35 years
<b>Qualification</b>	Master's Degree (Postgraduate- MA/MSc) in Economics/ Applied Economics / Financial Economics/ Statistics / Data Science/ Finance from any recognized university with minimum 55% marks / equivalent grades.



<b>Experience</b>	<p><b>Essential</b></p> <ol style="list-style-type: none"> <li>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 essential.</li> <li>Prior relevant experience of minimum 01 year. Preference for candidates having experience of working in reputed organization in areas of forecasting, financial modelling, preparation of impact balance sheet etc.</li> </ol> <p><b>Preferred</b></p> <ol style="list-style-type: none"> <li>Working knowledge of Visualization tools (Tableau &amp; Power BI)</li> <li>Experience in collection, processing, managing and analyzing financial and other data from various government agencies.</li> <li>Exposure to domestic and international database such as CMIE, EPWRF, Agriculture Statistics at a Glance, Annual Survey of Industries, World Economic Outlook, World Development Indicators etc.</li> <li>Excellent oral and written communication skills in English</li> </ol>
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<b>Job profile</b>	<ol style="list-style-type: none"> <li>He/she will be responsible to lead analytical work related to current macro-economic, financial and structural developments in the country, economic outlook, strategic economic issues, and trends in agriculture sector, banking and rural sector, interest rate/ investment outlook of the country.</li> <li>Forecasting and monitoring economic indicators such as inflation, employment, gross domestic product (GDP), and interest rates, etc.</li> <li>Leading high quality and relevant development economics research, providing forward looking economic policy advice and strengthening development approaches and tools - for application at national and regional levels</li> <li>To analyze and submit inputs on contemporary issues and produce thematic notes on relevant issue.</li> <li>Preparation of impact balance sheet.</li> </ol>
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**xiv. Credit Officer**

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	<p><b>Essential</b></p> <ol style="list-style-type: none"> <li>Graduate (any discipline) from Government Recognized University or Institution.</li> <li>Full time MBA (Finance) / PGDBA/ PGDBM/ MMS (Finance) / CA/ CFA/ ICWA</li> </ol>
<b>Experience</b>	Post Qualification experience of 03 years in credit appraisal and monitoring Candidates with experience in project financing / infrastructure financing will



	be preferred
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Carrying out of Due Diligence on credit proposals assigned.</li> <li>2. Appraisal of assigned Credit Proposals, including Credit Risk Assessment.</li> <li>3. Appraisal of Borrowers of different types -State Government, State Government Entities, Marketing Federations, NBFCs, Private Companies, Banks etc.</li> <li>4. Evaluating Credit Worthiness of Government Guarantees.</li> <li>5. Monitoring of Projects / Credit Limits sanctioned by the Bank</li> </ol>

**xv. Legal Officer**

<b>Age</b>	Maximum 62 years
<b>Qualification</b>	Degree in Law from a recognized University in India.
<b>Experience</b>	<p><b>Essential</b></p> <ol style="list-style-type: none"> <li>1. Enrolled as Advocate with Bar Council.</li> <li>2. Experience of 4-5 years in contract management as Law Officer in the Legal Department of Scheduled Commercial Banks / AIFIs or 4-5 years combined experience as practicing advocate and Law Officer in the Legal Department of the Scheduled Commercial Banks/ AIFIs.</li> </ol>
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Drafting, verification, vetting of various legal documents like loan agreement, hypothecation deed, guarantee deed, tripartite MoA etc.</li> <li>2. Interpretation of various statutes, legal documents etc.</li> <li>3. Reviews of existing legal documents.</li> </ol>

**xvi. ETL Developer**

<b>Age</b>	Maximum 62 years. 25-40 years preferred
<b>Qualification</b>	B.E/B.Tech. /M.E/ M.Tech. in Computer Science /IT (Minimum 60% marks)
<b>Experience</b>	<p><b>Essential :</b></p> <ol style="list-style-type: none"> <li>1. Minimum 06 years of post –qualification experience in IT sector / Industry out of which minimum 03 years of experience in the field of ETL development using Talend or any other equivalent tool.</li> <li>2. Experience desired in Banking /IT Sector / PSU Companies</li> </ol> <p><b>Preferred:</b></p> <ol style="list-style-type: none"> <li>1. Working experience on Oracle 12C/19 C or equivalent Database.</li> <li>2. Hands on experience on ETL pipeline creation preferably in Talend or any other equivalent tool.</li> <li>3. Hands on experience on PL /SQL.</li> <li>4. Strong knowledge in Unix/Linux</li> <li>5. Passionate about sophisticated data structures and problem solutions.</li> </ol>



