Advt. No. RBISB/DA/04/2025-26

Lateral Recruitment of Experts on Full-Time Contract Basis in Reserve Bank of India (RBI)

The Reserve Bank of India Services Board, hereinafter referred to as the 'Board', invites **"online applications"** from eligible candidates for Lateral Recruitment of Experts on Full-Time Contract Basis for the below posts in Reserve Bank of India (RBI / Bank):

Sl. No.	Name of the Post	Equivalent Grade	No. of Vacancies									
			Gen/UR	EWS$	OBC@	SC	ST	Total	PwBD#			
									A	B	C	D
Department of Information Technology (DIT)												
1	Data Scientist	Grade 'C'	2	-	-	-	-	**2**	-	-	-	-
2	Data Engineer	Grade 'C'	2	-	-	-	-	**2**	-	-	-	-
3	IT Security Expert	Grade 'C'	5	-	1	1	-	**7**	-	-	1	-
4	IT System Administrator	Grade 'C'	4	-	1	-	-	**5**	-	-	-	-
5	IT Project Administrator	Grade 'C'	3	-	-	-	-	**3**	-	-	-	-
6	AI / ML Specialist	Grade 'C'	3	-	-	-	-	**3**	-	-	-	-
7	IT - Cyber Security Analyst	Grade 'C'	4	-	1	-	-	**5**	-	-	-	-
8	Network Administrator	Grade 'C'	3	-	-	-	-	**3**	-	-	-	-
Premises Department												
9	Project Manager	Grade 'C'	4	-	1	-	-	**5**	-	-	-	-
Department of Supervision (DoS)												
10	Market & Liquidity Risk Specialist	Grade 'C'	1	-	-	-	-	**1**	-	-	-	-
11	IT - Cyber Security Analyst	Grade 'C'	7	1	3	2	-	**13**	-	-	-	1
12	Operational Risk Analyst	Grade 'C'	2	-	-	-	-	**2**	-	-	-	-
13	Analyst (Credit Risk)	Grade 'C'	2	-	-	-	-	**2**	-	-	-	-
14	Analyst (Market Risk)	Grade 'C'	2	-	-	-	-	**2**	-	-	-	-
15	Risk Analyst	Grade 'C'	4	-	1	-	-	**5**	-	-	-	-
16	Accounts Specialist	Grade 'C'	4	-	1	-	-	**5**	-	1	-	-

Sr.	Post	Grade										
17	Risk Assessment & Data Analyst	Grade 'C'	2	-	-	-	-	2	-	-	-	-
18	Policy Research Analyst	Grade 'C'	2	-	-	-	-	2	-	-	-	-
19	Business & Financial Risk Analyst	Grade 'C'	5	-	1	-	-	6	1	-	-	-
20	Data Engineer-I	Grade 'C'	1	-	-	-	-	1	-	-	-	-
21	Data Engineer-II	Grade 'C'	1	-	-	-	-	1	-	-	-	-
22	Data Analyst (Micro Data Analytics)	Grade 'C'	1	-	-	-	-	1	-	-	-	-
23	Banking Domain Specialist	Grade 'C'	1	-	-	-	-	1	-	-	-	-
24	Data Scientist (Data modelling)	Grade 'C'	2	-	-	-	-	2	-	-	-	-
25	Bank Examiner (Liquidity Risk)	Grade 'C'	1	-	-	-	-	1	-	-	-	-
26	Senior Bank Examiner (Liquidity Risk)	Grade 'D'	1	-	-	-	-	1	-	-	-	-
27	Data Scientist (Advanced Analytics)	Grade 'C'	3	-	1	-	-	4	-	-	-	-
28	Credit Risk Specialist	Grade 'C'	3	-	1	-	-	4	-	-	-	-
29	Programme Coordinator (CoS)	Grade 'E'	2	-	-	-	-	2	-	-	-	-
	Total	-	**77**	**1**	**12**	**3**	**-**	**93**	**1**	**1**	**1**	**1**

Abbreviations: GEN/UR – General / Unreserved; SC – Scheduled Caste; ST – Scheduled Tribe; EWS – Economically Weaker Section; OBC – Other Backward Classes; CoS – College of Supervisors.

@ Reservation for OBC in recruitment is governed by Office Memorandum No. 36012/22/93-Estt. (SCT) dated September 08, 1993 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India, as amended from time to time.

