

राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक
National Bank for Financing Infrastructure and Development



National Bank for Financing Infrastructure and Development welcomes professionals to fill in Analyst Grade positions on Full Term (Regular Basis)

If you have a strong passion for continuous learning and aspire to excel in a merit-based environment that fosters innovation and excellence, Visit: <https://nabfid.org/careers>

Candidates are advised to regularly check the careers section of the Bank's website www.nabfid.org for details and updates.

Online Application Link will be live from	26.04.2025
Last date for applying and payment of Application Fee	19.05.2025
Tentative month of Examination	May/June 2025

Please read the detailed advertisement carefully and ensure your eligibility before applying

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National Bank for Financing Infrastructure and Development

RECRUITMENT OF OFFICERS (ANALYST GRADE) ON FULL TERM (REGULAR BASIS)

ADVERTISEMENT NO: NaBFID/REC/ANA/2025-26/01

National Bank for Financing Infrastructure and Development (hereinafter referred to as Bank), set up under the National Bank for Financing Infrastructure and Development Act, 2021, and is amongst the principal entities for Infrastructure Financing in the country. The entity is regulated and supervised as an All-India Financial Institution (AIFI) by the Reserve Bank of India (RBI). The Bank is poised to play an extremely crucial role in supporting infrastructure funding in the nation.

Online Applications are invited from Indian Citizens for appointment in **Analyst Grade** at the Bank on Regular Basis.

Candidates can apply Online through the link given on the Bank's website under the tab <https://nabfid.org/careers>

Any other means/mode of application will not be entertained. HARD COPY OF APPLICATION AND OTHER DOCUMENTS ARE NOT TO BE SENT TO THIS OFFICE.

The Advertisement should be read thoroughly and carefully to understand the online registration process, payment of application fees, ensure eligibility criteria etc., and the prescribed process should be followed for applying for the position.

Schedule/ Dates of Various Activities:

Activity	Activity Dates
Online Registration of Application (Start Date)	26.04.2025
Last date for Applying & fee payment (End Date)	19.05.2025
Date of Online Examination (Tentative)	During the month of May/June 2025**
Download of Examination Call Letters	10 days before the Examination

** Exact date will be advised through the call letter and posting on the Bank's website.

Cut-off date for Eligibility Criteria i.e. Age, Educational Qualification etc.	31.03.2025
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Important Instructions:

- The process of Registration of Application will be complete only when application fee is deposited with the Bank through On-line mode on or **before the last date** 19.05.2025 for payment of application fee.
- Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the position applied for as on date of eligibility.**
- Candidates are required to upload all required documents (brief resume, identity proof, age proof, educational qualification, experience, caste certificate etc.) failing which their candidature will not be considered for online written exam/ shortlisting/ interview.
- Candidates are advised to regularly check the Bank's website <https://nabfid.org/careers> for details and latest updates. The call letter for online examination, Information Handout etc. should be downloaded from the Banks website. Any other communication, where required, will be sent by email only. (No hard copy will be sent)
- No separate intimation will be issued in case of any change/ update. All changes/ updates/ corrigendum etc. will be hosted only on the Banks website <https://nabfid.org/careers>
- Online examination will be conducted in the following cities: Ahmedabad/ Gandhinagar, Bangalore, Bhopal, Bhubaneshwar, Chennai, Guwahati, Chandigarh/ Mohali, Hyderabad, Vijayawada, Thiruvananthapuram, Kolkata, Nagpur, Patna, Raipur, Jaipur, Lucknow, Varanasi,

Pune, Mumbai/ Navi Mumbai/ Thane/ MMR region and Delhi/ NCR.

