



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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

Bandra (E), Mumbai 400051

ADVERTISEMENT No. 01

RECRUITMENT OF SPECIALISTS ON CONTRACT - 2026-27 – SPPID, DCAS and RMD

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 **08 Specialists on contract** on contract for its **Head Office, Mumbai**. Candidates can apply **only ONLINE** on NABARD website www.nabard.org between **14.05.2026** to **01.06.2026**.

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 <https://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

Online Application Registration and Payment of Online Fees/Intimation Charges	14.05.2026 to 01.06.2026
NABARD reserves the right to make change in the dates indicated above.	

I NUMBER OF VACANCIES AND RESERVATION

Department Name	Sr. No.	Name of the post	SC	ST	OBC	EWS	UR	Total
Strategic Planning and Product Innovation Department (SPPID)	1	Specialist – Finance Strategy	0	0	0	0	1	1
	2	Specialist – Information Technology Strategy	0	0	0	0	1	1
	3	Specialist – Human Resource Strategy	0	0	0	0	1	1
	4	Specialist – Organization Strategy	0	0	0	0	2	2
Department of Climate Action and Sustainability (DCAS)	5	Senior Climate Finance Specialist	0	0	0	0	1	1
Risk Management Department (RMD)	6	Additional Chief Risk Manager	0	0	1	0	0	1
	7	Risk Manager – Market Risk	0	0	0	0	1	1
Total			0	0	1	0	7	8

II Place of posting - MUMBAI

III. ELIGIBILITY CRITERIA: Educational Qualification, Experience and Job Profile (as on 01.05.2026)

1) Specialist – Finance Strategy

Age	30 to 45 years
Qualification	Mandatory Two years full time P.G. Diploma in Management (Finance)/ Full time MBA (Finance)/ MMS (Finance) degree with 55% marks in aggregate from leading Universities/ Institutions recognized by GoI /UGC. OR Membership of Institute of Chartered Accountants of India (ICAI) or CFA Institute with Bachelor's Degree in any discipline.
Experience	Experience - Minimum 4 years of experience after completion of basic educational qualification in the field of finance. - Experience of working in the financial sector/ Banks/ NBFCs/ Insurance/ Investment firms. Desirable - Experience of working in top consulting firms. - Exposure to working in areas like agriculture credit, rural credit etc. - Experience of working with Central/State Govt.

	Mandatory Skills • Experience in finance process assessment, process reengineering, business requirement gathering, and solution design. • Strong core consulting skills: problem-solving, strategic thinking, effective communication, and proficiency in PowerPoint and Excel. • Excellent written and oral communication skills to engage internal and client stakeholders effectively and drive consensus. • Ability to navigate effectively in complex projects and deliver high-impact outcomes. • Exposure to digital finance technologies (GenAI, predictive analytics, machine learning). • Ability to identify new fund-raising mechanisms and experience in drafting proposals and scoping new opportunities. Desirable Skills Knowledge and understanding of the following: • Problems and pain points in agriculture and rural development. • Rural credit structure (cooperative banks and regional rural banks) and other rural stakeholders. • Demonstrated experience in tax-efficient and cost-effective fund-raising options.
Job profile	Strengthening the liability and asset strategy of NABARD by: • Actively pursue deepening of corporate bond market investor base through: a) Marketing/ advocacy efforts with top under-indexed bond investors. b) Focus on long-tenure mandated infra funds of life insurers and pension funds. c) Non-event roadshows to meet with investors • Enable the move to a margin-based asset-deployment approach to ensure profitable growth. • Help design effective risk management strategies including derivatives/ hedging etc. • Pursue strong advocacy with Government and regulators for higher share of PSL and carved-out infra funds. • Evaluating the potential to consider advanced hedging products, optimizing cost efficiency with reasonable risk mitigation. • Assess the potential for NABARD to raise low-cost funds through Zero Coupon Bonds (ZCBs). • Working on new funding mechanisms like impact fund, development impact bonds etc. • Develop new product lines for NABARD.

