



**NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT  
(Fully owned by Govt. of India)**

**Advertisement No. 03 /Grade A/2023-24**

## **Recruitment to the post of Assistant Manager in Grade 'A' (RDBS)**

Applications are invited from Indian citizens for the post of **Assistant Manager** in Grade 'A' in the Rural Development Banking Service (RDBS) in National Bank for Agriculture and Rural Development (NABARD). Candidates can apply only **ON-LINE** on NABARD website [www.nabard.org](http://www.nabard.org) **between 02 September 2023 and 23 September 2023**. NABARD is an all India Apex Organization, wholly owned by Government of India and is an equal opportunity employer.

**Before applying, candidates should read all the instructions carefully and ensure that they fulfil all the eligibility criteria for the post. NABARD would admit candidates on the basis of the information furnished in the ON-LINE application along with applicable requisite fee and shall verify their eligibility at the stage of interview / joining. If, at any stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Bank, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear for the interview / joining.**

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

**Help Facility:** In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Call Letter, complaints may be made at "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/>. Do not forget to mention "NABARD Officer – in Grade 'A' (RDBS) – DR" in the subject of the email.

### **Important Dates / Timelines**

<b>Online Application Registration and Payment of Online Fees/Intimation Charges</b>	<b>02 September 2023 to 23 September 2023</b>
<b>Phase I (Preliminary) – Online Examination</b>	<b>16 October 2023 (Tentatively)@</b>
<b>@ NABARD reserves the right to make change in the dates of the examinations</b>	

(The date of Main Exam would be announced separately on our website viz. [www.nabard.org](http://www.nabard.org))

**Table - I**

**I. NUMBER OF VACANCIES AND RESERVATION**

S.NO.	DISCIPLINE	UR	SC	ST	OBC	EWS	Total	PWBD
<b>ASSISTANT MANAGER (RURAL DEVELOPMENT BANKING SERVICE)</b>								
i)	General	31	11*	9	18	8	77	7@
ii)	Computer/ Information Technology	16	6	1	14	3	40	
iii)	Finance	3	4	1	5	2	15	
iv)	Company Secretary	2	-	-	1	-	3	
v)	Civil Engineering	1	1	-	1	-	3	
vi)	Electrical Engineering	1	-	-	1	1	3	
vii)	Geo Informatics	2	-	-	-	-	2	
viii)	Forestry	1	-	1	-	-	2	
ix)	Food Processing	1	-	-	1	-	2	
x)	Statistics	2	-	-	-	-	2	
xi)	Mass Communication/Media Specialist	1	-	-	-	-	1	
	Total	61	22	12	41	14	150	

**@ Category (a) -02, Category (b) – 02, Category (c) –01 and Category (d) &(e) - 02**

**\*Includes 01 Backlog vacancy**

Reservation for PWBD candidates shall be applied horizontally within the overall vacancies earmarked for various categories viz., UR, SC, ST, OBC & EWS for Grade A (RDBS) post.

- (i) The reservation will be provided for candidates belonging to SC/ST/OBC/EWS/PWBD category as per extant Government of India instructions.
- (ii) The Bank reserves the right to increase / decrease the number of vacancies in any of the disciplines or not to fill up any of the vacancies or cancel the recruitment process, as per its requirement.
- (iii) Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate the category as 'General' (Gen).
- (iv) Reserved category candidates desirous of applying for the posts where the vacancies are not reserved, should apply against UR vacancy.
- (v) Out of 150 vacancies of Asst. Manager (RDBS), 07 vacancies are reserved for PWBD candidates under RPWD Act 2016 as per the details given in Table below. The overall PWBD vacancies include 02 (Category a), 02 (Category b), 1 (Category c), 02 (Category d+e)

All 07 PWBD vacancies reserved for Asst. Manager (RDBS) are open to General & Specialised disciplines.

**Table II**

**Grade A (RDBS)- Reservation for PWBD**

No.	Disability	Eligible Benchmark Disability	Vacancies	Functional Requirements
A	Category (a)	Blind (B), Low Vision (LV)	02	S – Sitting W-Walking MF – Manipulation with Fingers RW – Reading and Writing SE-Seeing C-Communication
B	Category (b)	Hard of Hearing (HH)	02	
C	Category (c)	One Arm Affected (OA), Both Arms affected (BA), One Leg Affected (OL), Both legs affected (BL), One Arm and One Leg affected (OAL), Both Legs Arms affected (BLA), Both Legs and One Arm affected (BLOA), Cerebral Palsy (CP), Leprosy cured (LC), Dwarfism (Dw), Acid Attack Victim (AAV), Muscular Dystrophy (MDy), Spinal Deformity (SD) / Spinal Injury (SI) with associated limb dysfunction shall be covered under the respective sub category of OA, OL, BA, BL, OAL, BLOA and BLA), Spinal Deformity (SD) / Spinal Injury (SI) without neurological/limb dysfunction	01	
D	Category (d)	Autism Spectrum Disorder (Mild) (ASD)(M), Mental Illness (MI)	02	
E	Category (e)	Multiple disabilities from amongst persons under category (a) to (d)		

(vi) The candidates from PWBD category will be eligible for age relaxation and exemption from payment of application fee. However, they will have to pay the intimation charges.

**Note for PWBD:**

1. **Visually Challenged (VC):** Only those Visually Challenged persons who suffer from any one of the following conditions are eligible to apply.
  - i. Total absence of sight.
  - ii. Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.
  - iii. Limitation of the field of vision subtending an angle of 20 degrees or worse

Applicants having low vision as defined under the Schedule - Specified Disability of RPWD Act 2016.

2. **Hearing Impaired (HI):**

Only those Hearing Impaired (HI) candidates who are Partially Deaf (i.e. Hard of Hearing) are eligible to apply

3. **Locomotor Disability (LD) :** Only those Orthopedically Challenged (OC) applicants who have locomotor disability as mentioned in Table II are eligible to apply.

PWBD candidates may belong to any category (UR/SC/ST/OBC/EWS). Reservation for PWBD is horizontal and within the overall vacancies for the post.

#### 4. I Guidelines for Persons with Disabilities using a Scribe

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in (ii) and (iii) below. In all such cases where a scribe is used, the following rules will apply:

- i. The candidate will have to arrange his/her own scribe at his/her own cost.
- ii. 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 will not be entertained.
- iii. A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- iv. The scribe may be from any academic stream. However for posts in disciplines other than "General", the scribe should be from an academic stream different from that prescribed for the post.
- v. 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 he/she 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 and interview / final result.
- vi. 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.
- vii. 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.
- viii. The candidate should opt for using scribe/ compensatory time only if they are eligible for availing these services/concessions as per the rules and guidelines of Government of India under RPWD Act, 2016 in this regard.
- ix. The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No.16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi.
- x. 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.