- h) The Examination centers might get changed if sufficient number of candidates are not available for the Centre or for any other administrative reasons.
- i) Interviews will be held at **Mumbai** only.
- j) Admission to online examination will be purely provisional without verification of documents. Candidature may be subject to verification of all details/ documents with the original at any stage after qualifying the exam/ shortlisting for interview.
- k) All candidates called for Interview will be reimbursed actual expenses, upto a maximum of IInd AC rail fare. A copy of to & fro tickets will be required to be submitted as proof of travel. No reimbursement will be made for non-submission or late submission after the date of interview. In case a candidate travels by higher mode of travel, the reimbursement will be as per IInd AC rail fare of mail express train only.
- l) In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will neither be allowed to appear for the interview nor be entitled for reimbursement of any travelling expenses. Even if the candidate appears for the interview and found ineligible subsequently, the travelling expenses will not be reimbursed. However, payment of travel expenses is not a criteria for establishing eligibility for recruitment.
- m) Selected candidates may be posted in Bank's establishment in Mumbai/New Delhi/ Anywhere in India, as per Bank's discretion and requirement. Therefore, only candidates willing to serve anywhere in India should apply.
- n) The offer to join the Bank shall be subject to verification of original documents (with the details in the application/ uploaded documents at the time of application) at any stage after qualifying the exam/ shortlisting for interview/ date of joining. The date mentioned on their degree/final marksheet shall be reckoned for arriving at their eligibility as on March 31,2025.
- o) **No candidate is permitted to apply for more than one position.** If a candidate applies for more than one post, only the latest valid (completed) application/registration (higher registration number) will be retained, and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited.

A. NO. OF VACANCIES:

SR. NO.	STREAM	SC	ST	OBC*	EWS**	UR	TOTAL	PwBD
1	Lending Operations (Lending & Project Finance)	4	3	11	3	10	31	5
2	Human Resources			1		1	2	
3	Accounts			1		2	3	
4	Investment & Treasury					1	1	
5	Legal			1		1	2	
6	Information Technology & Operations	1		2	1	3	7	
7	Administration			1			1	
8	Risk Management	1		3	1	4	9	
9	Corporate Strategy, Partnership and Ecosystem Development	1		2	1	3	7	
10	Compliance					2	2	
11	Internal Audit					1	1	
	Total	7	3	22	6	28	66	

Abbreviations: SC- Scheduled Castes, ST- Scheduled Tribes, OBC- Other Backward Classes, EWS- Economically Weaker Section, GEN-General, PwBD-Persons with benchmark disability, VI-Visually impaired, HI-Hearing impaired, LD-Locomotor disability

The number of vacancies mentioned above is provisional and can be modified/ cancelled, without any intimation, which will be at the sole discretion of the Bank.

- SC/ ST candidates will have to submit the Caste certificate issued by Competent Authority on the format prescribed by the Government of India, whenever required by the bank.

*Reservation for OBC in recruitment is governed by office Memorandum No. 36012/22/93-Estt.(SCT) dated 08.09.1993 as amended from time to time by department of Personnel & Training, Ministry of Personnel Public Grievances & Pensions, Government of India.

Vacancies reserved for OBC category are available to only those OBC candidates belonging to 'Non-Creamy Layer' OBC candidates.

'Creamy layer' OBC candidates are not entitled to OBC reservation, hence, they should indicate their category as 'General' as applicable.

OBC category candidates should submit the OBC certificate on **format prescribed by Govt. of India** containing the 'Non-creamy layer' clause, valid for the year 2025-26/ current year i.e. issued during the period 01.04.2025 to date of interview, should be submitted by such candidates, if called for interview.

The candidate should be able to submit the requisite OBC certificate in the prescribed format during document verification, whenever required by the bank.

**Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India.

Disclaimer: “EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being verified through the proper channels.” **Benefit of reservation under EWS category can be availed upon production of an “Income & Asset Certificate” issued by a Competent Authority in the format prescribed by Government of India for the relevant financial year as per the extant DoPT guidelines.** The EWS candidates are required to produce for verification the ‘Income & Asset Certificate’ issued based on gross annual income for the Financial Year 2024-25 and valid for the year 2025-26, as per extant DoPT guidelines, on the date of document verification as and when required by the bank.

- Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for General category provided, they must fulfill all the eligibility conditions applicable to General category.
- There is no reservation for Ex-servicemen in Officers’ Cadre.
- The reservation under various categories will be as per prevailing GOI Guidelines.

