NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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

Bandra (E), Mumbai 400051

ADVERTISEMENT No. 02
RECRUITMENT OF SPECIALISTS ON CONTRACT - 2025-26 - DDMABI

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 05 (Five) Specialists on contract for its Head Office, Mumbai. Candidates can apply **only ON-LINE** on NABARD website www.nabard.org **between 16 June 2025 to 30 June 2025.**

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. No other mode of submission of application will be accepted by NABARD.

After applying for the post online, candidates are advised to forward their CV and certified CTC proof to the following email id - info.ddmabi@nabard.org

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

Important Dates / Timelines

Online Application Registration and Payment of Online Fees/Intimation Charges	**16 June 2025 to 30 June 2025**
NABARD reserves the right to make change in the dates indicated above.	

I. NUMBER OF VACANCIES AND RESERVATION

Sr. No.	Name of the post	SC	ST	OBC	UR	Total
1	Data Scientist/ AI Engineer	-	-	01	01	02
2	Data Engineer	-	-	-	01	01
3	Data Scientist-cum-BI Developer	-	-	-	01	01
4	Specialist – Data Management (Subject Matter Expert)	-	-	-	01	01
	Total			01	04	05

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

1) Data Scientist/ AI Engineer

Age	25 to 35 years
Qualification	**Mandatory:** Full Time B.E./B. Tech – First class (minimum of 60% marks) or equivalent or M.E./M. Tech/ MCA in Computer Science/ IT/ Data Science/ Machine Learning and AI. **Professional / Preferred Qualification:** Certification in Data Science/ AI/ ML/ Natural Language Processing/ Web Crawling and Neural Networks.

Experience	**Essential:**
	
	1. Minimum 03 years of (post basic educational qualification) experience in related field, out of which:
	   a) 2+ years experience with programming languages frequently used in data science (R/ Python).
	   b) 2+ years Experience in model development, model validation or related field.
	   c) 2+ years experience in data analytics.
	   d) 2+ years experience in Relational Database or any NoSQL database including Graph databases.
	2. Experience in cloud-based application/ service development.
	3. Experience in natural language processing, Web Crawling and Neural Networks.
	4. Experience in projects with Machine learning/ Artificial Intelligence technologies.
	5. Excellent communication skills and ability to work as part of a multicultural product development team.
	6. End-to-end experience from data extraction to modelling and its validation.
	7. Experience of working in a project environment as a developer.
	8. Preference will be given to candidates with experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms.
	
	Mandatory Skill Set:
	
	1. Technical expertise regarding data models/ database design development, data mining and segmentation techniques.
	2. Expertise in Machine Learning technologies.
	3. Expertise in testing & validation of quality and accuracy of AI models.