2) Specialist – Information Technology Strategy

Age	30 to 45 years
Qualification	Mandatory B.E./B.Tech in Computer Science/Computer Engineering/ Information Technology from any recognized University/Institution with minimum 60% marks in aggregate OR Postgraduate Degree such as M.Tech/ M.E./ MCA in Computer Science/Computer Engineering/Information Technology or an MBA (especially with an IT/Systems focus). Desirable PMP certificate, TOGAF, CISSP (security), AWS/Azure certifications (cloud)
Experience	Experience • Minimum 7 years of post qualification experience in the IT industry, with specific experience in managing and delivering large-scale IT projects. • 4+ years in a senior/ managerial role and experience in the BFSI (Banking, Financial Services, and Insurance) sector. • Experience of project management methodologies (Agile, Scrum, DevOps, CI/CD), data analytics (SQL, Python/R, data visualization), cloud computing platforms (AWS, Azure), cybersecurity principles, and AI/ML. • Minimum 1 year experience in reputed organizations in creating Business Requirement Documents (BRD) or Functional Specification Documents (FSD). Experience in analysing current processes and designing improved workflows. • Preference will be given to candidates with experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms/Central and State Govt. Mandatory Skills • Knowledge of strategic problem-solving methodologies and ability to apply structured frameworks to diagnose IT and business challenges. • Ability to engage, collaborate, and influence stakeholders across diverse functions, and technical backgrounds—ensuring alignment and buy-in for IT and digital transformation initiatives. • Proficiency in using strategic tools and analytical approaches to evaluate complex IT/ organizational problems and develop evidence-based strategies, technology recommendations, and business solutions. • Excellent written and verbal communication with the ability to establish credibility and strong relationships with senior stakeholders. • Ability to identify new business development or technology innovation opportunities and experience in drafting proposals,

	scoping documents, RFP, and concept notes for new IT, data, or AI initiatives. Desirable Skills • Knowledge of CBS modules, lending workflows, regulatory requirements (RBI/ MeitY/ CERT-In), and rural/ agri-finance ecosystem. • Familiarity with digital public infrastructure (AgriStack, AA, ONDC, KYC utilities, etc.) • Experience in structuring recommendations, preparing high-quality deliverables, simplify complex technical topics for leadership and facilitating workshops. • Ability to work as part of a multi-departmental product development team.
Job profile	• IT Strategy & Business Alignment: Engage with stakeholders to understand business objectives, ideate and develop IT strategies that drive growth of the organization in line with the evolving ecosystem, efficiency, and competitiveness. • Conducting strategic research and developing an in-depth understanding of the Bank's business through Current State Assessment & Gap Analysis. • Defining problems and strategic solutions - scoping, analyzing, preparing and presenting strategy decks. Create actionable, multi-year IT roadmaps that outline initiatives, timelines, budgets, and resource requirements, translating high-level vision into execution. • Research and recommend emerging technologies (AI, Cloud, IoT, etc.) that align with business needs. • Innovate and seamlessly integrate solutions with existing Digital Public Infrastructure (DPI) and relevant government schemes and policies. • Supporting the preparation of strategic business cases, business development by contributing to RFPs, proposals and presentation decks. • Coach, mentor, and influence stakeholders and technical teams to ensure adoption of new strategies and technologies. • Suggesting improvements to existing business strategies to drive growth. • Driving and overseeing the progress of multiple key strategic projects involving cross functional teams. • Identifying issues, developing hypotheses and communicating insights and recommendations to key decision makers