Reservation for Persons with Benchmark Disabilities (PwBD):

Horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of “The Rights of Persons with Disabilities Act (RPWD), 2016”. The position(s) is/are identified suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016:

Suitable Category of Benchmark Disabilities	Functional Requirement
a) B - Blind, LV - Low Vision b) HH - Hard of Hearing c) One Arm, Both Arms, One Leg, Both Leg, Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attacked Victims, Muscular Dystrophy, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological/ limb dysfunction. d) Autism Spectrum Disorder (Mild), Intellectual Disability, Specific Learning Disability, Mental Illness	S- Sitting, W- Walking, MF- Manipulation by Fingers, BN-Bending, ST- Standing, RW- Reading and Writing, SE- Seeing, H-Hearing C-Communication

Visual Impairment (VI): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

- Blindness: i. Total absence of sight; OR ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR iii. Limitation of the field of vision subtending an angle of less than 10 degree. OR
- Low Vision: i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR ii. Limitation of the field of vision

subtending an angle of less than 40 degree up to 10 degree.

Hearing Impaired (HI): Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

Locomotor Disabilities (LD): Only those persons are eligible to apply under Locomotor Disability (LD) category who have inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy, Acid Attack Victims, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological/ limb dysfunction. Orthopedically challenged persons are covered under locomotor disability with following benchmark:

- i. OA - One arm affected (Right or Left)
- ii. BA – Both arms affected
- iii. OL - One leg affected (Right or Left)
- iv. BL – Both Leg affected

Persons with OA & BA category should have normal bilateral hand functions.

a. "**Leprosy cured person**" means a person who has been cured of leprosy but is suffering from:

- i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
- ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
- iii. Extreme physical deformity as well as advanced age which prevents him/ her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;

b. "**Cerebral palsy**" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;

c. "**Dwarfism**" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;

d. "**Muscular dystrophy**" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and death of muscle cells and tissue;

e. "**Acid attack victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. ELIGIBILITY

The cut-off date for all the eligibility criteria i.e. Age, Educational Qualification will be as on 31.03.2025.

C. AGE AS ON 31.03.2025:

Minimum: 21 years, Maximum: 32 years

i.e. A candidate must have been born not earlier than 01.04.1993 and not later than 31.03.2004 (both days inclusive)

Relaxation in upper age limit will be as under:

Sr.	Category	Age relaxation (in years)	
1	Scheduled Caste/ Scheduled Tribe	5	
2	Other Backward Classes (Non-Creamy Layer)	3	
3	Persons with Benchmark Disabilities (PwBD)	PwBD (SC/ST)	15

		PwBD (OBC)	13
		PwBD (GEN/EWS)	10
4	Ex Servicemen, Commissioned officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment, subject to ceiling as per Government guidelines.		5

Note: Cumulative Age Relaxation will not be available either under the above items or in combination with any other items.

- Maximum age indicated is for General/EWS category candidates. Reservation for candidates belonging to reserved category will be in accordance with the prevailing Govt. of India guidelines.
- PwBD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
- For persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e., persons having less than 40% disability and having difficulty in writing.
 - The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per GOI guidelines.
- Candidates must state their reservation status clearly in the application.
- Applicants seeking age relaxation are required to submit copies of necessary certificate(s), at the time of interview/ joining the Bank in the GOI prescribed formats (if any).
- No change in category of any candidate is permitted after registration of online application and No correspondence/ email/ phone will be entertained in this regard.

D. EDUCATIONAL QUALIFICATION AS ON 31.03.2025

S No	Stream	Functional area	Educational Qualification	Indicative Job Profile / Desired Skills
1	Lending Operations (Lending & Project Finance)	Presales, Proposals and Appraisal & Syndication Disbursement, Monitoring & Follow-up Operations	Post-Graduate Degree / Diploma in Management with Specialization in Finance / Banking & Finance OR MBA (Finance/Banking & Finance) OR ICWA / CFA / CMA / CA from recognized University / Institution	Contribute towards all proposals end to end to ensure that all necessary stipulated conditions are complied with and to review the credit behaviour of all portfolio accounts. Understanding of policy / process formulation and implementation, laying down systems and procedures for credit monitoring related matters in a large organization Any other work assigned by the Bank.
2	Human Resources	Human Resources	Post-Graduation Degree/ Diploma in Management with Specialization in Human Resources / Industrial Relations/Personnel Management from recognised University/ Institution	Responsible to manage various aspects of employee management and support, managing and implementing the performance management, recruitment & selection, compensation, and benefits, learning and development, employee relations and other HR operations, systems in line with the Bank's growth aspirations and business plan. Sound understanding of employment laws and statutory regulations. Knowledge of regulations pertaining to reservation policy. Any other work assigned by the Bank.