	6. Strong Programming skills.
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Develop ETL pipeline from the scratch based on the Business Requirements</li> <li>2. Trouble shoot the issue in Development and production</li> <li>3. Decode existing ETL pipelines and able to enhance the ETL pipelines.</li> <li>4. Understand the existing database structure and ETL design and sum up with improvements.</li> <li>5. Demonstrate the ETL tools and the functionality</li> <li>6. Have knowledge of database fundamentals such as multidimensional database design, relational database design.</li> </ol>

**xvii. Data Consultant**

<b>Age</b>	Maximum 62 years. 25-40 years preferred
<b>Qualification</b>	<p><b>Essential:</b> B.E. / M.E. or B.Tech/M.Tech in Computer Science/IT/Data Science/Machine Learning and AI (Minimum 60% marks compulsory at Graduation or Master's level)</p> <p><b>Preferred:</b> MBA / PGDM with specialization in Finance and any certification in ML/AI/ Natural Language Processing, Web crawling and Neural Networks</p>
<b>Experience</b>	<p><b>Essential:</b></p> <ol style="list-style-type: none"> <li>1. Minimum 05 years of overall (post basic educational qualification) experience in related field.</li> <li>2. Preference will be given to candidates with experience in financial sector / Bank / NBFC / Insurance / Investment Firm</li> </ol> <p><b>Preferred:</b></p> <ol style="list-style-type: none"> <li>1. Natural language processing, Web Crawling and Neural Networks</li> <li>2. Machine learning / Artificial Intelligence and parsing</li> <li>3. 2+ years' experience with programming languages frequently used in data science ( R/ Python)</li> <li>4. Knowledge of Unix /Linux</li> <li>5. Familiarity with cloud based application / service development.</li> <li>6. 3+ years' experience in Relational Database OR any NoSQL database including Graph databases</li> <li>7. Excellent communication skills and ability to work as part of a multi-cultural and geographically distributed product development team.</li> <li>8. Self-motivated, pro-active and demonstrating an exceptional drive towards delivery.</li> <li>9. Familiarity with developing models using semi structure as well as unstructured data.</li> </ol>



	10. End to end experience from data extraction to modelling and its validation. Experience of working in a project environment as a developer.
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Implement Machine learning / Artificial Intelligence / Natural Language Processing/ Parsing tools to improve the operational efficiency</li> <li>2. Designing and implementation of big data scalable workflow systems using Big Data Technologies.</li> <li>3. Deliver new functionality for the internal production platform and the client delivery platform.</li> </ol> <p>Closely collaborate with Product Management, Business, Quality Assurance, Data Operation and IT Infrastructure, to understand their requirements and develop solutions for such needs.</p>

### xviii. Business Analyst

<b>Age</b>	Maximum 62 years. 25-40 years preferred
<b>Qualification</b>	<ol style="list-style-type: none"> <li>1. BCS or Post Graduate (With Finance Background)</li> <li>2. Certification course in Business Analyst /Power BI</li> </ol>
<b>Experience</b>	<ol style="list-style-type: none"> <li>1. Minimum 5 years of experience working as Data/Business Analyst</li> <li>2. Designing and developing Dashboards, Reports as per requirement</li> <li>3. Application of business logics and generation of new reports</li> <li>4. Apply analytical skills for reports / MIS generation as per the need</li> <li>5. Good communication skills and interpersonal relationship.</li> </ol>
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Reports Development</li> <li>2. Dashboard design and Development</li> <li>3. Deduce business logics from existing reports</li> <li>4. Data analysis, research on existing SQL queries</li> <li>5. Communicate with various department, understand the business requirements and develop reports/dashboards as per their need.</li> <li>6. Data collection from external sources and establish relationship between data to develop various data models.</li> </ol>

### xix. Power BI Report Developer

<b>Age</b>	Maximum 62 years. 25-40 years preferred
<b>Qualification</b>	<ol style="list-style-type: none"> <li>1. Post Graduate in Data Science/BCA/MCA</li> <li>2. Knowledge of Power BI/ Tableau</li> <li>3. Proficiency in Python/ ML,HTML, Advance Excel, R, Postgre SQL</li> </ol>
<b>Experience</b>	<p>Minimum 5 years of experience in the industry having worked in the area indicated below:</p> <ol style="list-style-type: none"> <li>1. Understanding the process of Data Analysis, generation of various reports using Power BI</li> <li>2. Data Cleaning and Analysis</li> </ol>