3) Specialist – Human Resource Strategy

Age	30 to 45 years
Qualification	Mandatory Two years full time Master's in Human Resource Management (MHRM)/ Full time MBA (HR/ Industry Relation) degree with 55% marks in aggregate from Universities/ Institutions recognized by GoI /UGC. MBA from a leading College would be given preference. Desirable Certifications in Change Management (e.g., PROSCI), Leadership Assessment Tools (e.g., 360-degree feedback tools, Hogan, DISC), OD (Organisational Development) certification, HR Certifications – SHRM, HRCI, AIHR, CIPD.
Experience	Experience • Minimum 4 years of post qualification experience in Human Resources management, with at least 4-5 years in a dedicated HR strategy, Organisational Development (OD), or internal/ external HR consulting role. • Proven experience in managing end-to-end HR transformation projects within a large, multi-locational organization, preferably within the Banking, Financial Services, or Public Sector environment in India. • Demonstrable experience in designing and rolling out robust leadership assessment centers and frameworks. • Experience in conducting quantitative and qualitative organizational diagnostics (surveys, span/ layer analysis, focus groups) and translating data into actionable recommendations. • Experience in designing talent/ skill mapping frameworks aligned with long-term business strategy. • Preference will be given to candidates with work experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms. Desirable • Experience of working in top consulting firms. • Experience of working with Central/State Govt. • Familiarity with leveraging HRMS data for diagnostics and identifying practical tools like technology dashboards and digitized rewards/ recognition platforms. Mandatory Skills • Experience in spans of control analysis, reporting structure optimization, and aligning organisational design with strategic and operating model objectives. • Experience in designing, implementing, and administering leadership competency frameworks, assessment tools, and development programs for senior and top management. • Deep understanding of organisational culture dynamics, including driving required culture shifts and identifying

	behavioural changes across leadership, managerial, and employee levels. • Ability to identify critical future skill requirements (e.g., data literacy, innovation mindset, AI leadership) and design workforce strategies covering entry level hiring, lateral hiring, and leadership capability building. • Knowledge of strategic problem solving and frameworks, and project management skills. • Strong command of structured problem-solving frameworks and ability to manage complex HR transformation programs involving multiple stakeholders and workstreams. • Analytical capability, with comfort in using workforce data, diagnostics, and insights to inform HR strategy, organisation design, and talent decisions. • Ability to effectively engage, advise, and influence stakeholders across diverse roles, functions, and seniority levels, including senior leadership. • Excellent written and verbal communication and presentation skills with the ability to establish credibility and strong relationships with senior stakeholders. • Ability to identify new HR transformation opportunities and experience in scoping initiatives, drafting proposals, and developing business cases for organisational, leadership, or talent related interventions.
Job profile	• Conduct cross-functional diagnostic deep dives to identify organisational gaps, priorities, and focus areas that create measurable value for the organisation. • Design and implement HR strategies and solutions aligned with NABARD's business strategy, vision, mission, and values. • Execute spans-of-control analysis and reporting-structure optimisation, including industry benchmarking of roles and organisational models to align with NABARD's long-term operating vision. • Take end-to-end ownership of leadership capability development, innovation enablement, and organisational effectiveness initiatives. • Design, administer, and manage assessment tools and development programs for NABARD officers across levels. • Apply workforce analytics, diagnostics, and insights to enable evidence-based HR strategy, organisation design, and talent decisions. • Drive reward and recognition, engagement, awareness, and organisation-wide goal-setting initiatives. • Deliver key training interventions including PMS workshops, coaching skills, effective feedback, and SMART objective-setting. • Identify critical future skills (e.g., AI leadership, data literacy, innovation capabilities) and develop workforce strategies covering entry-level and lateral hiring. • Plan, design, and implement targeted skill enhancement and capability-building initiatives.

	• Develop and deliver competency-based development programs covering both functional and behavioural competencies. • Establish HR connect mechanisms to engage with employees and regularly assess organisational sentiment and pulse. • Facilitate leadership connect interventions to strengthen alignment, communication, and leadership effectiveness. • Act as a trusted advisor to senior leadership, influencing organisational and people-related decisions and aligning stakeholders on transformation priorities. • Manage multiple HR transformation initiatives concurrently, ensuring coordination across functions, workstreams, and stakeholders, and timely delivery of outcomes.
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4) Specialist – Organization Strategy