3	Investment & Treasury	Resource Raising	Post-Graduate Degree/ Diploma in Management with Specialization in (Finance/ Forex) OR MBA (Finance/ Banking & Finance) OR ICWA / CA / CFA from recognized University / Institution Desirable: Certification in Treasury / Forex	Responsible to implement the Bank's resource mobilization strategy in line with the objective of creating a robust balance sheet which can support large scale infrastructure projects in the Country. Responsible for settlement & accounting of all treasury trades, reconciliation and balancing of books, valuation of securities and ensure timely submission of regulatory statements, audit & MIS. Manage the allocated capital in line with the framework of investment policy at the Bank. The role would entail investment & portfolio management, liquidity management, and ensure cash flows are in line with the business objectives of the Bank. Good understanding of fund-raising strategy and institutional resource mobilization Exposure to accounting and settlement of various trades and preparation of treasury balance sheet Exposure to finance and treasury activities, including banking, cash and liquidity management, and capital & debt markets Any other work assigned by the Bank.
		Treasury - Back Office		
		Treasury - Front Office		
4	Information Technology & Operations	Business Support & Project Management	Full Time BTech / B.E/ M.Tech/MCA degree in Computer Science / Computer Engineering, AI & ML, Software Engineering, IT, Electronics and Telecom/ Data Science from recognized university/ Institution	Responsible for effective planning, establishing, and managing information technology (IT) projects. Ability to work on a cluster of technology platforms, continuously evaluate technology solutions, and induct cutting edge technology stack to drive business excellence at the Bank. Ability to work in cross functional teams. Strong business, technical and analytical acumen Deployment & management of Information Security & Cyber Security tools/solutions/controls Any other work assigned by the Bank.
		Technical Support		
5	Administration	Facility Management	Postgraduate degree/diploma in any discipline from a recognized University / Institution. Desirable: Candidates having previous work experience in Administration Department of any Government Organization or/and firsthand experience of working in GeM. Excellent Verbal and written communication skills.	Facility Management – Co-ordinating with agencies to ensure proper and timely Housekeeping / Catering / Security / Electrical / Carpentry / Plumbing works, etc. Vendor Management - Contracting and ensuring uninterrupted services through AMC vendors. Travel desk management i.e., booking of taxi, flights, hotels, etc for official purposes of the dignitaries. Procurement – Purchasing stationery / consumables / property items, etc through GeM by floating RFP / direct purchase, etc as per Policy Protocol Services – Receiving / Seeing off Officials / dignitaries at Airport / Railway Station, etc on their domestic tour. Organising meetings / interviews / managing schedules. Administration – Responsible for providing administrative support. Maintaining and upkeeping of files / folders / stationery / consumables / assets. Organizing meetings / events, etc. Processing of bills / claims. Analysing records, creating reports, and assisting in day-to-day operations and functioning. Co-ordinating with internal departments and other stakeholders for smooth functioning of the office. Knowledge of General Financial Rules, Operations in GeM, Techniques of Recordkeeping, Basics of Accounts / Finance / Law (Contract Act etc), Ethics and Conflict Resolution. Any other work assigned by the Bank.
		Vendor Management		
		Procurement		
		Protocol Services		
		Administration		