In addition to instructions applicable to PwBD candidates (who have disability of 40% or more), following rule will apply 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 proforma at Appendix-I.

- The qualification of a scribe should be one step below the qualification of the candidate taking examination. The person opting for own scribe should submit details of the own scribe as per proforma at Appendix-II.

**(ii) 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).

**(iii) Guidelines for Visually Impaired Candidates**

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 of examination.

Note: Only those persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable terms, as certified by the certifying authority. A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.

**II. Reservation for Economically Weaker Section (EWS)**

Persons who are not covered under the scheme of reservations for SCs, STs and OBCs and whose family has gross annual income below Rs.8.00 lakh (Rupees eight lakh) and fulfilling Government of India criteria for EWSs, are to be identified as EWSs for benefit of reservation. Income shall also include income from all sources, i.e. salary, agriculture, business, profession, etc. for the financial year prior to the year of application.

Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWS, irrespective of the family income:

- i. 5 acres of agricultural land and above;
- ii. Residential flat of 1000 sq. ft. and above
- iii. Residential plot of 100 sq. yards and above in notified municipalities;
- iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities

The guidelines for PWBD/EXS/EWS applicants are subject to change in terms of GoI guidelines/ clarifications, if any, from time to time.

### **III. ELIGIBILITY CRITERIA: Educational Qualification (as on 01-09-2023)**

a) A candidate can apply for Assistant Manager (RDBS) from among the options given in **Table-I (only one option)**. It is clarified that candidate applying for Asst. Manager (RDBS) - General cannot apply for another discipline and vice versa.

b) The candidate can apply only for ONE Discipline of his / her choice. In case of multiple applications within disciplines, only the last application submitted will be considered valid and fee against all other applications will be forfeited.

c) PWBD candidates applying against Unreserved (UR) posts will not be eligible for relaxation in percentage in Educational Qualification. They may, however, be eligible for relaxation in Age and Fee.

d) The candidate must possess the required educational qualification as on 01-09-2023. The result of final term / semester/ year examination of the required educational qualification must have been declared on or before 01-09-2023. In other words, candidates whose final year/semester results have been declared after 01-09-2023 are not eligible to apply.

**Bachelor's Degree in a particular discipline means that the candidate must have studied that discipline as main subject in respective degree course and it must be mentioned in the Degree Certificate issued by the University/Institute.**

**(A) Assistant Manager in Grade 'A' (RURAL DEVELOPMENT BANKING SERVICE) (RDBS)**

**Academic Qualifications :**

**(i) General**

Bachelor's Degree in any subject from any recognized University/Institution with a minimum of 60% marks (SC/ST/PWBD applicants - 55%) in aggregate **OR** Post Graduate degree, MBA/PGDM with a minimum of 55% marks (SC/ST/PWBD applicants - 50%) in aggregate **OR** CA/ CS/ICWA **OR** Ph.D from Institutions recognized by GOI/UGC.

**(ii) Computer/Information Technology:**

Bachelor's Degree in Computer Science/ Computer Technology/ Computer Applications/Information Technology from any recognized University/Institution with 60% marks (SC/ST/PWBD applicants 55%) in aggregate **OR** Post Graduate degree in Computer Science/ Computer Technology/ Computer Applications/Information Technology with 55% marks (SC/ST/PWBD applicants 50%) in aggregate from a recognised University/Institution.

**(iii) Finance:**

BBA (Finance/Banking) / BMS (Finance/Banking) with 60% marks (SC/ST/PWBD applicants - 55%) in aggregate from Universities / Institutions recognized by GoI /UGC

**OR**

Two years full time P.G. Diploma in Management (Finance) / Full time MBA (Finance) /MMS (Finance) degree with 55% marks (SC/ST/PWBD applicants - 50%) in aggregate from Universities/ Institutions recognized by GoI /UGC with Bachelor's Degree in any discipline. Candidates will be required to submit a certificate from University/ Institution regarding specialization in finance

**OR**

Bachelor of Financial and Investment Analysis with 60% marks (SC/ST/PWBD applicants - 55%) in aggregate from University/ Institution recognized by GoI /UGC

**OR**

Bachelor's degree in any discipline from a recognized University/Institution with Membership of Institute of Chartered Accountants of India (ICAI) OR CFA Institute. The Membership of ICAI must have been obtained on or before 01-09-2023

**OR**

Bachelor's degree in any discipline from a recognized University/Institution with Membership of Institute of Cost Accountants of India (ACMA/FCMA) & ICWA. The Membership of ICAI must have been obtained on or before 01-09-2023.

**(iv) Company Secretary :**

Bachelor's degree in any discipline from a recognized University/Institution with Associate membership of Institute of Company Secretaries of India (ICSI). The Membership of ICSI must have been obtained on or before 01-09-2023.

**(v) Civil Engineering**

Bachelor's Degree in Civil Engineering from any recognized University/Institution with a minimum of 60% marks (SC/PWBD applicants - 55%) in aggregate **OR** Post Graduate degree in Civil Engineering with a minimum of 55% marks (SC/PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**(vi) Electrical Engineering**

Bachelor's degree in Electrical Engineering from a recognized University/Institution with 60% marks (PWBD applicants - 55%) in aggregate **OR** Post graduate degree in Electrical Engineering with 55% marks (PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**(vii) Geo Informatics**

BE/B.Tech/BSC degree in Geoinformatics from any recognized University/Institution with 60% marks (PWBD applicants - 55%) in aggregate **OR** ME/M.Tech/MSc degree in Geoinformatics with a minimum of 55% marks (PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**(viii) Forestry**

Bachelor's degree in Forestry from a recognized University/Institution with 60% marks (ST/PWBD applicants - 55%) in aggregate **OR** Post graduate degree in Forestry with 55% marks (ST/PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**(ix) Food Processing**

Bachelor's degree in Food Processing/Food Technology from a recognized University/Institution with 60% marks (PWBD applicants - 55%) in aggregate **OR** Post graduate degree in Food Processing /Food Technology with 55% marks (PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**x) Statistics :**

Bachelor's Degree in Statistics from a recognized University/Institution with 60% marks (PWBD applicants - 55%) in aggregate **OR** Post Graduate degree in Statistics with a minimum of 55% marks (PWBD applicants - 50%) in aggregate from a recognized University/ Institution.

**xi) Mass Communication/Media Specialist**

Bachelor's degree in Mass Media/ Communication/ Journalism/ Advertising & Public Relations from a recognized University/ Institution with 60% marks (PWBD applicants - 55%) in aggregate

**OR** Post graduate degree in Mass Media/ Communication/ Journalism/ Advertising & Public Relations from a recognized University/Institution with 55% marks (PWBD applicants - 50%) in aggregate.