Age	30 to 45 years
Qualification	Mandatory Two years full time P.G. Diploma in Management (Public Policy)/ Full time MBA (Strategic Management) degree with 55% marks in aggregate from Universities/ Institutions recognized by GoI/ UGC. MBA from a leading College would be given preference.
Experience	Mandatory • Minimum 4 years of experience after completion of basic educational qualification, including experience in Strategy, Operations, Consulting and Program Management. • Experience of working in the financial sector/ banks/ NBFCs/ Insurance/ Investment firms. • 4 years of post qualification experience in Human Resources management, with at least 4-5 years in a dedicated HR strategy, Organisational Development (OD), or internal/ external HR consulting role. • Proven experience in managing end-to-end HR transformation projects within a large, multi-locational organization, preferably within the Banking, Financial Services, or Public Sector environment in India. • Demonstrable experience in designing and rolling out robust leadership assessment centers and frameworks. • Experience in conducting quantitative and qualitative organizational diagnostics (surveys, span/ layer analysis, focus groups) and translating data into actionable recommendations. • Experience in designing talent/ skill mapping frameworks aligned with long-term business strategy. • Preference will be given to candidates with work experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms. Desirable • Experience of working in top consulting firms. • Experience of working in areas like agriculture, rural credit, rural development etc.

	• Experience of working with Central/State Govt. Mandatory Skills • Knowledge of strategic problem solving and frameworks, and project management skills. • Strong analytical ability and comfort with data-backed decision-making. • Ability to liaise with stakeholders and influence people of a diverse range of backgrounds. • Applying strategic frameworks and tools for analyzing strategic problems and developing strategies. • Excellent written and verbal communication and presentation skills with the ability to establish credibility and strong relationships with senior stakeholders. • Ability to identify new business development opportunities, and experience drafting proposals and scoping new opportunities. Desirable Skills Knowledge and understanding of the following: • Problems and pain points in agriculture and rural development. • Rural credit structure (cooperative banks and regional rural banks) and other rural stakeholders.
Job profile	• Ideate and create a strategic roadmap for growth of the organization in line with the evolving ecosystem. • Conducting strategic research and developing an in-depth understanding of the bank's business and external market forces. • Defining problems and strategic solutions - scoping, analyzing, preparing and presenting strategy decks. • Innovate and develop business and grant products for the benefit of the sector. • Supporting the preparation of strategic business cases and presentation materials. • Suggesting improvements to existing business strategies to drive growth. • Driving and overseeing the progress of multiple key strategic projects involving cross functional teams. • Identifying issues, developing hypotheses and communicating insights and recommendations to key decision makers. • Review/ evaluate the existing functions of different business units and suggest changes/ restructuring to align with the organisations strategy/ improve effectiveness.

5) Senior Climate Finance Specialist

Age	Not above 65 years
Qualification	Mandatory Post Graduation in any discipline from any recognized University/ Institution with a minimum of 55% marks.

Experience	Mandatory • 05+ years of apex-level professional experience across the complete loan life cycle, including credit appraisal, credit monitoring, asset recovery, compliance, and regulatory matters, preferably in infrastructure, climate, or development sectors. • Familiarity with foreign currency borrowings, compliance frameworks, and risk management.
Job profile	• Financial budgeting and strategic planning for NABARD's climate finance engagement over a medium to long-term horizon. • Development of climate-aligned financial products consistent with NABARD's mandate. • Strategic financial planning, monitoring, and review of climate finance portfolios. • Networking and market engagement with financial institutions, multilaterals, and sector players. • Financial convergence models involving corporates, multilaterals, and bilateral agencies. • Support to internal lending departments on climate-related loan structures. • Monitoring and evaluation oversight of climate finance projects anchored by DCAS. • Capacity building and knowledge support within NABARD. • Compliance and SOP development, including for NGLF.

6) Additional Chief Risk Manager

Age	40 to 62 years
Qualification	Mandatory Graduate/ Postgraduate in Economics/ Statistics/ Finance/ Business Administration from a recognized University / Masters in Management/ MBA/ PGDM or CA/CS Desirable Certification in Risk Management from GARP/PREMI A or CFA qualification.
Experience	Essential 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. Desirable 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	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. Collateral Management reports, Model Validation reports, RCSA& BIA techniques, market information , etc. 8. Preparation of Credit Reports / templates for specific business departments. 9. Assessment of high value credit proposals on a specific need basis. 10. Any other work entrusted by the Bank from time to time.

