NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
Plot No, C-24, G Block, Bandra Kurla Complex
Bandra (E), Mumbai 400051

ADVERTISEMENT No. 09
RECRUITMENT OF CHIEF FINANCIAL ADVISOR ON CONTRACT - 2025-26

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 **Chief Financial Advisor** on contract for its **Head Office, Mumbai**. Candidates can apply **only ONLINE** on NABARD website www.nabard.org **between 21.02.2026** to **10.03.2026.**

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 Chief Financial Advisor"** in the subject of the email.

Important Dates / Timelines

Online Application Registration and Payment of Online Fees/Intimation Charges	**21.02.2026 to 10.03.2026**
NABARD reserves the right to make change in the dates indicated above.	

I NUMBER OF VACANCIES AND RESERVATION

Sr. No.	Department Name	Name of the post	SC	ST	OBC	EWS	UR	Total
1	Finance Department	Chief Financial Advisor	0	0	0	0	1	**1**

II Place of posting - MUMBAI

III. ELIGIBILITY CRITERIA: Educational Qualification, Experience and Job Profile (as on 01.02.2026)

<table>
<tr><td>Age</td><td>30 to 62 years</td></tr>
<tr><td>Qualification</td><td>Mandatory
• Bachelor’s degree in Finance, Accounting, Economics, or related field
Desirable
• MBA or Master’s preferred
• Professional certifications such as CA, CMA are preferred.
• Additional certifications in relevant domain like CFA or FRM would be an added advantage</td></tr>
<tr><td>Experience</td><td>Experience
• Atleast 10+ years in banking, corporate finance, treasury, strategy, or financial advisory of which atleast 5 years at the senior most level (preferably as a CFO or CGM or GM in charge of Treasury)
• Strong exposure to bank financial statements, regulatory requirements, and treasury/ALM concepts.
Skill & Competencies
• Ability to synthesize complex information and present it clearly to executives.
• Excellent communication and writing skills.
• Ability to work with discretion, confidentiality, and sound judgment.</td></tr>
<tr><td>Job profile</td><td>1. Strategic & Executive Advisory
• Support formulation of financial strategy, capital planning, and long term performance goals.
• Evaluate business cases, growth initiatives, and investment proposals.
2. Treasury & Risk Advisory
• Analyse market trends and provide guidance on liquidity management, asset–liability management (ALM), resource mobilisation, and surplus deployment, with a focus on cost, return, and risk optimisation.
• Provide inputs on interest-rate, credit, and market risk management, including profit planning, budgeting, and hedging strategies using derivatives.
• Collaborate with Treasury and Risk teams to consolidate financial forecasts and stress-testing outputs.
3. Regulatory & Governance Support</td></tr>
</table>

	• Assist in compliance with applicable regulatory and financial reporting requirements. • Support internal and external audits and strengthen governance frameworks for finance and treasury processes. **4. Cross-Functional Leadership** • Advise on process improvements, financial controls, decision-support systems, and finance-related IT initiatives to enhance reporting quality and effectiveness.

V APPLICATION FEE (NON-REFUNDABLE)

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

(Amount in Rs.)

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

* Exclusive of applicable GST

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

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

b. Compensation

Sr No	Post	Consolidated Remuneration All inclusive
1	Chief Financial Advisor	₹ 50 to ₹ 60 lakh per annum (for the right candidate, the remuneration could be negotiable)

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

c. Period of contract

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 21.02.2026 to 10.03.2026 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: 21.02.2026 to 10.03.2026

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

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

Left Thumb

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

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

c. File Size: 20 KB – 50 KB

Hand written declaration

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

Scanning the documents:

a. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
b. Set Colour to True Colour
c. File Size as specified above
d. Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).
e. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
f. Candidates using MS Windows/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg/ .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

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

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

Procedure for uploading the documents

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

Note:

a. In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged then the candidate's application may be rejected.
b. After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
c. Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the interview.
d. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
e. If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
f. Candidates should ensure that the signature uploaded is clearly visible
g. After registering online candidates are advised to take a printout of their system generated online application forms.

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

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

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

General Instructions

a. Depending upon the requirement, the Bank reserves the right to increase/decrease/modify/cancel/restrict/curtail/enlarge any or all the provisions of the vacancy/ the recruitment process, if need so arises, without any further notice and without assigning any reason therefore.

b. The Specialist shall have no right or claim for regular employment in the organization.

c. No correspondence will be entertained from any ineligible and non-selected candidate. In all matters regarding eligibility, the selection process, the stages at which the scrutiny of eligibility is to be undertaken, documents have to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies, communication of results, etc., the Bank's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.

d. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in

Mumbai, and courts/ tribunals/ forums at Mumbai only shall have sole & exclusive jurisdiction to try any clause/ dispute.

e. Any notice/communication meant for the candidates displayed on the Bank's website, sent by Registered/Speed Posts, or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes.

Note:

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

IMPORTANT DATES

Online Application Registration and Payment of Online Fees/ Intimation Charges.	**21.02.2026 to 10.03.2026**

Place: Mumbai **Chief General Manager**
Date: 21 February 2026 **HRMD, Head Office, Mumbai**