The OBC candidates coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'. The OBC candidates claiming reservation under the said category must produce OBC (Non-Creamy Layer) certificate based on the income for the Financial Year (FY) 2024-2025, 2023-2024 and 2022-2023 and issued on/ after April 01, 2025 (after the completion of FY 2024-25) but not later than the closing date of applications for the posts. The candidate should be in possession of the requisite OBC (NCL) certificate in the prescribed format in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. **January 06, 2026**.

$ Reservation for Economically Weaker Sections (EWSs) in recruitment is governed by the Office Memorandum No.36039/1/2019-Estt. (Res) dated January 31, 2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & 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 proper channels". Benefits of reservation under EWS category

can be availed upon production of an "Income and Asset Certificate" issued by a Competent Authority in the format prescribed by Government of India for the Financial Year 2024-25 and valid for the Year 2025-26. The candidate should be in possession of requisite Income and Asset certificate in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. **January 06, 2026**.

As per OM No.36035/02/2017-Estt (Res) dated January 15, 2018 issued by Department of Personnel & Training (DoPT), Government of India regarding 'Reservation for the Persons with Benchmark Disabilities', the four categories of disabilities are as under:

[A] (a) blindness and low vision	**[B]** (b) deaf and hard of hearing
[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;	**[D]** (d) autism, intellectual disability, specific learning disability and mental illness; (e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness

Note-I (For Persons with Benchmark Disabilities (PwBD) candidates):

a) For posts where no reservations are available, PwBD candidates may apply without any concession except for relaxation in age, subject to their suitability to that post. The Bank has identified the following categories suitable for the post along with the functional requirements. Only following categories of PwBD candidates are, therefore, eligible to apply for the posts:

Name of Post	Functional Requirements*	Suitable category of Benchmark Disabilities**
Equivalent to Grade 'C', Grade 'D' and Grade 'E'	S, W, MF, RW, SE, C	a) B, LV
		b) HH
		c) OA, BA, OL, BL, OAL, CP, LC, Dw, AAV, SD / SI
		d) ASD(M), MI
		e) MD involving (a) to (d) above

* Functional Requirements Abbreviations

S=Sitting, W=Walking, MF=Manipulation with Fingers, RW=Reading & Writing, SE=Seeing, C=Communication.

**Category Abbreviations

B-Blindness, LV=Low Vision, HH=Hard of Hearing, OA=One Arm, BA=Both Arms, OL=One Leg, BL=Both Legs, OAL=One Arm and One Leg, CP=Cerebral Palsy, LC=Leprosy Cured, Dw=Dwarfism, AAV=Acid Attack Victim, SD / SI = Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction, ASD (M) = Autism Spectrum Disorder (Mild), MI = Mental Illness, MD = Multiple Disabilities.

b) PwBD candidates may belong to any category (i.e. General/SC/ST/OBC/EWSs). Reservation for PwBD is horizontal and within the overall vacancies for the posts subject to the posts having been identified suitable for such disabilities.

c) PwBD candidates should possess a latest permanent disability certificate issued by a Competent Authority as prescribed vide 'The Rights of Persons with Disabilities Act, 2016' (RPwD Act, 2016). Such certificate shall be subject to verification/re-verification, as may be decided by the Board/ Competent Authority.

d) DoP&T in consultation with Department of Empowerment of Persons with Disabilities (DEPwD) vide OM No. 36035/8/2023-Estt. (Res-II) dated May 19, 2023 has advised that it may not be appropriate to grant the benefit of reservation in jobs which are permanent in nature on the basis of temporary certificate of disability as this will have adverse bearing on genuine persons with benchmark disabilities with irreversible permanent disability.

e) A person who wants to avail benefit of reservation will have to submit a permanent disability certificate issued by a competent authority as per Government of India guidelines issued time to time in this regard and this certificate will be subject to verification/ re-verification as may be decided by the Bank/Board.

f) Candidate should possess permanent disability certificate/s in the prescribed format issued by the Competent Authority issued prior to the closing date of application.

Note-II: Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD /EWS/ Ex-servicemen must ensure that they are entitled to such reservation/ relaxation as per the eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits. These certificates should be dated on or before the closing date of applications for the posts. The reservation under various categories will be as per the prevailing Government guidelines at the time of finalization of result.