	4. Expertise in developing models using structured, semi-structured and unstructured data. 5. Expertise in Analytical Databases like Vertica DB or similar platforms. 6. Data Modelling and Data Intelligence/ Data Cataloguing skills with tools like Alation. 7. SQL (DDL/ DML/ DQL). **Desirable Qualities** 1. Good understanding of Data Model and types of dimension modelling. 2. Experience in Conversational AI and dialogue systems. 3. Strong understanding of explainable and Responsible/ Ethical AI framework. 4. Understand Data protection techniques like encryption, data masking and tokenization to safeguard sensitive data in transit and at rest. 5. Experience in designing secure solutions architecture for Cloud platforms (private/ public/ Hybrid). 6. Experience with tools like Nifi, HBase, Spark, pig, storm, flume, etc. 7. Experience in BI tools. 8. Expertise in MS Excel data analytics. 9. Expertise in usage and deployment of LLMs.
Job profile	1. Identify, analyse and interpret trends or patterns in complex datasets. 2. Utilise a hypothesis-driven problem-solving approach to design, construct and rapidly test/ iterate exploratory analytics that will reveal insight and opportunities for the business. 3. Generate efficient data marts, analysis and reports on large datasets, building basic automations to reduce manual interventions for repeated analysis and data updates. 4. Locate and define new process improvement opportunities. 5. Implement and deploy machine learning/ artificial intelligence/ natural language processing models. 6. Monitor the performance and accuracy of the AI/ML models in production. 7. Closely collaborate with business teams to develop/ co-create analytics use cases. 8. Implement Machine learning/ Artificial Intelligence/ Natural Language Processing tools to improve the operational efficiency. 9. Designing and implementation of big data scalable workflow systems using Big Data Technologies. 10. Design, develop, and deliver new functionalities for the internal production platform and client delivery platforms. Collaborate with Product Management, Business, Quality Assurance, Data Operation, and IT Infrastructure teams to understand their requirements and develop solutions for such needs. 11. Develop and establish relevant integration metrics (KPIs/ SLAs) to drive results. 12. Involve and help in data reconciliation, storage (capacity planning), data governance, data quality, data cataloguing, lineage using different tools with AI/ ML capabilities. 13. Interaction and coordination with internal and external stakeholders. 14. Create, review and present Documentation and coordinate approvals. **Key Responsibilities:** 1. Be self-motivated, pro-active, and demonstrate an exceptional drive towards service delivery. 2. Identify valuable data sources and automate collection/ collation processes. 3. Undertake preprocessing of structured and unstructured data. 4. Analyze information to discover trends and patterns.

	5. Use AI/ ML techniques to improve the quality of data or product offerings. 6. Find patterns and trends in datasets to uncover insights. 7. Create algorithms and data models to forecast outcomes. 8. Combine models through ensemble modelling.

2) Data Engineer

Age	25 to 35 years
Qualification	**Essential:** Full Time B.E/ B.Tech. – First Class (minimum of 60% marks) or equivalent or / M. Tech/ M.E./ MCA in Computer Science/Information Technology. **Desirable:** Certification such as Oracle Certified Professional/ Microsoft Certified Database Administrator/ Cloudera Certified Administrator credentials
Experience	**Essential :** 1. 5+ years of post-qualification experience, out of which: 2. 3-5 years experience in BFSI Sector would be preferred. 3. Experience in design, install, configure and maintain database systems, including monitoring, tuning and troubleshooting issues. 4. Manage and monitor disk space, database space, CPU, memory and cache, user connections, work with complex ETL architecture that is fully dynamic to integrate all clients. 5. Execute disaster recovery plans and procedures to ensure database availability during system outages or dysfunction. 6. Create and modify database schemas, tables, views, indexes, triggers, stored procedures, functions, and other objects. 7. Good knowledge and expertise in use of at least one tool and languages such as SQL, PL/SQL, Oracle, MySQL, PostgresSQL, etc., and Dimensional Modelling concepts. 8. Experience in API Management Platforms; Optimize API performance and scalability to ensure high availability and responsiveness. 9. Participate in code reviews and ensure code quality and adherence to best practices. 10. Contribute to the development of unit tests and documentation for APIs. 11. Ability to guide junior Data modelers. 12. Leverage and enforce standards for data naming conventions to ensure consistency and reuse of data models. **Desirable :** 1. Good understanding of authentication and authorization protocols like OAuth, JWT, SAML and Kerberos. 2. Proficient in using tools like Swagger/ OpenAPI for API documentation. 3. Good understanding of version control systems and agile development methodologies. 4. Knowledge of containerization and Orchestration Tools. 5. Business acumen through interacting with business partners. 6. Experience in BFSI domain. Familiarity with data in core banking system. 7. Collaborate with cross functional teams, including front end developers and designers to define and implement new features.