6	Accounts	Accounts	Post-Graduate Degree / Diploma in Management with Specialization in Finance / Banking & Finance OR MBA (Finance/Banking & Finance) OR ICWA / CMA / CA from recognized University / Institution Desirable: CPA, CFA	Responsible for implementing Bank's accounting and taxation policies, budgetary controls, preparation of financial statements, and compliance to tax guidelines and statutes. Well versed with accounting transactions in Accounting/ LMS packages. Ability to independently exercise judgement and stature to interact with varied internal and external stakeholders. Any other work assigned by the Bank.
7	Risk Management	Market, Liquidity & Interest Rate Risk	Post-Graduate Degree / Diploma in Management with Specialization in Finance / Banking & Finance / Economics OR MBA (Finance/Banking & Finance) OR ICWA / CFA / CA from recognized University / Institution Desirable: FRM or equivalent Risk Management Certification	Responsible for conducting stress tests, credit risk portfolio analytics, Internal Capital Adequacy Assessment Process. To ensure appropriate mechanisms to measure risk, structure risk mitigation into the business operations. Assist in design and implementation of Enterprise Risk Management Framework. Review and updation of risk related policies/manuals/ framework. Strong technical and analytical acumen. Good understanding of industry and risk management Any other work assigned by the Bank.
		Enterprise Risk Management		
		Credit Risk & Policy		
		Credit Monitoring		
8	Corporate Strategy, Partnership & Ecosystem Development	Corporate Strategy, Partnership & Ecosystem Development	Post-Graduation Degree in Economics OR Post-Graduation Degree/ Diploma in Management with Specialization in (Finance / Banking & Finance/ Sustainability Management/ Strategic Management) from recognized University / Institution	Contribute towards defining the business strategy of the Bank and outline the strategic roadmap for the organisation. Identify market trends and keep an eye on the competitive landscape. Assist in management of partnership life cycle etc. Evaluate partner contracts, and identify areas for improvement and potential risks, and effectively communicate the findings to legal and leadership. Evaluate and update the processes for finding, managing, and monetizing strategic partners Any other work assigned by the Bank.
9	Legal	Legal	Masters in law from a recognized University / Institution in India	Responsible for providing legal services as required by the Bank. S/he will also assist in the design of operations, vetting, drafting and negotiation of legal agreements/documents. Good understanding of legal framework operating in the BFSI domain
10	Internal Audit & Compliance	Internal Audit	MBA (Finance) / CA / ICWA / PostGraduation Degree / Diploma in Management with Specialization in Finance Preferred: CIA, Certified Accounting & Audit Professional from IIBF	Contribute towards implementing the Bank's compliance/audit framework and policy as per the applicable regulatory guidelines and statutes. The incumbent will also assist in reviewing the policies at the Bank in line with regulations, statutes and guidelines issued by regulators and authorities. Good understanding of legal framework in the Banking and Financial Services domain
		Compliance		

Experience: Post-qualification experience of 1 year for all the above positions in Analyst grade is preferred.

- Candidates should possess excellent communication skills and should be proficient in the use of computers and information technology.
- Wherever MBA/PGD/ equivalent Post-Graduation degree/equivalent diploma is mentioned as criteria for educational qualification, the course should be 2 years regular full time and MCA should be 3 years regular full time or 2 years regular full time if admitted on or after 2020-21. The University/Institute should be recognized/approved by Government/AICTE/UGC.
- The annual fixed compensation for Analyst grade, appointed in the service of the Bank will be Rs 14.83 lakh (approximately). Apart from this, variable pay (performance bonus) of upto 20% on fixed compensation may be paid on the basis of performance, as decided by the Bank from time to time.
- Compensation may be revised at suitable intervals, as approved by the Board.
- Group Insurance (Medical, Accidental & Term Life) will be provided by the Bank, which will be over and above the compensation mentioned above.
- **All the educational qualifications mentioned above should be regular full time from a University / Institution / Board recognized by Govt. of India / approved by Govt. Regulatory Bodies and the final result should have been declared on or before 31.03.2025.** In case any specialization is not mentioned in the certificate/ mark sheet, the candidate should provide a specific letter from the result declaring authority/ head of the institution, that the course has been passed with the required specialization, at the time of interview (In the absence of the letter the candidature is liable to be rejected). In case the date of passing is not properly mentioned in the mark- sheet or provisional certificate, proper document from Board / University indicating the date of declaration of results must be submitted at the time of interview. In case the result of a particular examination is posted on the website of the University / Institute and web-based certificate is issued, then proper document / certificate in original issued and signed by the appropriate authority of the University / Institute indicating the date of passing that examination properly mentioned thereon will be reckoned for verification and further process.
- Only those candidates who satisfy the required age and qualification criteria should apply. Applications that do not meet the requirements will be rejected and no correspondence in this regard will be entertained.
- Interested candidates must fill in the Online Application Form latest by 19.05.2025 at <https://nabfid.org/careers>. The link to online Application Form will be available on the Bank's website under 'Careers' section. Canvassing in any form will be a disqualification.
- Application fees and intimation charges (Non-refundable) are ₹ 800/- plus applicable taxes for General/ EWS/ OBC candidates and ₹ 100/- plus applicable taxes (Only intimation charges) for SC / ST / PwBD candidates. Applicants are requested to ensure their eligibility before applying for any position. Fees once paid will not be refunded in case the applicant is not found to be eligible for the said position.
- The selection process will comprise of Online Exam and Personal Interview.
- Bank may decide to conduct the Psychometric test (which may be of qualifying nature), if required, for personality profiling, of those candidates who will be shortlisted for Interview. Finding of the test may be placed before the Interview panel for having a thorough perspective on the candidates.
- Bank may also decide to conduct Group Discussion, if required, as an additional tool to assess the suitability of the candidates.
- Candidates who are shortlisted based on their performance in the Online Exam will be eligible to be called for Interview.
- Candidates who are shortlisted from the eligible basket will be called for Interview numbering 5-15 times of the positionwise vacancies, as decided by the bank later.
- Depending upon the requirement and suitability of the candidates, the Bank reserves the right to cancel / restrict / curtail / enlarge the recruitment process including the number of vacancies, if need so arises, without any further notice and without assigning any reason therefor.
- No correspondence will be entertained from any ineligible and non-selected candidate.