**OR**

Bachelor's Degree in any subject from a recognized University/Institution with a minimum of 60% marks (PWBD applicants - 55%) in aggregate with Post graduate diploma in Mass Media/ Communication/ Journalism/ Advertising & Public Relations/ with 55% marks (PWBD applicants - 50%) in aggregate from a recognized University/Institution.

**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:

<b>Equivalent CGPA/ OGPA/ CPI or similar terminologies allotted on a 10-point scale</b>	<b>Class / Division</b>	<b>Aggregate % of Marks</b>
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.



**Indicative roles and responsibility/nature of work for technical disciplines:**

Sr. No.	Technical Disciplines	Skill – sets /Nature of Work
1	Computer and Information Technology	Security /Analytics /Database Administration /Application Development/ Networking /Server Management and related fields/ Database Analysis (MySQL, Oracle, MSSQL).
2	Finance / Company Secretary	Treasury management/ Risk management/ Market research / Liquidity management / Maintaining securities in TREPS and various CCIL settlement related funds/ Managing Borrowings/ Works relating to incorporation of Subsidiaries/ Statutory and Internal compliances for making strategic investments in companies and Startups/ Handling of regulatory and statutory compliances for public issues, retail bonds etc.
3	<ul style="list-style-type: none"> <li>• Civil engineering</li> <li>• Electrical Engineering</li> <li>• Finance</li> <li>• Geo Informatics</li> <li>• Computer/ Information Technology</li> <li>• Forestry</li> <li>• Food Processing</li> <li>• Statistics</li> </ul>	<ul style="list-style-type: none"> <li>i. Identifying and mapping of resource potential under related sectors and sub sectors of rural economy and SWOT analysis thereof, credit-linked planning, preparation of sectoral papers , State Focus Papers, etc.</li> <li>ii. Meeting requests from client institutions, especially Banks and Government Departments, for periodic updating of techno-financial parameters and unit costs of various developmental activities.</li> <li>iii. Provision of expert views, advisory services, consultancy, etc. to individual entrepreneurs, Corporates, institutions, Government Departments etc. seeking such advice. This may be in context of preparation of DPRs, standardisation of techno-financial norms with specific reference to new agri-business ventures such as high value agriculture, value chain financing, processing and value addition, organic farming, etc.</li> <li>iv. Liaison with National / Regional Research Institutes to support their R&amp;D interventions to develop solutions to field level technical /operational problems and innovative technologies.</li> <li>v. Liaison with Line Departments of Central as well as State Governments, ICAR, and State Universities of related disciplines.</li> <li>vi. Advisory services at District/State/National level in operationalization of several Government sponsored schemes pertaining to related disciplines.</li> <li>vii. Representation on various technical committees/ sub-groups constituted by State / National Level institutions etc. towards policy advocacy.</li> <li>viii. Provision, and simultaneous internal capacity building, in the emerging areas of NABARD's interest and projects being implemented by NABARD requiring specialisations / expertise from related discipline.</li> <li>ix. Miscellaneous areas – suggestions / advice for effective policy formulations and business plans, Appraisal &amp;</li> </ul>

		Monitoring of proposals having NABARD's interest and/or involvement. Documentation of Success stories and dissemination technology for replication. Any support related to technical discipline sought from time to time.
4	Mass Communication/ Media Specialist	Content writing for various publications and social media posts/ Conceptualise themes and write captions for branding collaterals like hoardings, advertisement artworks/ Design and implement social media strategy.  Knowledge of editing, composing, post production, visual designing, graphics designing, flash & web designing.

**NB:** Specialized Discipline officers can be assigned other work as per administrative convenience of the Bank.

#### **IV. AGE (as on 01-09-2023)**

The candidate must be between 21 and 30 years of age as on **01-09-2023**, i.e., the candidate must have been born **not earlier than 02-09-1993** and **not later than 01-09-2002**

**Relaxation in Upper Age Limit:** Upper age limit may be relaxed by -

- a. 03 years in case of eligible OBC applicants,
- b. a maximum of 05 years in case of : (i) Applicants belonging to SC/ST , if the posts are reserved for them (ii) Ex-servicemen (including Emergency Commissioned Officers/Short Service Commissioned Officers) provided that the applicants have rendered at least five years continuous Military Service and have been released on completion of assignment (including those whose assignment is due to be completed within one year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability or have been released on account of physical disability attributable to Military Service or on invalidation (iii) Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case, on selection, the Ministry of Defence issues certificates that they would be released within 03 months from the date of receipt of offer of appointment, (iv) Children/family members of victims died in the 1984 riots.
- c. 10 years for PWBD (General); 13 years for PWBD (OBC) and 15 years for PWBD (SC/ST) applicants.

**NOTE:** NO CUMULATIVE AGE RELAXATION WILL BE AVAILABLE TO ANY APPLICANT, SAVE AS PROVIDED ABOVE.

## V. SELECTION PROCEDURE

A. The selection will be in three Phases as furnished below:

### **Preliminary Examination Structure for Grade A (RDBS) :**

Sr. No.	Name of the Test	No. of Qs.	Max Marks	Version	Time
1	Test of Reasoning	20	20	Bilingual – Hindi and English except test of English language	Composite time of 120 Minutes for all the tests together
2	English Language	30	30		
3	Computer Knowledge	20	20		
4	Quantitative Aptitude	20	20		
5	Decision Making	10	10		
6	General Awareness	20	20		
7	Eco & Soc. Issues (with focus on Rural India)	40	40		
8	Agriculture & Rural Development with Emphasis on Rural India	40	40		
	<b>Total</b>	200	200		120 Minutes

i) Qualifying Section - Test of Reasoning, English Language, Computer Knowledge, Quantitative Aptitude, Decision Making

ii) Merit Section - General Awareness, Eco & Soc. Issues (with focus on Rural India), Agriculture & Rural Development with Emphasis on Rural India.

iii) Shortlisting of the candidates for the Main exam will be based on **marks scored in the Merit section only.**

### **Mains Exam Test Structure for Grade A**

#### **Main Examination for the post of Generalist**

Paper	Grade A	Type of Paper	No. of Qs.	Marks	Duration	Remarks
Paper I	General English	Online Descriptive	3	100	90 Minutes	Descriptive Answers to be typed using keyboard
Paper II	Economic and Social Issues & Agriculture and Rural Development	Objective	30 **	50	30 Minutes	
		Descriptive Type	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	90 Minutes	Descriptive Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)
**(Some questions carry 2 marks each and some questions carry 1 mark each)						

**Main Examination for the post of Specialist**

Paper	Grade A	Type of Paper	No. of Qs.	Marks	Duration	Remarks
Paper I	General English	Online Descriptive	3	100	90 Minutes	Descriptive Answers to be typed using keyboard
Paper II	Stream Specific Paper	Objective	30**	50	30 Minutes	
		Descriptive Type	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	90 Minutes	Descriptive Answers to be typed using keyboard either in English or Hindi (Remington and Inscript keyboards)
** ( Some questions carry 2 marks each and some questions carry 1 mark each)						