Job profile	1. To develop and maintain database documentation, including data standards, procedures and definitions for data elements and tables in the Company.
	2. Maintain comprehensive documentation of database configurations, procedures and policies for audit and training purposes.
	3. To optimise database performance and efficiency by evaluating and recommending new database technologies.
	4. To execute database upgrade and integration of database monitoring and performance metrics in tools.
	5. To analyse database growth and plan for future capacity needs, ensuring that resources are allocated efficiently.
	6. Analyze data needs and use skills in coding to maintain secure databases.
	7. Design and implement effective database solutions and models to store and retrieve data.
	8. Adhere to architecture standards.
	9. Focus on improving data quality, accessibility and security.
	10. Improve system performance by conducting tests, troubleshooting and integrating new elements.
	11. Optimize new and current database systems.
	12. Define security and backup procedures.
	13. Coordinate with the Data Science department to identify future needs and requirements.
	14. Provide operational support for Management Information Systems (MIS).

3. Data Scientist-cum-BI Developer

Age	23 to 30 years
Qualification	**Mandatory:** Full Time B.E./B. Tech – First class (minimum of 60% marks) or equivalent or M.E./M. Tech/ MCA in Computer Science/ IT/ Data Science/ Machine Learning and AI. **Professional/ preferred qualification:** Certification/ Assignments/ Projects in Data Science/ AI/ ML/ Natural Language Processing/ Web Crawling and Neural Networks.
Experience	**Essential:** 1. Minimum 01 year of (post basic educational qualification) working experience on assignments/ projects/ jobs related to ML/ AI. 2. Experience in projects with Machine learning/ Artificial Intelligence technologies. 3. Excellent communication skills and ability to work as part of a multicultural product development team. 4. End-to-end experience from data extraction to modelling and its validation. 5. Experience of working in a project environment as a developer. 6. Preference will be given to candidates with experience in financial sector/ banks/ NBFCs/ Insurance/ Investment firms. **Details of work experience to be backed by Certificates from the past employers** **Mandatory Skill Set:** 1. Technical expertise regarding data models/ database design development, data mining and segmentation techniques. 2. Expertise in Machine Learning technologies.

	3. Expertise in testing & validation of quality and accuracy of AI models. 4. Expertise in developing models using structured, semi-structured and unstructured data. 5. Expertise in Analytical Databases like Vertica DB or similar platforms. 6. Data Modelling and Data Intelligence/ Data Cataloguing skills with tools like Alation. 7. SQL (DDL / DML/ DQL). **Desired Skill Set:** 1. Good understanding of Data Model and types of dimension modelling. 2. Experience in Conversational AI and dialogue systems. 3. Strong understanding of explainable and Responsible/ Ethical AI framework. 4. Understand Data protection techniques like encryption, data masking and tokenization to safeguard sensitive data in transit and at rest. 5. Experience in designing secure solutions architecture for Cloud platforms (private/ public/ Hybrid). 6. Experience with tools like Nifi, HBase, Spark, pig, storm, flume, etc. 7. Experience in BI tools. 8. Expertise in MS Excel data analytics. 9. Expertise in usage and deployment of LLMs.
Job profile	1. Identify, analyse and interpret trends or patterns in complex datasets. 2. Utilise a hypothesis-driven problem-solving approach to design, construct and rapidly test/ iterate exploratory analytics that will reveal insight and opportunities for the business. 3. Generate efficient data marts, analysis and reports on large datasets, building basic automations to reduce manual interventions for repeated analysis and data updates. 4. Locate and define new process improvement opportunities. 5. Implement and deploy machine learning/ artificial intelligence/ natural language processing models. 6. Monitor the performance and accuracy of the AI/ML models in production. 7. Closely collaborate with business teams to develop/ co-create analytics use cases. 8. Implement Machine learning/ Artificial Intelligence/ Natural Language Processing tools to improve the operational efficiency. 9. Designing and implementation of big data scalable workflow systems using Big Data Technologies. 10. Design, develop, and deliver new functionalities for the internal production platform and client delivery platforms. Collaborate with Product Management, Business, Quality Assurance, Data Operation, and IT Infrastructure teams to understand their requirements and develop solutions for such needs. 11. Develop and establish relevant integration metrics (KPIs/ SLAs) to drive results. 12. Involve and help in data reconciliation, storage (capacity planning), data governance, data quality, data cataloguing, lineage using different tools with AI/ ML capabilities. 13. Interaction and coordination with internal and external stakeholders. 14. Create, review and present Documentation and coordinate approvals. **Key Responsibilities** 1. Be self-motivated, pro-active, and demonstrate an exceptional drive towards service delivery. 2. Identify valuable data sources and automate collection/ collation processes. 3. Undertake preprocessing of structured and unstructured data.