	<ol style="list-style-type: none"> <li>3. Data uploading into server using MySQL</li> <li>4. Development of various dashboard / reports using Power BI</li> </ol>
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Collaborate with business users and business analysts to develop, deploy and maintain Business Intelligence Solutions.</li> <li>2. Developing and presenting information through MIS dashboards and reports for the management.</li> <li>3. Creating queries upon request for data/reports.</li> <li>4. Evaluating and improving the current BI reports /dashboard.</li> <li>5. Translating business needs to BI solutions</li> <li>6. Analyze the database systems with minimum help from the Business department.</li> </ol>

## xx. Specialist- Data Management

<b>Age</b>	Maximum 45 years
<b>Qualification</b>	<p>Masters/Management Degree in Social Work with the following proficiency:</p> <ul style="list-style-type: none"> <li>▪ Knowledge about functioning of CSR and non-profit organization.</li> <li>▪ Knowledge of aligning developmental initiatives with ESG, SDG and broader development goals for sustainable and transformative change.</li> <li>▪ Ability to prepare data wireframe framework from impact evaluation perspective.</li> <li>▪ Should be updated on Environmental, Social, and Governance (ESG) principles, ensuring ethical and sustainable practices.</li> <li>▪ Knowledge on United Nations Sustainable Development Goals (SDGs), Green Bond impact emphasizing the importance of global development objectives.</li> <li>▪ Prepare policies, strategies for grant-based project implementation, capturing its impact assessment by designing various tools/models/MIS</li> <li>▪ Develop CSR Policy, strategy for program implementation, SOP</li> <li>▪ Functioning of NGOs and assessment of impact out of various grant-based projects with outcome and analysis.</li> <li>▪ Development budget planning, its monitoring, review, and impact assessment</li> <li>▪ Knowledge in thematic areas of development sectors like rural development, livelihood, education, health, environment etc.</li> </ul>
<b>Experience</b>	<ol style="list-style-type: none"> <li>1. 8-10 years of working experience in the field, with reputed NGOs/CSRs, NABARD implemented projects as project implementor/ Consultant/ Supervisor</li> <li>2. Proven experience in impact assessments, analyzing social, economic, and environmental outcomes of various initiatives.</li> <li>3. Proven track record of successful implementation of various grant based/CSR projects with desired output indicators (supported with MIS/reports, etc).</li> </ol>



	4. Excellent communication skills
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Review of existing development programmes- Conduct a comprehensive review of NABARD's development programmes, including their eligibility criteria, application process, evaluation mechanisms, disbursement procedures and monitoring frameworks. Provide recommendations for streamlining and enhancing these programs to ensure effective utilization of funds and achieve desired outcomes.</li> <li>2. MIS System Assessment – Evaluate NABARD's current Management Information System (MIS) used by various development departments for monitoring and tracking the progress of grant programs. Identify areas for improvements, such as data collection methods, reporting capabilities, data security and integration with other relevant systems. Propose recommendations for optimizing the MIS system to enhance data-driven decision-making and overall program management.</li> <li>3. Impact Assessment Indicators – Develop a set of impact assessment indicators that align with Environment, Social and Governance (ESG), Social Stock Exchange (SSE) particularly focusing on NABARD's goals and objectives. These indicators should be measurable, relevant and capable of capturing the social, economic and environmental impacts of the grant programs. Provide guidance on the methodologies and tools required to collect, analyze and report impact data effectively.</li> <li>4. Comprehensive Monitoring and Evaluation Framework – Design a comprehensive monitoring and evaluation framework for NABARD covering all development programmes projects.</li> <li>5. Present, Department-wise clearly mapped out evaluation / assessment / measuring sheets for each development department with stress upon uniformity and ESG guidelines.</li> <li>6. Data Capturing Returns: Develop and design rigorous methodology for assessing the impact of grant-based projects considering specific objectives and social impact targets. Design data capturing returns for collection, collation and analysis of data related to grant- based projects, encompassing financial records, project outcomes and relevant performance indicators.</li> <li>7. Linking of captured data with the reporting formats to streamline the data collection process and reduce margin to error.</li> <li>8. Design and develop strategies and systems to generate reports / MIS which allow for in- depth understanding of grant initiatives to review, modify, re-design the product (analytical reports)</li> <li>9. Liasion with the agencies concerned for registering NABARD keeping in view Sustainable Development Goals/Environmental, Social and Governance Goals.</li> </ol>