DETAILED NOTICE		
Sl. No.	**Particulars**	**Remarks**
Important Dates		
1	**Window for Online registration of Applications and Payment of Application Fees/ Intimation Charges**	<table><tr><td>**Activity**</td><td>**Important Dates****</td></tr><tr><td>Opening Date</td><td>December 17, 2025</td></tr><tr><td>Closing Date</td><td>January 06, 2026 (till 06:00 PM)</td></tr></table> *** The Board reserves the right to make any changes in these dates.*
Eligibility Criteria (as on December 01, 2025)		
2	**Nationality**	A candidate must be either:- (i) a citizen of India, or (ii) a subject of Nepal, or (iii) a subject of Bhutan, or (iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. Provided that a candidate belonging to categories (ii), (iii), (iv) and (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

	A candidate in whose case a certificate of eligibility is necessary, may be admitted to the interview, but the offer of appointment may be given only after the necessary eligibility certificate is issued to the candidate by the Government of India.

3. Post wise details of Age/ Educational Qualification/ Work Experience/ Job Profile/ Place of Posting

Post No / Post Name	1. Data Scientist - DIT
Age	Min - 25 yrs Max - 40 yrs
Educational Qualification	**Essential**: Masters in Statistics / Econometrics / Mathematics / Mathematical Statistics / Data Sciences / Finance / Economics; Or BE / B.Tech in Computer Science.
Work Experience	**Essential**: Minimum 4 years of experience of working as a Data scientist, preferably at a financial institution.
Job Profile	Responsible for building of data science solutions as a team member of Data Science Lab at Reserve Bank of India; Handle both structured and unstructured data for big data analytics; Using the latest techniques in Big Data, Machine Learning and related fields, and exploiting novel datasets, to answer questions of importance in, inter alia, macroeconomic, finance, banking and related topics of interest to Reserve Bank; Use of data analytical tools with the support of statistical theories and techniques commonly used in forecasting and optimization models and provide inputs to the Top Management / departments for decision making related to policy formulation; Employ relevant data and apply the right filters for improving forecasting, nowcasting, surveillance and early-warning detection abilities in the Bank so as to aid policy formulation in critical areas such as inflation management, currency management, debt management, reserves management, banking regulation and supervision, financial inclusion, financial market intelligence and analysis, and overall financial stability; Develop innovative and progressive analytics strategies and tools to provide solutions to specific analytic problems and support specific research objectives as per requirement and need of Top Management.
Place of Posting	Data Centres / Mumbai

Post No / Post Name	2. Data Engineer - DIT
Age	Min - 25 yrs Max - 40 yrs
Educational Qualification	**Essential**: BE / B.Sc / B. Tech / M.Sc / M.Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA. **Desirable**: Relevant certifications in Programming Languages like Python / R / SAS / etc., Cloudera Certified Administrator for Apache Hadoop (CCAH), Hortonworks Certified Administrator (HDPCA), MapR Certified Administrator (MCA), Apache Spark and Hadoop

	Developer (HDPCD), NoSQL Database Administrator (MongoDB, Cassandra, or Couchbase).
Work Experience	**Essential**: Minimum 4 years of experience in database management, data pipeline development, and analytical database maintenance, with proficiency in designing logical data models, developing, and maintaining scalable data pipelines and analytical data stores, ensuring data governance, and working with structured/unstructured data using technologies such as SQL, Python, Spark, Kafka, or similar platforms. Strong understanding of data architecture, ETL processes, and data integration frameworks. Experience in data visualization tools such as Tableau, Power BI, or QlikView, along with the ability to implement database solutions and troubleshoot performance issues. Experience in managing large and complex datasets within commercial banks, financial service organizations, or other reputed companies.
Job Profile	Responsible for the maintenance, improvement, cleaning, and manipulation of analytical databases pertaining to Data Science Lab; Database design, data flow and analysis activities; Work with data scientists to understand and aid in the implementation of database requirements, analyse performance, and troubleshoot any existent issues; Ensure proper data governance and quality of databases used by Data Science Lab; Analyse complex data elements and systems, data flow, dependencies, and relationships in order to create logical data models for Data Sciences Lab. Define and build the data pipelines that will enable faster, better, data-informed decision-making within the business. This would be for both structured and unstructured data; Play a key role in the deployment of innovative big data platforms for advanced analytics and data processing; Perform adhoc analyses of data including reports and dashboards using visualization tools such as Tableau/QlikView/Power BI.
Place of Posting	Data Centres / Mumbai