**Subject to the discretion of the Bank, a psychometric test will be conducted on completion of the Mains Examination**

Interview (RDBS) : 50 Marks

Candidate may opt for interview either in Hindi or English

The calling Ratio to qualify for the main examination and interview would be a maximum of 1:25 and 1:3, respectively. The ratio may be suitably reduced at the discretion of the bank. Candidates who qualify and rank sufficiently high as decided by NABARD, shall be called for appearing at the Main Examination and Interview. There will be penalty for wrong answers marked by the candidate. ***For every wrong answer marked, 1/4th of the marks assigned to that question will be deducted as penalty in Phase-I and Phase-II, both. Cut-offs in Phase-I and Phase-II may be applied in two stages: (i) On scores in individual tests, (ii) On Total Score***

***Since the vacancies are earmarked discipline-wise, merit list of candidates for each stage will be prepared discipline-wise.***

- B. Only such candidates who score the minimum cut off marks or above in the Main Examination will be shortlisted for interview. The final selection and ranking of the applicants for the post of Assistant Manager in Grade 'A' (RDBS) will be based on their performance in the Phase-II Main Examination and Interview, taken together. In case of candidates securing same marks, their ranking will be decided as under:

- I. Amongst the candidates having equal marks in total (Main examination + interview taken together), the candidate with higher marks in Main Examination will be ranked higher.
- II. In case of having equal marks in Main Examination, candidate with higher qualification or in case of similar qualification, candidate with higher marks in graduation will be ranked higher. In case of further tie-up, the candidate senior in age will be ranked higher.

**NOTE:** With a view to overcoming the possibility of applicants seeking help of other applicants during the online / main exam, the Bank would be analysing the responses of applicants in the main examination with other appeared applicants to detect patterns of similarity of right and wrong answers. On the basis of such an analysis, if it is suspected that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel the candidature of the suspected applicants. Hence the applicants are advised in their own interest not to indulge in any unfair practice in the exams.

## **VI. SYLLABUS**

The syllabus for all subjects is indicative and not exhaustive. The syllabus should not be considered as the only source of information while preparing for the examination. Keeping in view the nature of examination, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should also prepare themselves for answering questions that may be asked on the current/latest developments/Acts taking place under the subject(s) although those topics may not have been specifically included in the syllabus.

Illustrative syllabus for Phase II (Main Examination) may be as furnished below:

### **For Grade A ( RDBS) (All Disciplines from (i) to (xi) in Table 1**

**Paper I – English:** Essay, Précis writing, Comprehension and Business/Office Correspondence. The paper on English shall be framed in a manner to assess the writing skills including expressions and understanding the topic.

### **For Grade A (RDBS) (General Discipline) as at (i) in Table 1**

#### **2) Paper II – Economic & Social Issues and Agriculture & Rural Development**

**Economic & Social Issues:** Nature of Indian Economy - Structural and Institutional features - Economic underdevelopment - Opening up the Indian Economy - Globalisation - Economic Reforms in India - Privatisation. Inflation - Trends in Inflation & their Impact on National Economy and Individual Income. Poverty Alleviation and Employment Generation in India - Rural and Urban - Measurement of Poverty - Poverty Alleviation Programmes of the Government. Population Trends - Population Growth and Economic Development - Population Policy in India. Agriculture - Characteristics / Status - Technical and Institutional changes in Indian Agriculture - Agricultural performance - Issues in Food Security in India - Non Institutional and Institutional Agencies in rural credit. Industry - Industrial and Labour Policy - Industrial performance - Regional Imbalance in India's Industrial Development - Public Sector Enterprises. Rural banking and financial institutions in India - Reforms in Banking/ Financial sector. Globalization of Economy - Role of International Funding Institutions - IMF & World Bank - WTO - Regional Economic Co-operation. Social Structure in India - Multiculturalism - Demographic trends - Urbanisation and Migration - Gender Issues Joint family system - Social Infrastructure - Education - Health and Environment. Education - Status & System of Education - Socio -Economic Problems associated with Illiteracy - Educational relevance and educational wastage - Educational Policy for India. Social Justice: Problems of scheduled castes and scheduled tribes - socio-economic

programmes for scheduled castes and scheduled tribes and other backward classes. Positive Discrimination in favour of the under privileged - Social Movements - Indian Political Systems - Human Development. Current Economic & Social Issues.

### **Agriculture & Rural Development:**

*Agriculture*: definition, meaning and its branches, Agronomy: definition, meaning and scope of agronomy. Classification of field crops. Factors affecting crop production, Agro Climatic Zones; Cropping Systems: Definition and types of cropping systems. Problems of dry land agriculture; Seed production, seed processing, seed village; Meteorology: weather parameters, crop-weather advisory; Precision Farming, System of Crop Intensification, organic farming;

- a) *Soil and Water Conservation* : Major soil types, soil fertility, fertilisers, soil erosion, soil conservation, watershed management;
- b) *Water Resource*: Irrigation Management: types of irrigation, sources of irrigation, crop-water requirement, command area development, water conservation techniques, micro-irrigation, irrigation pumps, major, medium and minor irrigation.
- c) *Farm and Agri Engineering* : Farm Machinery and Power, Sources of power on the farm- human, animal, mechanical, electrical, wind, solar and biomass, bio fuels, water harvesting structures, farm ponds, watershed management, Agro Processing, Controlled and modified storage, perishable food storage, godowns, bins and grain silos.
- d) *Plantation & Horticulture*: Definition, meaning and its branches. Agronomic practices and production technology of various plantation and horticulture crops. Post-harvest management, value and supply chain management of Plantation and Horticulture crops.
- e) *Animal Husbandry*: Farm animals and their role in Indian economy, Animal husbandry methods in India, common terms pertaining to different species of livestock, Utility classification of breeds of cattle. Introduction to common feeds and fodders, their classification and utility.

Introduction to poultry industry in India (past, present and future status), Common terms pertaining to poultry production and management. Concept of mixed farming and its relevance to socio-economic conditions of farmers in India. Complimentary and obligatory nature of livestock and poultry production with that of agricultural farming.

- f) *Fisheries*: Fisheries resources, management and exploitation - freshwater, brackish water and marine; Aquaculture- Inland and marine; biotechnology; post-harvest technology. Importance of fisheries in India. Common terms pertaining to fish production.
- g) *Forestry*: Basic concepts of Forest and Forestry. Principles of silviculture, forest mensuration, forest management and forest economics. Concepts of social forestry, agroforestry, joint forest management. Forest policy and legislation in India, India State of Forest Report 2015. Recent developments under Ministry of Environment, Forest and Climate Change.
- h) *Agriculture Extensions*: Its importance and role, methods of evaluation of extension programmes, Role of Krishi Vigyan Kendra's (KVK) in dissemination of Agricultural technologies.
- i) *Ecology and Climate Change*: Ecology and its relevance to man, natural resources, their sustainable management and conservation. Causes of climate change, Green House Gases (GHG), major GHG emitting countries, climate analysis, distinguish between adaptation and mitigation, climate change impact to agriculture and rural livelihood, carbon credit, IPCC, UNFCCC, CoP meetings, funding mechanisms for climate change projects, initiatives by Govt of India, NAPCC, SAPCC, INDC.