	<p>Take all the work pertaining to complete formalities for registering NABARD in Green Bond initiatives (environment impact indicators).</p> <p>10. Co-ordinate software vendor for designing formats for returns/MIS/Reports pertaining to grant based project as a part of ENSURE 2.0 till its stabilization.</p> <p>11. 11. Co-ordinate with all NABARD Departments to define their data needs and help them in on boarding their ESG compliance journey.</p>
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**xxi. Financial Inclusion Consultant-Technical**

<b>Age</b>	Maximum 45 years
<b>Qualification</b>	B.E. / B. Tech degree in Computer Science/ Information Technology/ BCA from reputed universities/ Institutes
<b>Experience</b>	5 years relevant hands-on experience/ sound knowledge in the field of IT, Banking Technology & RFIs.
<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Provide key technical support for the projects assigned by GoI (e.g promotion of digital payments in Mandis)</li> <li>2. Develop new interventions and devise a suitable implementation plan for strengthening existing schemes of DFIBT</li> <li>3. Oversee the technological aspects for the smooth implementation of DFIBT projects across the country.</li> <li>4. Develop a Data Management portal for Financial Inclusion Fund.</li> <li>5. Coordination with Tender Cell (for tender/RFP preparation) for scrutiny of various documents</li> <li>6. Helping the ROs in the overall project management so that the project is delivered on time and with quality</li> <li>7. Manage all aspects of the project implementation.</li> <li>8. Interactions with domain experts and enriching the DFIBT policies and projects</li> <li>9. Guiding the Implementing Agencies / ROs / DDMs and the Junior Consultants.</li> <li>10. Helping the RO in the overall project management so that the project is delivered on time and with quality</li> <li>11. Any other works assigned by NABARD from time to time based on the emerging needs under the ambit of DFIBT.</li> </ol>

**xxii. Financial Inclusion Consultant-Banking**

<b>Age</b>	Maximum 55 years
<b>Qualification</b>	MBA (Finance) from a reputed University/Institute
<b>Experience</b>	5 years relevant hands-on experience/ sound knowledge of fieldwork in Financial Inclusion.



<b>Job profile</b>	<ol style="list-style-type: none"> <li>1. Manage all aspects of the project implementation including overseeing.</li> <li>2. Monitoring of all India-level FI projects.</li> <li>3. Coordinating with Govt and other developmental agencies to suggest new and innovative schemes for expanding the coverage of financial inclusion initiatives through NABARD.</li> <li>4. Coordination with RO Consultants for submission of data by RCBs and RRBs pertaining to SSS(PMJJB &amp; PMSBY), Account Aggregators, RBI-MPFI returns, FIP, SO2(Technology adoption by RCBs &amp; RRBs), and other information/data sought by DFS, GoI from time to time.</li> <li>5. Helping the ROs in scouting for new and innovative proposals from client institutions.</li> <li>5. Work with banks to improve credit linkage.</li> <li>6. Continuous monitoring of the project (Physical and Financial).</li> <li>7. Liaising with all stakeholders and Regional Offices.</li> <li>8. Auditing and inspecting the data collection and updation.</li> <li>9. Test check of the audits/accounts of agencies with respect to DFIBT projects to ensure compliance with the observations.</li> <li>10. Supervise the execution of the prescribed activities.</li> <li>11. Ensuring adherence to the timelines.</li> <li>12. Organize and attend meetings.</li> <li>13. Resolving issues of ROs/client institutions and be a one-stop solution for the smooth implementation of the projects.</li> <li>14. Prepare a detailed work plan and point-wise achievement chart of the activities and tours with timelines.</li> <li>15. Documentation of the implementation of the project</li> <li>16. Additional items of work, if any, assigned by the ROs</li> <li>17. Required to travel in rural areas covered under project areas.</li> <li>18. Work in close coordination with HO, ROs, and DDMs.</li> <li>19. Desk monitoring, analysis of RO-wise issues, achievements, follow up, and reporting.</li> <li>20. Design and conduct of monitoring visits/studies and stakeholder consultations/ discussions for policy inputs/implementation of schemes</li> <li>21. Analysis of feedback received from field studies/consultations and reporting</li> <li>22. Communication and coordination with ROs, affiliated organizations, related institutions, and agencies</li> <li>23. Any other item of work as per the necessity of the department at RO</li> </ol>
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### xxiii. Selection Process

The candidates will be shortlisted for interview in the ratio of 1:10 on the basis of qualification, experience, etc.