Post No / Post Name	3. IT Security Expert - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B.Sc / B.E. / B. Tech / M.Sc / M. Tech in Computer Science/ Information Technology / Electrical and Electronics or equivalent; or MCA with specialisation in Information Security or equivalent. **Desirable**: Certification in Certified Information Security Manager (CISM) / Certified Information Systems Security Professional (CISSP) / Certified Ethical Hacker (CEH) / Certified Cloud Security Professional (CCSP) / Offensive Security Certified Professional certification (OSCP) / GIAC Security Essentials (GSEC)/ CompTIA Security+/ CISA or equivalent.
Work Experience	**Essential**: Minimum 5 years of experience in Information Security in a security administration role, with a deep understanding of security principles and technologies, such as firewalls, intrusion detection systems, vulnerability scanning tools, encryption and a proven track record of designing and implementing security policies and procedures in commercial banks/ financial service

	organisations or any other reputed companies. Knowledge of relevant regulatory requirements, such as PCI DSS and HIPAA, and the ability to ensure compliance with these regulations is desirable.
Job Profile	Security Administration: Design, implementation and maintenance of secure network and system architectures, access controls, conducting security risk assessments, monitoring and responding to security incidents, ensuring timely resolution and implementing controls to mitigate identified risks, Review Security workflows to improve efficiencies; Ensure integration of multiple Security solutions to ensure enhanced detection and response; Support Security Operations and Network Operations. To ensure operational delivery in accordance to Industry standards, processes and guidelines; Coordinate with leads of all audits (VAPT , Third party Audit, Ethical hacking etc.) to ensure security compliance and assurance; Manage the team of vendors for problem solving and troubleshooting; Responsible for delivering security services to the Bank with direct responsibility for the day to day activities and efficient running of the service partners/vendors team; Monitoring & managing security systems and equipment servicing and/or maintenance in conjunction with other verticals as appropriate; assist with managing the performance of the security team and its individual members; effective liaison, support and assistance between security teams; Maintain and improve mechanisms for risk assessment and disseminate feedback to the appropriate internal entities; Contribute towards developing plans for security activities; Control expenses to meet agreed budgetary controls; Adhere to all organisation policies and procedures.
Place of Posting	Data Centres / Mumbai

Post No / Post Name	4. IT System Administrator - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B.Sc / BE / B.Tech / M.Sc / M. Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA. **Desirable**: Professional Practitioner / Relevant certifications, such as IBM Certified System Administrator – z/OS, VMware Certified Professional (VCP), Oracle Certified Professional (OCP), equivalent certifications for respective positions.
Work Experience	**Essential**: Minimum 5 years experience in the areas of implementation, configuration, operations, and maintenance of Mainframe (z/OS)/ Virtualisation Management software/ Oracle/DB2 in commercial banks/ financial service organisations or any other reputed companies.
Job Profile	System Administration: Administration and maintenance of IT systems and virtualisation environment for the organisation, Mainframe systems like Z VM, Linux on system z, GDPS / XRC, GDPS / PPRC environment of 2196. Troubleshoot technical problems related to z/VM, z/Linux and other products and follow best practices for day-to-day operation and BCP/DR operation

using GDPS; Undertake implementation and support activities with respect to Mainframe Software, Software Version Upgrades, Patch Upgrade activities; User Access Management and Incident Management; Active monitoring of systems and ensuring availability of all hardware, server resources, systems and key processes, reviewing system and application logs, and ensuring completion of scheduled jobs; Recommend innovative and automated approaches for system administration tasks; Identify approaches that leverage resources and provide economies of scale; Perform periodic performance reviews to support capacity planning; Manage the team of vendors for problem solving and troubleshooting.

Place of Posting	Data Centres / Mumbai

Post No / Post Name	5. IT Project Administrator - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B.Sc / BE / B.Tech / BBA/ M.Sc / M. Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA or MBA or equivalent qualifications. **Desirable**: Project Management Professional (PMP) certification from the Project Management Institute (PMI) or equivalent qualifications.
Work Experience	**Essential**: Minimum 5 years' experience in IT Project Management, interfacing with business and technical teams to finalise project scope document requirements and manage end to end implementation in commercial banks/ financial service organisations or any other reputed companies.
Job Profile	Project Administration: Manage IT project implementation and maintenance; Upkeep of the applications that support the business as per service level agreements; Ensure high availability and disaster recovery for critical business applications; Support advanced features to support application availability such as application clusters; Mentor other administrators and developers. Work with other Teams (System, Network, Database team and Security Team) to resolve issues; Perform other job related duties as assigned; Ensure that all documentation on processes and procedures are available and updated regularly; Perform various systems engineering tasks and activities independently. Manage the team of vendors for problem solving and troubleshooting.
Place of Posting	Data Centres / Mumbai

Post No / Post Name	6. AI / ML Specialist - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B Sc / BE / B Tech / M.Sc / M Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA or Bachelor's degree in Mathematics / Statistics.

