

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 ***Business Analyst*** positions on fixed term (short term contract 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](http://www.nabfid.org) for details and updates.

Online Application Link will be live from  
Tentative date of Interview

18-Jul-2025  
06-Aug-2025

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

# राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक

## National Bank for Financing Infrastructure and Development

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.

The interested candidates are requested to visit the website of CMI&B (<https://cmibplacements.icai.org/>) or cjobs portal (<https://cjobs.icai.org/#/>) for Indicative Guidelines and Procedure for Registration for each job code.

### **ADVERTISEMENT NO: NaBFID/REC/BNA/2025-26/01**

The Bank invites application from interested candidates for the following posts on fixed term (short term contract basis) as detailed below:

#### **Job Code: A**

(<https://cmibplacements.icai.org/>)

S.No.	Stream	SC	ST	OBC	EWS	UR	Total
1	Lending & Project Finance	3	1	6	2	8	20
2	Investment & Treasury					2	2
3	Risk Management	1		2	1	6	10
4	Compliance					1	1
5	Internal Audit					1	1
6	Accounts					1	1
	<b>Positions:</b>	4	1	8	3	19	<b>35</b>

Schedule/ Dates of Various Activities:

Activity	Activity Dates
Online Registration of Application (Start Date)	18.07.2025
Last date for Applying (End Date)	25.07.2025 <i>indicatively</i> (as on CMIB Portal for Mumbai Centre)

#### **Job Code: B**

(<https://cjobs.icai.org/#/>)

S.No.	Stream	SC	ST	OBC	EWS	UR	Total
1	Lending & Project Finance	1	1	2		6	10
	<b>Positions:</b>	1	1	2		6	<b>10</b>

Schedule/ Dates of Various Activities:

Activity	Activity Dates
Online Registration of Application (Start Date)	22.07.2025
Last date for Applying (End Date)	03.08.2025

**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 the 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:

<b>Suitable Category of Benchmark Disabilities</b>	<b>Functional Requirement</b>
a) B - Blind, LV - Low Vision	S-Sitting,
b) HH - Hard of Hearing	W-Walking,
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.	MF- Manipulation by Fingers, BN-Bending, ST- Standing,
d) Autism Spectrum Disorder (Mild), Intellectual Disability, Specific Learning Disability, Mental Illness	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

- b. 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 substances.

**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.**

Cut-off date for Eligibility Criteria i.e. Age, Educational Qualification etc.	30.06.2025
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**Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the position applied for as on date of eligibility.**

## **B. ELIGIBILITY**

The cut-off date for all the eligibility criteria i.e. Age, Educational Qualification will be as on 30.06.2025.

**Education:** Qualified Chartered Accountant along with graduation from UGC / AICTE recognized college/university. The candidate should have cleared the CA. Final exams in not more than two attempts.



### **C. AGE AS ON 30.06.2025:**

#### **Minimum: 21 years, Maximum: 32 years**

The candidate should not be more than 32 years old as on June 30, 2025. Relaxation in age for

- SC/ST candidates - 5 years,
- OBC candidates - 3 years,
- PwBD candidates - 10 years

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

- a) The 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.
- b) PwBD candidate should produce a certificate issued by a competent authority as per the Govt of India guidelines.
- c) 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.
- d) Candidates must state their reservation status clearly in the application.
- e) 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).
- f) 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. INDICATIVE JOB PROFILE**

<b>S No</b>	<b>Stream</b>	<b>Indicative Job Profile / Desired Skills</b>
1	Lending Operations & Project Finance)	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	Investment & Treasury	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.

		<p>Good understanding of fund-raising strategy and institutional resource mobilization</p> <p>Exposure to accounting and settlement of various trades and preparation of treasury balance sheet</p> <p>Exposure to finance and treasury activities, including banking, cash and liquidity management, and capital &amp; debt markets</p> <p>Any other work assigned by the Bank.</p>
3	Accounts	<p>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.</p>
4	Risk Management	<p>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.</p> <p>Strong technical and analytical acumen. Good understanding of industry and risk management</p> <p>Any other work assigned by the Bank.</p>
5	Internal Audit & Compliance	<p>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</p>

- ❖ Candidates should possess excellent communication skills and should be proficient in the use of computers and information technology.
- ❖ The annual fixed compensation for Business Analyst, appointed in the service of the Bank will be Rs 16.67 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.
- ❖ The selection process will comprise of Personal Interview.
- ❖ Bank may decide to conduct the Psychometric test (which may be of a 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 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 Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview.
- ❖ The 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 be 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 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.
- ❖ 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.
- ❖ 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).
- ❖ However, the bank reserves the right to waive/ modify the minimum qualifying marks of any stage, without any prior intimation.
- ❖ 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.

### **HOW TO APPLY**

The selection will be by the process being organized by the Committee for Members in Industry & Business (CMI&B) for the Newly Qualified Chartered Accountants. Out of the listed locations by CMI&B, NaBFID will be undertaking interviews tentatively at Mumbai center.

The interested candidates are requested to visit the website of CMI&B (<https://cmibplacements.icai.org/>) for Indicative Guidelines and Procedure for Registration for Job Code A and CA Jobs portal (<https://cajobs.icai.org/#/>) for Job Code B.

Applications sent directly to NaBFID will not be entertained under any circumstances.

**Date: 20-07-2025**

**Head - Human Resources**