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 & 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. Bank reserves the right to increase the number of posts or not to fill up any of the posts.**

### xxiv. 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	50	50*
For all others	750	50	800*

\* Exclusive of applicable GST

### xxv. Compensation, Period of contract and other benefits:

Sr No	Post	Consolidated Remuneration (Rs. per month.)
1	Chief Technology Officer	4.50 lakh
2	Project Manager-Application Management	3.00 lakh
3	Lead Auditor	3.00 lakh
4	Additional Chief Risk Manager	3.50 lakh
5	Senior Analyst –Cyber Security Operations	2.75 lakh
6	Risk Manager- Credit Risk	2.75 lakh
7	Risk Manager- Market Risk	2.75 lakh
8	Risk Manager- Operational Risk	2.75 lakh
9	IS & Cyber Security Manager	2.75 lakh
10	Cyber and Network Security Specialist	2.50 lakh
11	Database and Operating Systems Specialist	2.50 lakh
12	IT Infra and Banking Specialist	2.50 lakh
13	Economist	1.25 lakh
14	Credit Officer	1.50 lakh
15	Legal Officer	1.20 lakh
16	ETL Developer	1.00-1.50 lakh (negotiable)
17	Data Consultant	1.50-2.00 lakh (negotiable)
18	Business Analyst	1.00 lakh
19	Power BI Report Developer	1.00 lakh
20	Specialist-Data Management	1.25 lakh
21	Financial Inclusion Consultant-Technical	1.25 lakh
22	Financial Inclusion Consultant-Banking	1.25 lakh



The contract employee 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 contract employee.

5% annual increment in remuneration will be considered subject to satisfactory performance and at the discretion of the Bank.

**a. Period of contract**

3 years from the date of appointment extendable by 02 more years based on the performance and requirement. The above contract periods shall be subject to half-yearly review of performance. The Bank may terminate the contract of service if the performance is found unsatisfactory. The contract shall be terminable by one month's notice on either side or one months' compensation in lieu thereof.

Sr. No.	Post	Period of Contract
1	Chief Technology Officer	03 Years + 02 Years Extendable
2	Project Manager-Application Management	03 years
3	Lead Auditor	03 Years + 02 Years Extendable
4	Additional Chief Risk Manager	03 Years + 02 Years Extendable
5	Senior Analyst –Cyber Security Operations	03 years
6	Risk Manager- Credit Risk	03 Years + 02 Years Extendable
7	Risk Manager- Market Risk	03 Years + 02 Years Extendable
8	Risk Manager- Operational Risk	03 Years + 02 Years Extendable
9	IS & Cyber Security Manager	03 Years + 02 Years Extendable
10	Cyber and Network Security Specialist	03 Years + 02 Years Extendable
11	Database and Operating Systems Specialist	03 Years + 02 Years Extendable
12	IT Infra and Banking Specialist	03 Years + 02 Years Extendable
13	Economist	02 Years
14	Credit Officer	03 Years + 02 Years Extendable
15	Legal Officer	03 Years + 02 Years Extendable
16	ETL Developer	03 Years + 02 Years Extendable
17	Data Consultant	03 Years + 02 Years Extendable
18	Business Analyst	03 Years + 02 Years Extendable
19	Power BI Report Developer	03 Years + 02 Years Extendable
20	Specialist-Data Management	03 Years + 02 Years Extendable
21	Financial Inclusion Consultant-Technical	02 Years + 01 Year Extendable
22	Financial Inclusion Consultant-Banking	02 Years + 01 Year Extendable

**b. Superannuation Benefits**

The staff on contract shall not be entitled to any superannuation benefits viz., Provident Fund, Pension, Gratuity, etc.

**c. Residential Accommodation and Travelling / Halting Allowance**

They would be eligible for house rent allowance (HRA) as given in the table below.



Sr No	Post	House Rent Allowance (per month) (Rs.)
1	Chief Technology Officer	Rs. 45000/-
2	Project Manager-Application Management	Rs.30000/-
3	Lead Auditor	Rs.30000/-
4	Additional Chief Risk Manager	Rs.35000/-
5	Senior Analyst –Cyber Security Operations	Rs.27500/-
6	Risk Manager- Credit Risk	Rs.27500/-
7	Risk Manager- Market Risk	Rs.27500/-
8	Risk Manager- Operational Risk	Rs. 27500/-
9	IS & Cyber Security Manager	Rs.27500/-
10	Cyber and Network Security Specialist	Rs.25000/-
11	Database and Operating Systems Specialist	Rs.25000/-
12	IT Infra and Banking Specialist	Rs.25000/-
13	Economist	Rs.12500/-
14	Credit Officer	Rs.15000/-
15	Legal Officer	Rs.12000/-
16	ETL Developer	RS.10000/-Rs.15000/-
17	Data Consultant	Rs.15000/- to Rs.20000/-
18	Business Analyst	Rs.10000/-
19	Power BI Report Developer	Rs.10000/-
20	Specialist-Data Management	Rs.12500/-
21	Financial Inclusion Consultant-Technical	Rs.12500/-
22	Financial Inclusion Consultant-Banking	Rs.12500/-