		Desirable: Relevant professional certification like Certified Artificial Intelligence Professional (CAIP), Certified Machine Learning Professional (CMLP), Google Cloud Professional Machine Learning Engineer, Amazon Web Services Certified Machine Learning – Specialty, Microsoft Certified: Azure AI Engineer Associate or equivalent qualifications.
	Work Experience	**Essential**: Minimum 7 years of professional experience in data preparation, feature engineering, model selection and training, and deployment of models into production systems. Strong proven experience with tools/libraries like TensorFlow, PyTorch, Keras, NumPy, Pandas/etc. and functional knowledge on Machine Learning Algorithms (Regression Analysis/ Supervised/Unsupervised/ Neural Networks/NLP/etc.) and Deep Learning architecture required. Good knowledge of Python/Java/Scala/Unix/Rest API process required.
	Job Profile	Designing, developing and implementing cutting-edge AI/ML solutions, models that extract meaningful insights from data and drive decision-making to meet organisation objectives.
	Place of Posting	Data Centres / Mumbai

Post No / Post Name	7. IT - Cyber Security Analyst - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B.Sc / BE / B. Tech / M.Sc / M. Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA with specialization in Information Security / IT Risk Management / Information Assurance / Cyber security and Digital Threat Management. **Desirable**: Professional certifications like Certified Information Systems Auditor (CISA), Certified Information Systems Security Professional (CISSP), Certified Information Security Manager (CISM), Certified Ethical Hacker (CEH), Global Information Assurance Certification (GIAC) or equivalent qualifications.
Work Experience	**Essential**: Minimum 5 years of experience in commercial banks / financial companies / financial services organisations / IT services companies/ Telecom companies/ IS Audit/ Information Security companies/ firms/ organisations in one/more of the following areas: (i) Conduct of IS Audit as part of internal IS Audit team (IS audit of data centres specifically) or external audit team in Banks/ FIs/ Financial services organisations; (ii) Part of SOC team in managing SOC activities on a day-to-day basis in commercial banks/ financial companies / financial services organisations/ IT services companies / Telecom companies; (iii) Conduct of information Security related risk assessments, in commercial banks/ financial companies / financial services organisations/ IT services companies / Telecom companies; (iv) Part of IT team in managing the data centres, associated

	with secure configurations of applications, databases, network devices, operating systems in data centres; (v) Experience of application coding or conduct of Quality Assurance in mobile application, open banking applications, fintech applications, Core Banking Systems (CBS), etc;
Job Profile	Ensuring security and confidentiality of sensitive information by conducting investigations and triage security incidents, including data breaches, malware attacks, and phishing attempts, monitoring security incidents and performing analysis to identify the root cause of security breaches, conduct of IS Audit on various applications running in the Supervised Entities including their Data Centres. Any other work entrusted by the Bank from time to time.
Place of Posting	Data Centres / Mumbai

Post No / Post Name	8. Network Administrator - DIT
Age	Min - 27 yrs Max - 40 yrs
Educational Qualification	**Essential**: B.Sc/ BE / B.Tech / M.Sc/ M Tech in Computer Science / Information Technology / Electrical and Electronics or equivalent; or MCA. **Desirable**: Relevant certifications, such as Cisco Certified Network Associate / Professional (CCNA/CCNP) or Cisco Certified Design Professional (CCDP) or CompTIA Network+ or equivalent certifications.
Work Experience	**Essential**: Minimum 5 years of experience in a network administration role, with a proven track record of designing, implementing, and maintaining computer networks, diagnose and troubleshoot complex network issues along with a deep understanding of networking concepts and technologies such as routing, switching, load balancing, firewall security, intrusion detection and prevention systems, network access control, virtual private networks (VPNs), etc. in commercial banks/ financial service organisations or any other reputed companies.
Job Profile	Network Administration: Designing and planning networks for new applications as per requirement on physical as well as virtual environment with proper security; Administering and configuring all Security and Network devices and systems; Administration and Monitoring of entire Bank Networks; Monitoring and maintenance of network and security devices and telecommunications, links, including routers, switches, load-balancing, etc. for expansions of network; Troubleshooting and resolving network problems in coordination with the vendors; Proactive monitoring and administration of network and ensure the network connectivity to all users and applications; Network and security design and architecture review; Management of Internet links; IPv6 implementation; Incident Management; Fine tuning and improving

	the network parameters for Network monitoring system; Manage the team of vendors for problem solving and troubleshooting;
Place of Posting	Data Centres / Mumbai