- j) Present Scenario of Indian Agriculture and Allied activities; recent trends, major challenges in agriculture measures to enhance viability of agriculture. Factors of Production in agriculture; Agricultural Finance and Marketing; Impact of Globalization on Indian Agriculture and issues of Food Security; Concept and Types of Farm Management.

**Rural Development:** Concept of Rural Area, Structure of the Indian Rural Economy- Importance and role of the rural sector in India- Economic, Social and Demographic Characteristics of the Indian rural economy, causes of Rural Backwardness.

Rural population in India; Occupational structure, Farmers, Agricultural Labourers, Artisans, Handicrafts, Traders, Forest dwellers/tribes and others in rural India- Trends of change in rural population and rural work force; problems and conditions of rural labour; Issues and challenges in Handlooms

Panchayati Raj Institutions – Functions and Working. MGNREGA, NRLM – Aajeevika, Rural Drinking water Programmes, Swachh Bharat, Rural Housing, PURA and other rural development programmes.

**Note: The illustrative syllabus for Main Examination - Paper II for Grade A (RDBS) - Specialised Disciplines at Sr. No. (ii) to (xi) in Table-I will be uploaded on website.**

## **VII. PRE-RECRUITMENT TRAINING (PRT) FOR SC/ST/OBC/PWBD CANDIDATES**

The Bank arranges pre examination training to SC/ST/OBC/PWBD candidates, free of cost. Candidates who desire to avail of the training may apply in the format furnished below so as to reach by **23 September 2023 by way of email to [prerereuitment@nabard.org](mailto:prerereuitment@nabard.org)** by providing subject line as: "APPLICATION FOR PRE-EXAMINATION TRAINING FOR SC/ST/OBC/PWBD CANDIDATES FOR ASSISTANT MANAGER IN RDBS - 2023.

The pre-examination training would be held prior to Preliminary Examination. The exact date, time, etc. would be informed to the candidates in advance on their email given in the application. **The training will be held subject to receipt of adequate number of requests.**

**Candidates may send a scanned copy of the form duly filled alongwith a self-attested copy of the caste/PWBD certificate to the email id mentioned above.**

**FORM OF APPLICATION FOR TRAINING**

The Chief General Manager  
National Bank for Agriculture and Rural Development  
Human Resources Management Department  
Head Office  
Mumbai

Place:  
Date:

Dear Sir,

**Pre-examination Training – Asst. Manager (RDBS) in Grade ‘A’**

I have applied for the above post. My Registration No. / Roll Number is .....

You are requested to register my name for training in **English / Hindi** medium. I enclose an attested copy of the caste / physically challenged certificate and copy of fee receipt in respect of payment made by me. I note that I will have to make my own arrangement for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the examination or for recruitment in the Bank’s service.

Yours faithfully,

(Signature)

Name :

Full Address :

Caste :

Email ID :

Mobile No. :

Encl: Attested Copy of Caste/Physically Challenged certificate/fee receipt

\$ Delete inapplicable.

(Note: Training in Hindi will be held only if there are sufficient number of requests).



## VIII. EXAMINATION CENTRES

### A. Phase – I (Preliminary Examination) :

The ON-LINE Examination for Phase-I will be held at the following Centres:

1	<b>Andaman &amp; Nicobar</b>	Port Blair.
2	<b>Andhra Pradesh</b>	Chirala, Srikakulam, Guntur, Kadapa, Kurnool, Nellore, Rajahmundry, Vijayawada, Vishakhapatnam, Tirupati, Kakinada, Vizianagaram.
3	<b>Arunachal Pradesh</b>	Naharlagun.
4	<b>Assam</b>	Guwahati, Dibrugarh, Jorhat, Silchar, Tezpur.
5	<b>Bihar</b>	Arrah, Bhagalpur, Darbhanga, Gaya, Muzaffarpur, Patna, Purnea.
6	<b>Chandigarh</b>	Chandigarh-Mohali.
7	<b>Chattisgarh</b>	Bilaspur, Durg-Bhilai, Raipur.
8	<b>Goa</b>	Panaji
9	<b>Gujarat</b>	Ahmedabad / Gandhinagar, Anand, Mehsana, Rajkot, Surat, Vadodara.
10	<b>Haryana</b>	Hisar, Faridabad, Gurgaon, Kurukshetra, Ambala.
11	<b>Himachal Pradesh</b>	Hamirpur, Shimla, Solan, Mandi, Kangra.
12	<b>Jammu &amp; Kashmir</b>	Samba, Jammu, Srinagar.
13	<b>Jharkhand</b>	Bokaro, Dhanbad, Hazaribagh, Jamshedpur, Ranchi.
14	<b>Karnataka</b>	Bengaluru, Belgaum, Hubli-Dharwad, Gulbarga, Mangalore, Mysore, Shimoga, Udupi.
15	<b>Kerala</b>	Alappuzha, Ernakulam/Kochi, Kannur, Kottayam, Kozhikode, Pallakad, Thrichur, Thiruvananthapuram, Kollam.
16	<b>Madhya Pradesh</b>	Ujjain, Sagar, Bhopal, Gwalior, Indore, Jabalpur, Satna.
17	<b>Maharashtra</b>	Chattrapati Sambhaji Nagar (Aurangabad), Amravati, Kolhapur, Mumbai/ Navi Mumbai/Thane/MMR, Nagpur, Nanded, Nasik, Pune, Chandrapur, Solapur, Dhule, Ratnagiri.
18	<b>Manipur</b>	Imphal.
19	<b>Meghalaya</b>	Shillong.
20	<b>Mizoram</b>	Aizawl.
21	<b>Nagaland</b>	Kohima.
22	<b>New Delhi</b>	Delhi – NCR.
23	<b>Odisha</b>	Balasore, Berhampur (Ganjam), Bhubaneshwar, Cuttack, Sambalpur, Dhenkanal, Rourkela.
24	<b>Puducherry</b>	Puducherry.
25	<b>Punjab</b>	Amritsar, Bhatinda, Jalandhar, Ludhiana, Mohali, Patiala.
26	<b>Rajasthan</b>	Ajmer, Bikaner, Jaipur, Jodhpur, Kota, Sikar, Udaipur.
27	<b>Sikkim</b>	Gangtok-Bardang.
28	<b>Tamilnadu</b>	Chennai, Coimbatore, Madurai, Salem, Thiruchirapalli, Tirunelveli, Vellore, Erode, Virudhunagar.