	4. Analyze information to discover trends and patterns.
	5. Use AI/ ML techniques to improve the quality of data or product offerings.
	6. Find patterns and trends in datasets to uncover insights.
	7. Create algorithms and data models to forecast outcomes.
	8. Combine models through ensemble modelling.

4. Specialist – Data Management (Subject Matter Expert)

Age	30 to 40 years
Qualification	Masters in Any Discipline from a recognised University.
Experience	**Mandatory:** 1. 5-7 years of working experience in the development sector, with reputed National/ International Organisations/ NGOs/ CSRs, as project implementor/ Consultant/ Supervisor. Candidates with experience in National/ International Organisations would be preferred. 2. Experience in implementation of development and/ or environmental projects. To be substantiated with copies of Certificates from the past employers. 3. Experience in stakeholder coordination, training and development, project management, etc. To be substantiated with copies of Certificates from the past employers. **Desired:** 1. Experience in Data Analysis/ MIS/ Dashboards & Pivots in MS Excel. 2. Capabilities – problem solving, strategy and planning. 3. Implementation of various grant based/ CSR projects with desired output indicators. 4. Excellent communication skills. 5. Experience in design and development of various data capturing tools for analytical purpose. 6. Knowledge about functioning of CSR and non-profit organization. 7. Knowledge of aligning developmental initiatives with ESG, SDG and broader development goals for sustainable and transformative change including climate change. 8. Ability to prepare data wireframe framework from impact evaluation perspective. 9. Knowledge on United Nations Sustainable Development Goals (SDGs), Green Bond impact emphasizing the importance of global development objectives. 10. Prepare policies, strategies for project implementation, capturing its impact assessment by designing various tools/ models/ MIS. 11. Development budget planning, its monitoring, review, and impact assessment 12. Knowledge in thematic areas of development sectors like rural development, livelihood, education, health, environment, climate change etc.
Job profile	1. Design, develop, and deliver new functionalities for the internal production platform and client delivery platforms. 2. 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. 3. Provide recommendations for streamlining and enhancing these programs to ensure effective utilization of funds and achieve desired outcomes. 4. MIS System Assessment – Evaluate current Management Information System (MIS) used by development departments for monitoring and tracking the progress.

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5. 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.

6. 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 social, economic and environmental impacts of programs. Provide guidance on methodologies and tools required to collect, analyze and report impact data effectively.

7. Comprehensive Monitoring and Evaluation Framework – Design a comprehensive monitoring and evaluation framework for various projects.

8. Data Capturing Returns: Develop and design rigorous methodology for assessing the impact of projects implemented by NABARD considering specific objectives. Design returns for collection, collation and analysis encompassing financial records, project outcomes and relevant performance indicators.

9. Linking of captured data with the reporting formats to streamline the data collection process.

10. Design and develop strategies and systems to generate reports/ MIS which allow for in-depth understanding of initiatives to review, modify, redesign products (analytical reports).

11. Co-ordinate with software vendors for designing formats for returns/ MIS/ Reports pertaining to grant based projects.

12. Co-ordinate with departments to define their data needs and help them in onboarding ESG compliance journey.

13. Support in internal portal integration: Provide support for a seamless integration among multiple internal portals. Support team members for further queries, if any.

14. Work on the past projects data available under various schemes, fetch such data in the required format and integrate with the current modules designed by NABARD. Linking of captured data with the reporting formats to streamline the data collection process.

15. Verification of the data received from multiple sources and ensure data consistency. Homogenize the data received and map to the respective fields for Portal, essential for aligning the data with the system's predefined structure.