- In all matters regarding eligibility, the selection process, the stages at which the scrutiny of eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies, communication of results, etc., the Bank's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.
- Selected candidates, who are already in service, must produce a proper relieving letter / discharge certificate in original from their present employer at the time of joining, failing which they shall not be allowed to join the Bank.
- Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview.
- Appointment of selected candidate is subject to his / her being declared medically fit, as per the requirement of the Bank.
- In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that s/he has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
- Any legal proceedings in respect of any matter of claim / 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 and exclusive jurisdiction to try any clause / dispute.
- The Bank reserves the right to cancel the recruitment process entirely/ partly at any stage.

E. STRUCTURE OF EXAM

Sr. No.	Name of the Exam	No. of Questions	Max. Marks	Time (minutes)
Section (A) Objective Type				
1.	Reasoning and Quantitative Aptitude	15	15	30 Mins.
2.	English Language	10	10	
3.	Data Analysis and Interpretation	15	15	
	Subtotal - (A)	40	40	
Section (B) Objective				
4.	Professional Knowledge	40	60	30 Mins.
	Subtotal - (B)	40	60	
	Total (A) & (B)	80	100	60 Mins.

** Multiple choice questions. Candidates will be given the option to respond either in Hindi or English except English Language Test*

Options per question in Objective Section: 5 options

Penalty for wrong answer: 1/4 marks assigned to that question will be deducted.

The minimum Qualifying marks will be (i) 40% for Section A & B each (35% for SC/ST/OBC/PwBD) (ii) Overall 50% for Total (A) & (B) (45% for SC/ST/OBC/PwBD)

However, the bank reserves the right to waive/ modify the minimum qualifying marks without any prior intimation.

F. PROCESS FOR ARRIVING AT SCORES

The Scores of Online Examination are obtained by adopting the following procedure:

- Number of questions answered correctly by a candidate in each objective exam is considered for arriving at the Corrected Score after applying penalty for wrong answers.*
- The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective exams held in different sessions to arrive*

at the Equated Scores*

* Scores obtained by candidates on any exam are equated to the base form by considering the distribution of scores of all the forms.

(iii) Section wise scores and scores on total are reported with decimal point upto two digits.

Note: Cutoffs are applied in two stages:

i. on scores in each Section

ii. on Total Score

G. GENERAL INSTRUCTIONS TO CANDIDATES:

CANDIDATES REPORTING LATE i.e., after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the start time of the test. Though the duration of the Online examination is 1 (One) hour, candidates may be required to be at the venue for about 2 (Two) hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card / Passport / Permanent Driving License / Voter's Card / Bank Passbook with photograph / Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College / University / Aadhar card / E-Aadhar Card with a photograph / Employee ID / Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his / her details on the call letter, in the attendance list and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Ration Card and Learner's Driving License are **not** valid id proof.