29	<b>Telangana</b>	Hyderabad/Rangareddy, Karimnagar, Warangal, Khammam.
30	<b>Tripura</b>	Agartala.
31	<b>Uttar Pradesh</b>	Agra, Aligarh, Prayagraj, Bareilly, Faizabad, Ghaziabad, Gorakhpur, Jhansi, Kanpur, Lucknow, Meerut, Moradabad, Muzaffarnagar, Noida, Varanasi.
32	<b>Uttarakhand</b>	Roorkee, Dehradun, Haldwani.
33	<b>West Bengal</b>	Asansol, Durgapur, Hooghly, Kalyani, Kolkata/Greater Kolkata, Siliguri.

**Note:**

1. The examination will be conducted online at the venues given in the respective call letters. Kindly check your centre for the examination as the same may have been changed due to official convenience.
2. No request for change of centre/venue/date/session for Examination shall be entertained.
3. NABARD, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
4. NABARD also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
5. Candidate will appear for the examination at the Examination Centre at his/her own risk and expenses and NABARD will not be responsible for any injury or losses etc. of any nature.
6. Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates do not opt for a particular centre for "Online" examination, NABARD reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, NABARD reserves the right to allot any other centre to the candidates.

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 are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

**B. Phase-II (Main Examination)**

The online examination for Phase-II will be held at the following centres:

<b>Name of the Centres</b>	
<b>Ahmedabad / Gandhinagar</b>	<b>Kolkata</b>
<b>Bangalore</b>	<b>Lucknow</b>
<b>Bhopal</b>	<b>Mumbai / Navi Mumbai / Thane/MMR</b>
<b>Bhubaneshwar</b>	<b>Delhi - NCR</b>
<b>Chandigarh - Mohali</b>	<b>Patna</b>
<b>Chennai</b>	<b>Pune</b>
<b>Guwahati</b>	<b>Raipur</b>
<b>Hyderabad</b>	<b>Ranchi</b>

<b>Jaipur</b>	<b>Shillong</b>
<b>Jammu</b>	<b>Thiruvananthapuram</b>
<b>Srinagar</b>	-

Separate call letters will be issued for each shift of Phase-II examination.

**C.** The Interview may be held at a few of the above Centres which will be communicated in the interview call letter.

**Note:** Candidates can select only one centre for Phase-I and one centre for Phase-II separately and must indicate the choice of centres in the online application. Choice of Centre by candidates for Phase-I and Phase-II Examinations can be different and must be indicated in the online application. A final decision on the number of centres for Main Examination will be taken by NABARD, based on the availability of adequate number of candidates. In the event of cancellation of Examination at any centre, NABARD may at its discretion allot an alternative centre to the candidates concerned.

Call Letters for the online Examination for Phase-I & Phase-II should be downloaded by the candidates from the link provided in the Bank's website i.e. [www.nabard.org](http://www.nabard.org) at an appropriate time. Candidates will not be admitted to the examinations without the Call Letters.

The possibility of occurrence of some problem in administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In such an eventuality, every effort will be made to rectify the problem, which may include shifting the candidates to the other centres or conduct of the examination, afresh, if considered necessary. Decision of NABARD in this regard shall be final. Candidates not willing to accept such change shall lose his / her candidature for this exam.

#### **IX. APPLICATION FEE (NON-REFUNDABLE)**

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

**(Amount in Rs.)**

<b>Category of applicant</b>	<b>Application Fee</b>	<b>Intimation charges etc.</b>	<b>Total</b>
For SC/ ST/ PWBD	NIL	150	150*
For all others	650	150	800*
Staff @	@	@	@

\* Exclusive of applicable GST

@All NABARD employees satisfying the educational qualification criteria would be eligible to apply. They will be required to pay fee/intimation charges as indicated above at the time of online application, which will be reimbursed on submission of fee receipt only to those employees of NABARD (Staff Candidates) who satisfy the eligibility criteria for the post. The status as staff candidate will be verified at the time of interview.

#### **X. EMOLUMENTS AND SERVICE CONDITIONS**

- (a) **Pay Scale:** Selected candidates will draw a starting basic pay of Rs.44,500/- p.m. in the scale of Rs. 44500 – 2500 (4) – 54500 – 2850 (7) – 74450 – EB – 2850 (4) – 85850 – 3300 (1) – 89150 (17 Years) applicable to Officers in Grade 'A' and they will be eligible for Dearness Allowance, Local Compensatory Allowance, House Rent Allowance, and Grade Allowance as per rules in force from time to time. At present, initial monthly gross emoluments are approximately Rs. 1,00,000/-.

- (b) **Perquisites** : Bank's accommodation subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, internet, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalisation as per eligibility. Interest free festival advance, Leave Travel Concession, Loans and Advances at concessional rates of interest for Housing, Car, Education of children, Consumer articles, Personal computer, etc.
- (c) Candidates selected for the post will be governed by "**the defined contribution to New Pension Scheme (NPS)' in addition to the benefits of Gratuity and Group Term Insurance Plan.**
- (d) At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.
- (e) Initial appointment of a selected applicant will be on probation for a period of 02 years, which may, at the Bank's discretion, be extended for a further maximum period of one year.
- (f) All candidates selected for appointment by the Bank are liable to be posted and transferred anywhere in India.

## **XI. HOW TO APPLY:**

Eligible applicants are required to apply online through website **www.nabard.org**. No other means/ mode of application will be accepted. The application form should be filled in English only. Option for the use of Hindi language will be available for the Online/Main Examination/ Interview.

### **Detailed Guideline / Procedure for**

- a. Application Registration
- b. Payment of Application Fee
- c. Photograph & Signature Scan and Upload

**Candidates can apply online only from 02 September 2023 to 23 September 2023 and no other mode of application will be accepted.**

### **Important Points to be noted before registration:**

Before applying online, candidates should -

- i. Scan their:
  - Photograph (4.5 cm x 3.5 cm)
  - Signature (with Black ink)
  - Left Thumb impression (on white paper with black or blue ink)
  - A hand written declaration (on a white paper with black ink) (text given below)
  - Ensuring that all these scanned documents adhere to the required specifications as given in the advertisement
- ii. Signature in CAPITAL LETTERS will not be accepted
- iii. 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)
- iv. The text for the hand written declaration is as follows –“I.....(Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”

- v. The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (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 specification.)
  - vi. Keep the necessary details/documents ready to make online payment of the requisite application fee/intimation charges.
  - vii. 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/upload bio-data etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID/mobile number, he/she should create/obtain his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.
- a. Application Registration:** Before applying online, candidates should -
- i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under "Guidelines for photograph & signature scan and upload".
  - ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank shall send 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 no. before applying on-line and must maintain that email account and mobile number.
  - iii. Be prepared for biometric verification of identity at the Exam Centre at the time of Main Examination and onwards.