Based on a request and subject to availability, Specialists on contract will be eligible for accommodation at NABARD quarters at Ghatkopar or Kandivali, against payment of license fee @ 0.50% p.m. of the remuneration. Electricity charges would be borne by the Specialists. In case of allotment of quarters, they will not be eligible for HRA.

Whenever official tour is required, the specialist will be entitled for to and fro air fare (economy class) and applicable TA/HA. During period of the tour, accommodation will be provided at Bank's Visiting Officers Flat, subject to availability.

**d. Leave**

The Specialist on contract shall be entitled for leave up to a maximum of 30 days per calendar year during the contract period, on a proportionate basis, provided that not more than 07 days leave may be availed at a stretch and that Saturday/Sunday/Holiday may not be combined in such a way that total absence on any one occasion exceeds 10 days (including intervening holidays / Saturday /Sunday, if any). Leave will however be granted subject to exigencies of work. Any absence beyond the above period will be treated as leave without any pay and the remuneration payable to him/her will be reduced to that extent. Unavailed leave at the end the year will not be carried forward.

**e. Reporting:**

The Specialist will be required to report to the CGM of the concerned department at HO, Mumbai or to any other officer as designated by the CGM of the concerned department.

**f.** During the period of contract, the Specialist shall not be entitled to any other benefits except those



mentioned above.

### **g. Conduct, Discipline and Appeal**

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

### **xxvi. How to apply**

#### **Detailed Guidelines/Procedures for**

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

**Candidates can apply online only from 17.02.2024 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 hand written declaration (on a white paper with black ink) (text given below)
  - e. Ensuring that all these scanned documents adhere to the required specifications as given in Annexure III to this Advertisement.
2. Signature in CAPITAL LETTERS will NOT be accepted.
3. 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.)
4. 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.)
5. Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
6. 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: 17.02.2024**





**to 10.03.2024**

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

### **A. Application Registration**

1. Candidates to go to the NABARD website – [www.nabard.org](http://www.nabard.org) and under Career Notices, click on the option "APPLY ONLINE" which will open a new screen.
2. To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case 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.
4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.
5. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Complete Registration' button.

### **B. Payment of Fees**

Online Mode

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR



THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE

4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take a printout of the e-Receipt and online Application Form containing fee details. Please note that if the same cannot be generated, online transaction may not have been successful.
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.

### **C. Guidelines for scanning and Upload of Documents**

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

#### **Photograph Image: (4.5cm × 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 20kb–50 kb
- 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:**

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



- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- 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
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- 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
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- 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
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ 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 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.

#### **Procedure for uploading the documents**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- 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.



- Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.



**Note:**

1. 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.
2. After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
3. 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.
4. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
5. 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.
6. Candidates should ensure that the signature uploaded is clearly visible
7. 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 –

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

**xxvii. General Instructions:**

The candidates called for personal Interview will be reimbursed TO & FRO travel expenses as under:

Post	Travel expenses eligibility
Sr No (1, 2 & 3)	Economy class airfare
Others	2 AC Train fare by Shortest Route



- 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 therefor.
- 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 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. The candidates belonging to SC/ST/OBC categories will have to provide original caste certificate for verification together with an attested copy by Executive Magistrate / Gazetted Officer / any Competent Authority designated in this regard, at the time of Interview.
- e. Applicants serving in Government/Quasi Government Offices, Public Sector Undertaking including Nationalized Banks and Financial Institutions will be required to submit 'No Objection Certificate' from the 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.
- f. Before appointment in the Bank, a proper discharge certificate from the previous/present employer(s) will have to be produced by the applicant.
- g. 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.
- h. 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](http://www.nabard.org).**

**IMPORTANT DATES**

<b>Online Application Registration and Payment of Online Fees/ Intimation Charges.</b>	<b>17.02.2024</b> <b>To</b> <b>10.03.2024</b>
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**Mumbai**

**Date: 16 February 2024**

**Chief General Manager**

**HRMD, HO Mumbai**