Note: Candidates must produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination / interview respectively, without which they will not be allowed to take up the examination / interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first / last / middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

H. INFORMATION ON EXAMINATION CENTRES:

- a) Bank, however, reserves the right to cancel any of the Examination Centres and / or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.
- b) Bank also reserves the right to allot the candidate to any Centre other than the one s/he has opted for.
- c) The examination will be conducted online at venues given in the respective call letters.
- d) Choice of center once exercised by the candidate can be done only once.
- e) No request for change of center / venue / date / session for online examination shall be entertained.
- f) Candidate will appear for the examination at an Examination Centre at his / her own risk and expenses and Bank will not be responsible for any injury, expense or losses etc. of any nature.

If sufficient number of candidates do not opt for a particular Centre for "Online" examination, OR if the number of candidates is more than the capacity available for online exam for a Centre or for any other administrative reasons, Bank reserves the right to allot any other Centre to the candidate.

I. 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 application. At the time of interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of any one of the below:

- a. Using unfair means
- b. Impersonating or procuring impersonation by any person,
- c. Misbehaving in the interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose,
- d. Resorting to any irregular or improper means in connection with his / her candidature,
- e. Obtaining support for his/ her candidature by unfair means,
- f. Carrying mobile phones or similar electronic devices of communication in the interview hall.
- g. Such a candidate may, in addition to rendering himself / herself liable to criminal prosecution, shall be liable;
- h. to be disqualified from the selection process for which s/he is a candidate:
- i. to be debarred either permanently or for a specified period from any selection process conducted by the Bank.
- j. for termination of service, if s/he has already joined the Bank.

J. OTHER IMPORTANT INFORMATION (FOR ALL VACANCIES)

- a) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and / or result from being generated. In that event, every effort will be made to rectify such problems, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- b) The decision of the Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by Bank in this behalf.
- c) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session is required if the nodes capacity is less, or some technical disruption takes place at any center or for any candidate.
- d) The responses (answers) of individual candidates with those of other candidates may be analyzed to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by the Bank in this regard, it is inferred / concluded that the responses have been shared and scores obtained are not genuine / valid, Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
- e) The final list for interviews will be drawn based on the candidate's qualifying in written test and numbering 5 to 15 times (approx.) of the respective category vacancies as per the cut-off decided by the bank at a later stage.
- f) The total marks allotted for Interview are 100. The minimum qualifying marks in interview will not be less than 40% for GEN/EWS (35% for SC/ST/OBC/PwBD candidates).
- g) However, the bank reserves the right to waive/ modify the minimum qualifying marks of any stage, without any prior intimation.
- h) Final list shall be drawn based on overall performance of the candidate in Online examination and interviews. The marks obtained in Online examination out of [100 with 70% weightage] and Interview [Out of 100 with 30% weightage] shall form the basis for final selection. The final selection or offer of employment would be made based on marks obtained in the Selection

Processes, being found medically fit and subject to fulfillment of all other eligibility criteria as stipulated in the advertisement.

- i) Instances for providing incorrect information and / or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and s/he will not be allowed to appear in any recruitment process of Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

K. GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

- Candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:
- The candidate will have to arrange his / her own scribe at his / her own cost.
- The scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.
- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- The scribe may be from any academic stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that s/he did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Scribe should not answer on his/her own. Any such behavior observed will result in cancellation of candidature.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated, and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

L. GUIDELINES FOR CANDIDATES WITH LOCOMOTOR DISABILITY AND CEREBRAL PALSY

A compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

M. GUIDELINES FOR CANDIDATES WITH VISUAL IMPAIRMENT

Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.

These guidelines are subject to change in terms of GOI guidelines / clarifications, if any, from time to time.

HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

A. APPLICATION REGISTRATION

B. PAYMENT OF FEES

C. DOCUMENT SCAN AND UPLOAD

Candidates can apply online only from 26-04-2025 to 19-05-2025.

No other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should

a) **Scan their:**

- Photograph (4.5cm × 3.5cm)
- Signature (with black ink)
- Left thumb impression (on white paper with black or blue ink)
- A handwritten declaration (on white paper with black ink) (text given below)
- All applicable documents (separately scanned in PDF formats).