### **APPLICATION PROCEDURE**

- Candidates to go to the Bank's website "[www.nabard.org/career](http://www.nabard.org/career) notices", click on the option "**APPLY HERE**" which will open a new screen.
- 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 be sent at the given email ID and mobile number.
- In case the 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.
- Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible after clicking the FINAL SUBMIT BUTTON.

- 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 as well as valid ID Proof brought for the examination. Any change/alteration found may disqualify the candidature.
- Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- 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".
- Candidates can proceed to fill other details of the Application Form.
- Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
- Click on 'Payment' Tab and proceed for payment.
- Click on 'Submit' button.

#### **PAYMENT OF FEES - ONLINE MODE**

- The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- Payment can be made by using only Master/Visa/Rupay Debit or Credit Cards or Internet Banking, IMPS, Cash cards/Mobile Wallets by providing information as asked on the screen.
- 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
- On successful completion of the transaction, an **e-Receipt** will be generated.
- 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.
- Candidates are required to **take a printout of the e-Receipt** and online Application Form. **Please note that if the same cannot be generated, online transaction may not have been successful.**
- 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.
- To ensure the security of your data, please close the browser window once your transaction is complete.

#### **b. Application Fee / Intimation Charges (Non Refundable)**

Applicable Fee is Non Refundable and has to be paid Online. Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

**c. Photograph & Signature Scan and Upload**

- IN CASE THE SIGNATURE OR FACE IN THE PHOTOGRAPH IS UNCLEAR, THE APPLICATION MAY BE REJECTED.
- CANDIDATE MAY EDIT THE APPLICATION AND RE-UPLOAD THE PHOTOGRAPH/ SIGNATURE IN SUCH CASE.

**Photograph Image:**

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

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

- The applicant has to sign on white paper with Black Ink pen.
  - Dimensions 140 x 60 pixels (preferred)
  - Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
  - Ensure that the size of the scanned image is not more than 20kb
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
  - File type: jpg / jpeg
  - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm \* 3 cm (Width \* Height)
  - File Size: 20 KB – 50 KB
- The applicant has to write the declaration in English clearly on a white paper with black ink.
  - File type: jpg / jpeg
  - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm \* 5 cm (Width \* Height)
  - File Size: 50 KB – 100 KB
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- 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 / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

**Scanning the Photograph Image and Signature:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Color to True Color.
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature, 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. For example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.

**If the file size and format are not as prescribed, an error message will be displayed.**

While filling in the Online Application Form the candidate will be provided with a link to upload his photograph and signature.

**Procedure for Uploading the Photograph and Signature**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link “Upload Photograph / signature / Upload left thumb impression / hand written declaration”
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the ‘Open/Upload’
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

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

**XII. GUIDELINES FOR FILLING APPLICATION ARE AS UNDER:**

- A candidate can apply for only one post i.e., either for General Discipline OR for Specialised Discipline.
- Applicants should have a valid e-mail id. In case candidate does not have a valid e-mail, he/ she can create a new e-mail id. This e-mail should be valid for the duration of the recruitment period. All correspondence to the candidate till the recruitment process is over shall be sent to this email ID.



- iii. An 'Information Handout' booklet will be made available to the applicants on the NABARD website which may be downloaded along with the call letter for Online Examination.
- iv. Applicants serving in Government/ Quasi Government Offices, Public Sector Undertaking including Nationalised 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.
- v. Applicants under the reserved category will have to produce his/her original caste certificate/ relevant certificates at the time of Interview, failing which his/ her candidature will be cancelled and he/ she will not be admitted for interview. OBC applicants, availing reservation will have to produce OBC certificate at the time of interview with Non-creamy layer clause issued by Govt. of India on or after 01-04-2023.
- vi. **In case of any difficulty experienced in submission of ONLINE application and/or payment of fees, the candidates may send complaints to "Candidate Grievance Lodging and Redressal Mechanism" at <http://cgrs.ibps.in/> .**

### **XIII. ACTION AGAINST APPLICANTS FOUND GUILTY OF MISCONDUCT**

Applicants are warned against furnishing any false/tampered/fabricated particulars suppressing any material information while filling up the on-line application form.

At the time of Online examination/ interview, if an applicant is (or has been) found guilty of using unfair means during the examination or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or (iv) resorting to any irregular or improper means in connection with his/ her candidature for selection or (v) obtaining support for his/ her candidature by any unfair means, such an applicant may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :

to be **disqualified** from the examination for which he/ she is an applicant.

to be **debarred**, either permanently or for a specified period, from any examination or recruitment conducted by NABARD, and

for **termination** of service, if he/ she has already joined the Bank.

### **XIV. GENERAL INSTRUCTIONS**

#### **1. DOWNLOAD OF CALL LETTER**

Candidates will have to visit the NABARD's website for downloading call letters for online test (Phase I & II). Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause 3 below and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

#### **2. CANDIDATES REPORTING TIME**

The reporting time mentioned on the call letter is prior to the start time of the test. Candidates may be required to be at the venue for approximately one hour more than the duration of the

test including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

### 3. **IDENTITY VERIFICATION**

In the examination hall for each shift, 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 such as PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognized College/ University / 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 these Examination.

**Note:** Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter while attending each shift, 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. For Phase II examination, candidates will have to carry two/three photocopies of photo ID proof, as there may be two/three shifts. However, in Phase I only one photocopy of photo ID will be sufficient. 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. The name must fully and exactly match. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit. If there is any mismatch in the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination.

4. Admission to the online examination (Phase I & II) will be purely provisional without verification of age/qualification/category (SC/ST/OBC/PWBD/EWS) etc., of the applicants with reference to documents. **Each applicant should, therefore, ensure that he/she fulfils the eligibility criteria and that the particulars furnished in applications are complete/correct in all respects.** In case it is detected at any stage an applicant does not fulfil the eligibility criteria and/or he/she furnished incorrect information or suppressed any material information, his/her candidature will be cancelled and, if already appointed, his/her services may be summarily terminated without giving any notice

5. Applicants already in service of Govt. / Quasi-Govt. Organisations and Public Sector Banks/ Undertakings will have to produce a "No Objection Certificate" from their employer, **at the time of Interview.** Before appointment in the Bank, a proper discharge certificate from the employer will have to be produced by the applicant.

6. No applicant is permitted to use or have possession of Calculators, Mobile Phones, Blue tooth devices or any other instrument/ device /gadget in the Examination Hall.

7. The applicants will have to reach the exam venue and appear for the online examination (Phase I and II), at their own cost.

8. Only one online application should be submitted by the candidate. In case of more than one application for the same post only the last valid (completed) application will be

retained and the application fee / intimation charges paid for the other registrations will stand forfeited.