7) Risk Manager – Market Risk

Age	30-50 years (30-45 years preferred)
Qualification	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. 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).
Experience	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. ‘Or’

	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	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.
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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 (in Rs.)
1	Consultant - Finance	24-45 lakh/pa
2	Consultant – Information Technology	24-45 lakh/pa
3	Consultant – Human Resource	24-45 lakh/pa
4	Consultant - Strategy	24-45 lakh/pa
5	Senior Climate Finance Specialist	4.00 lakh/month
6	Additional Chief Risk Manager	3.85 lakh/month
7	Risk Manager – Market Risk	3 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. Remuneration will be in the nature of salary for the purpose of tax and will be subject to TDS u/s 192(1). 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

- i. 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 prior notice and without providing any reason thereof. However, in normal course, NABARD may terminate the engagement by giving one month's notice in advance. The Specialist can also seek termination of the contract by giving one month's notice.
- ii. In case the notice period is not being served, the Specialist has to pay a sum equivalent to pay for the period of notice required of him /her.
- iii. Notwithstanding the above, NABARD retains the right to modify the terms of the recruitment, suspend or terminate the engagement with any Specialist, without assigning any reason thereof.

d. Superannuation Benefits

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

e. Travelling / Halting Allowance

Whenever official tour is required, the Specialist will be entitled for Travelling & Halting Allowance as admissible to the officers in the Bank of equivalent grade for official tours outside the headquarters or as mentioned in the appointment letter.

f. Leave

- i. Maximum of 30 days per calendar year during the contract period, on a proportionate basis.
- ii. The total absence during contract period cannot be beyond 10 days at any point of time except on emergency medical grounds subject to production of relevant medical certificate.
- iii. If absence during contract period is more than 01 month, it shall be treated as notice period except under exceptional circumstances where leave is duly approved by the concerned department's CGM/OIC.
- iv. During the notice period, the Specialists on Contracts may not be allowed to avail leave. However, he/ she may be allowed to avail leave only on emergency medical grounds subject to production of relevant medical certificate.
- v. Contract appointees will be permitted to avail leave subject to administrative convenience of the Bank.
- vi. Un-availed leave at the end of a year will not be permitted to be carried forward.
- vii. Intervening holidays during the period of absence will be reckoned as leave.
- viii. Any absence beyond the above period may be treated as leave without pay.

g. Accomodation:

- i. Specialist will be allotted quarters based on his/her request and subject to availability, against payment of licence fee of 0.5% of remuneration.
- ii. Specialist will be eligible for a fixed House Rent Allowance (HRA) of 10% of remuneration in the event of non-allotment of quarters.

h. Reporting:

The Specialist will report to an officer of higher grade in the department as decided by OIC.

i. Office Facilities:

- i. NABARD will provide Office Space, Internet Connectivity, and other support facilities.
- ii. Lounge facilities as applicable to the officers of the Bank will be provided. This facility will not be applicable in case of remote working.

j. Medical Facility :

For self only, at the Dispensary of the Bank, wherever available.

k. Legal Status:

Specialist shall be selected on contract basis and shall have no right / claim for placement in NABARD by the virtue of engagement of their services by the Bank. Services of the 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 14.05.2026 to 01.06.2026 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:
14.05.2026 to 01.06.2026**

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.

Live Photograph Capture

- a. In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- b. On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- c. On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do’s and Don’ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don’ts:

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.

- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

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

Signature

- 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

Left Thumb

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

Hand written declaration

- 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.
- 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 / handwritten 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/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 and Proof of current Cost to Company 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

Online Application Registration and Payment of Online Fees/ Intimation Charges.	14.05.2026 to 01.06.2026
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Place: Mumbai
Date: 14 May 2026

Chief General Manager
HRMD, Head Office, Mumbai