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

b) Signature in CAPITAL LETTERS will NOT be accepted.

c) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, s/he may use his / her right thumb for applying.)

d) 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.”

e) The above-mentioned handwritten declaration must be in the candidate's handwriting 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.

f) Keep the necessary details / documents ready to make Online Payment of the requisite application fee / intimation charges.

g) Have a valid personal email ID and mobile no., 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 mentioned e-mail ID and / or SMS. 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 (NON- REFUNDABLE) PAYMENT OF FEE ONLINE:

FROM 26-04-2025 to 19-05-2025

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

A. APPLICATION REGISTRATION

- a) Candidates to go <https://www.nabfid.org/careers> click on the option "APPLY ONLINE" 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 the candidate is unable to complete the application form in one go, the data already entered can be saved 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 COMPLETE REGISTRATION.
- j) Modify details, if required, and click on COMPLETE REGISTRATION, only after verifying and ensuring that the photograph, signature uploaded and other details filled in by you are correct.
- k) Click on 'Payment' Tab and proceed for payment.
- l) Click on 'Submit' button.

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/ UPI.
- 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. DOCUMENT SCAN AND UPLOAD

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

Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport size colour picture.

- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections, and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the size keeping the aspect ratio intact.

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

- Signature: The applicant has to sign on white paper with Black Ink pen.
 - File type: jpg / jpeg
 - File Size: 10kb – 20kb
 - Dimensions 140 x 60 pixels (preferred)
- Thumb Impression: The applicant has to put his/her left thumb impression on a white paper with black or blue ink.
 - File type: jpg / jpeg
 - File Size: 20kb – 50kb
 - Dimensions: 240x240 pixels in 200 DPI (Preferred for required quality) i.e., 3x3cm (Width x Height)
- Declaration: The applicant must write the declaration in English clearly on a white paper with black ink.
 - File type: jpg / jpeg
 - File Size: 50kb – 100kb
 - Dimensions: 800x400 pixels in 200 DPI (Preferred for required quality) i.e. 10x5cm (Width x Height)
- The signature left thumb impression and the handwritten declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Handwritten declaration in CAPITAL LETTERS shall NOT be accepted. Illegible, unclear, smudged declaration will be rejected. Candidates must ensure that the declaration is clear and readable.

Details of other Documents to be uploaded:

- i. Brief Resume (PDF).
- ii. ID Proof (PDF).
- iii. Proof of Date of Birth (PDF)
- iv. Educational Certificates: Relevant Mark-Sheets/ Degree / Post Graduation Degree Certificate (PDF)
- v. Experience certificates (PDF)
- vi. Caste Certificate/ OBC Certificate/ EWS Certificate, if applicable (PDF)
- vii. PwBD Certificate, if applicable (PDF)

Document File type/ size:

- i. All Documents must be in PDF format.
- ii. Page size of the document to be A4.
- iii. Size of the file should not be exceeding 500 KB.

- iv. In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

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 / MSOffice can easily obtain documents in.jpeg format by using MS Paint or MSOffice 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 cropand then resize option.

Procedure for Uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression, handwritten declaration and all the documents.
- Click on the respective link "Upload Photograph / Signature / Upload leftthumb impression / Handwritten declaration/ Brief Resume / ID Proof / Proof of Date of Birth / Educational Certificates / Experience certificates / Caste Certificate- OBC Certificate- EWS Certificate, if applicable / PwBD Certificate, if applicable"
- Browse and select the location where the Scanned Photograph / Signature / Left thumb impression / Handwritten declaration/ Brief Resume / ID Proof / Proof of Date of Birth / Educational Certificates / Experience certificates / Caste Certificate- OBC Certificate- EWS Certificate, if applicable / PwBD Certificate, if applicable, file has been saved.
- Select the file by clicking on it
- Click the 'Open / Upload'.
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. Incase of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and handwritten declaration and all the relevant documents as specified.

Note:

- a) In case the face in the photograph, signature, left thumb impression or the handwritten declaration is unclear / smudged the candidate's application may be rejected.
- b) After uploading the photograph / signature / left thumb impression / handwritten declaration in the online application form, candidates should check that the images are clear and have been uploaded correctly. In case the images in photograph, signature, left thumb impression or the handwritten declaration is not prominently visible, the candidate may edit his / her application and re-upload his / her thumb impression / handwritten declaration, prior to submitting the form.
- c) The 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 exam.
- 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 himself / herself will be responsible for the same.
- f) Candidates should ensure that the signature uploaded is clearly visible.

After registering online, candidates are advised to take a printout of their system generated online application forms.

Date: 26-04-2025

Head (Human Resources)