16. Ensure co-ordination and liaisoning with project implementing agencies and Departments to help project implementation smoothly.

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NOTE: All educational qualifications should have been obtained from Universities / Institutions incorporated by an Act of Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section – 3 of UGC Act 1956.

i. Some Universities/Institutes do not award Class or percentage of marks and allot Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.). In case University/Institute defines criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted. However, where the University/Institute does not define criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/ OGPA/ CPI or similar terminologies allotted on a 10-point scale	Class / Division	Aggregate % of Marks
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%
5.25	II (Second)	45%

Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

ii. Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item (i) above.

iii. Calculation of percentage : The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/year(s) by aggregating maximum marks in all the subjects irrespective of honors / optional / additional optional subject, if any. This will be applicable for those Universities also where Class/Grade is decided on the basis of Honor's marks only. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60%.

III   Selection Process

1) The selection will be by way of interview. The candidates will be shortlisted for interview in the ratio of 1:3 on the basis of qualification, experience, etc.

2) Seleted candidates will have to undergo pre-recruitment medical examination. Final appointment will be done only to those candidates who are declared medically fit by Bank's Medical Officer.

3) The Bank reserves the right to increase/ decrease the number of post/s or cancel the above contract recruitment in part or full as per institutional requirement without assigning any reason. The roll numbers of candidates shortlisted for interview & subsequent selection shall be published on Bank's website viz. www.nabard.org. The decision of the Bank in shortlisting candidates for interview & selecting them for appointment based on minimum qualifying standard shall be final and no correspondence will be entertained in this regard.

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

IV.   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

V. Compensation, Period of contract and other benefits:

a. Compensation

Sr No	Post	Consolidated Remuneration (Rs. per annum.)-All inclusive
1	Data Scientist/ AI Engineer	Rs.21-30 lakh
2	Data Engineer	Rs.18-27 lakh
3	Data Scientist-cum-BI Developer	Rs.15-21 lakh
4	Specialist – Data Management (Subject Matter Expert)	Rs.12-15 lakh

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.

b. Period of contract

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

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.

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.

c. Superannuation Benefits

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

d. 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.

e. Leave

Maximum of 30 days per calendar year during the contract period, on a proportionate basis.

f. Reporting:

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

g. Office Facilities

1. NABARD will provide Office Space, Internet Connectivity, and other support facilities.

2. Lounge facilities as applicable to the officers of the Bank will be provided.

h. Medical Facility :

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

i. 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.

VI.   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 16.06.2025 to 30.06.2025 and no other mode of application will be accepted.

Important Points to be noted before registration.
Before applying online, candidates should-

1.   Scan their:

   i.   Photograph (4.5cm × 3.5cm)
   ii.   Signature (with black ink)
   iii. Left thumb impression (on white paper with black or blue ink)
   iv.   A handwritten declaration (on a white paper with black ink) (text given below)

v.   Ensuring that all these scanned documents adhere to the required specifications as given in Annexure III to this Advertisement.

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: 16.06.2025 to 30.06.2025

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 visit the NABARD website – 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)

a. Photograph must be a recent passport style colour picture.
b. Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
c. Look straight at the camera with a relaxed face
d. If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
e. If you have to use flash, ensure there's no "red-eye"
f. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
g. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
h. Dimensions 200 x 230 pixels (preferred)
i. Size of file should be between 20kb–50 kb
j. While scanning the photograph ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, colours, etc.

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

Signature

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

Left Thumb

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

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

Hand written declaration

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

Scanning the documents:

a. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
b. Set Colour to True Colour
c. File Size as specified above
d. Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).
e. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

f. Candidates using MS Windows/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg/ .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

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. 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.

e. Before appointment in the Bank, a proper relieving letter, indicating date of relief and a mention that no dues are pending against the employee, from the previous/present employer(s) will have to be produced by the applicant.

f. 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.

g. 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.	16 June 2025 to 30 June 2025

Mumbai
Date: 13 June 2025

Chief General Manager
HRMD, HO Mumbai