9. 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.

10. The possibility for occurrence of some problems in the administration of the examinations 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 problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of NABARD/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.

11. The **Competent Authority** for the issue of certificates to SC/ST/OBC/PWBD/EWSs are as under:

(a) **For SC/ ST/ OBC:**

District Magistrates/ Additional District Magistrates/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ City Magistrate/ Sub Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate)/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner. Chief Presidency Magistrate/ Addl. Chief Presidency Magistrate/ Presidency Magistrate. Revenue Officer not below the rank of Tehsildar. Sub Divisional Officer of the area where the applicant and/ or his/ her family normally resides or as stipulated by the Govt. of India.

**The SC/ST/OBC candidates from Maharashtra are also required to submit validity certificate issued by the Scrutiny Committee.**

**Note: For OBC applicants, only the castes/ sub-castes figuring in the Central List will be considered. Accordingly, OBC Caste/Sub-caste figuring in the concerned State list but not in Central List (Govt. of India) will not be considered under OBC category.**

(b) **For PWBD:** Medical Board at the District level.

**Only persons with permanent disability certificate are entitled for PWBD reservation.**

(c) **For OBCs:**

OBC Certificate shall be in the format as prescribed by GOI and issued by the competent authority.

**The Caste Certificate for OBC candidates should be for the financial year 2023-2024, issued on or after 01-04-2023.**

Applicants belonging to OBC category but coming in the '**CREAMY LAYER**', hence not entitled to OBC reservation and age relaxation should indicate their category as '**UR**' or '**UR (OC)**' or '**UR (VC)**' or '**UR(HI)**' (as applicable).

Attested copy/copies of relevant SC / ST / OBC / PWBD (OC/VC/HI/MD/ID) / EWS certificates should be submitted in the prescribed format at the time of Interview.

(d) **For EWSs :**

(i) District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ 1<sup>st</sup> Class Stipendary Magistrate/ Sub Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner

(ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate

(iii) Revenue Officer not below the rank of Tehsildar and

(iv) Sub Divisional Officer or the area where the candidate and/or his family normally resides.

**The EWS certificate should be for the financial year 2023-2024, issued on or after 01-04-2023.**

12. Only those applicants who are willing to serve anywhere in India, including rural areas, need apply.

13. The applicants must ensure that they fulfil all the eligibility criteria and that the particulars furnished by them in the application are correct in all respects.

14. Mere admission to the Phase I/ II online examinations for an applicant does not imply that the bank has been satisfied beyond doubt about the applicant's eligibility. In case it is detected at any stage that an applicant does not fulfil any of the eligibility criteria, and/ or that he/ she has furnished any incorrect information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcoming(s) is/are detected even after appointment, his/ her services will be summarily terminated.

15. Appointment of selected applicants is subject to his/ her being declared medically fit by Medical Officer(s) appointed/ approved by the Bank.

16. Decision of the Bank in all matters relating to recruitment will be final and binding on the applicants and no correspondence or personal enquiries will be entertained in this regard by NABARD.

17. No applicant will be appointed in the Bank's service, who, (a) after such enquiry, as may be considered necessary, is not found suitable for the Bank's service and (b) after such medical examination, as the Bank may prescribe, is not found to be in good mental or physical health and free from any mental and/or physical defect likely to interfere with efficient discharge of duties.

18. In case any dispute arises on account of interpretation in versions other than English, the English version will prevail.

19. The applicants will appear for the Phase I and II Online Examination at the allotted centres at their expenses and risks and the Bank will not be responsible for any injury/ loss, etc. of any nature to him/ her.

**20. PRINT OUT OF THE COMPLETED ON-LINE APPLICATION SHOULD NOT BE SENT**

21. 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 candidates from the selection process and he / she will not be allowed to appear in any NABARD recruitment process 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.

**22. CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION**

23. The Bank does not furnish the mark sheet of the selection process to candidates. The marks obtained in Phase I (online examination), Phase II examination and interview will be made available on the Bank's website in an interactive mode after recruitment process is over.

**24. BIOMETRIC DATA – CAPTURING AND VERIFICATION**

It has been decided to capture the biometric data (thumb impression) and the photograph of the candidates from the Main Examination onwards. The biometric data and photograph will be verified subsequently. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

For Biometric process, candidates are requested to take care of the following points in order to ensure a smooth process:

- If fingers are coated (stamped ink/mehndi/coloured, etc.), ensure to thoroughly wash them so that coating is completely removed before the exam.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc., may be captured.

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

**Note:**

**In case of any corrigendum issued on the above advertisement and further announcements, it will be published only on Bank's website [www.nabard.org](http://www.nabard.org).**

**XV. IMPORTANT DATES**

<b>Online Application Registration and Payment of Online Fees/ Intimation Charges.</b>	<b>02 September 2023 to 23 September 2023</b>
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**Mumbai**

**Date: 02 September 2023**

**(Nilay D Kapoor)  
Chief General Manager  
HRMD**

## Appendix I

Certificate for person with specified disability 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.

This is to certify that, we have examined Mr/Ms/Mrs \_\_\_\_\_ (name of the candidate), S/o, D/o \_\_\_\_\_, a resident of \_\_\_\_\_ (Vill/PO/PS/District/State), aged \_\_\_\_\_ years, a person with \_\_\_\_\_ (nature of disability/condition) and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition. He/She requires support of scribe for writing the examination.

2.The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is /are essential for the candidate to appear at the examination with the assistance of scribe.

3.This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto \_\_\_\_ ( it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of medical authority

(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)
Orthopedic/ PMR Specialist	Clinical Psychologist/Rehabilitation Psychologist/Psychiatrist/ Special Educator	Neurologist (if available)	Occupational therapist (if available)	Other expert, as nominated by the Chairperson (if any)
(Signature & Name)				
Chief Medical Officer / Civil Surgeon / Chief District Medical Officer .....Chairperson				

Name of Govt. Hospital/Health Care Centre with Seal

Place :

Date :



## **Appendix II**

Letter of Undertaking by the person with specified disability 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.

I \_\_\_\_\_, a candidate with \_\_\_\_\_ (nature of disability/condition) appearing for the \_\_\_\_\_ (name of examination) bearing Roll No. \_\_\_\_\_ at \_\_\_\_\_ (name of the centre) in the District \_\_\_\_\_, \_\_\_\_\_ (name of the State). My educational qualification is \_\_\_\_\_.

2. I do hereby state that \_\_\_\_\_ (name of the scribe) will provide the service of scribe for the undersigned for taking the aforementioned examination.

3. I do hereby undertake that his qualification is \_\_\_\_\_. In case, subsequently, it is found that his qualification is not as declared by the undersigned and is beyond my qualification, I shall forfeit my right to the post and claims relating thereto.

(Signature of the candidate)

Place :

Date :