Post No / Post Name	9. Project Manager - Premises Dept
Age	Min - 21 yrs Max - 40 yrs
Educational Qualification	**Essential**: (i) Bachelor's degree in Civil Engineering or equivalent qualification; and (ii) Microsoft Project Management Professional Certificate with knowledge of power BI. **Desirable**: Good communication skills.
Work Experience	**Essential**: Experience in Construction and Project management with at least 5 years of experience as Project Manager in construction activity after graduation in a public or private limited organization, in the area of Planning / Designing / Construction of Large office Building / Multi-storeyed Buildings / Residential Campus and having experience in preparation and evaluation of tender. **Desirable**: (i) Experience of administrating construction projects in all its aspects and knowledge of PERT/ CPM techniques; (ii) Working knowledge of Computer in Structural Design in CAM / CAD / MS Project or Primavera evaluation and analysing of tenders with special references; (iii) Ability to work in a computerized environment.
Job Profile	The role of Project Manager includes effective monitoring of construction projects, updating data and identifying the bottlenecks / risks using software tools like MS Project, etc. and suggesting remedial solutions for timely completion of projects with quality; To co-ordinate with various offices and their Project owners to get the data updated on Project Monitoring Software; Attend queries, resolve issues, and provide guidance to Project owners.
Place of Posting	Mumbai

Post No / Post Name	10. Market & Liquidity Risk Specialist - DoS
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: (i) PG Degree in Statistics / Economics / Finance / Commerce; or (ii) 'MBA / PGDBA / PGPM / PGDM' – with finance specialization. **Desirable**: Financial Risk Manager (GARP), Professional Risk Manager (PRMIA), Diploma in the area of Treasury, Investment, Risk management, or Data Analytics, Chartered Financial Analyst (CFA) (USA).
Work Experience	**Essential**: Minimum 7 years of experience in commercial banks/ Systemically Significant NBFCs/ financial service organisations, of

	which three years of experience in the area of Treasury Operations or Risk Management Department. **Desirable**: Candidates having additional 3 years' experience in audit or central bank will be given preference.
Job Profile	Assessment of market risk of commercial banks; Assessment of investment in various portfolios - Derivatives, Investments, etc. and instances of deviation; Assessment of Off-Balance Sheet profile of the banks; Examine the process of setting up of risk limits for the banks; Assessing whether internal controls framework in respect of market risk is appropriate.
Place of Posting	Mumbai

Post No / Post Name	**11. IT - Cyber Security Analyst - DoS**
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: (i) 'B.E. / B.Tech / M.E. / M.Tech / MSc' in Computer Science / Information Technology / Cyber Security / Digital Forensics; or (ii) MCA. **Desirable**: Professional certifications like Certified Information Systems Security Professional (CISSP), Certified Information Security Manager (CISM), Certified Information Systems Auditor (CISA), Certified Ethical Hacker (CEH).
Work Experience	**Essential**: Minimum 5 years of experience in commercial banks / financial companies / financial services organisations / IT services companies / Consulting / Telecom companies / IS Audit / Information Security companies / firms / organisations in one or more of the following areas: (i) Conduct of information security related risk assessments, in commercial banks/ financial companies / financial services organisations / IT services companies / Telecom companies. (ii) Part of Security Operations Centre (SOC) team in managing SOC activities on a day-to-day basis in commercial banks / financial companies / financial services organisations / IT services companies / Telecom companies. (iii) Part of IT team in managing the data centres, associated with secure configurations of applications, databases, network devices, operating systems in data centres. (iv) Experience of application coding or conduct of Quality Assurance in mobile application, open banking applications, fin-tech applications, CBS, etc. (v) Conduct of Information Security (IS) Audit as part of internal IS Audit team (IS audit of data centres specifically) or external audit team in Banks / FIs / Financial services organisations.

Job Profile	Conduct of onsite IT examination on various applications running in the Supervised Entities including their Data Centres; Checking compliance of IT examination findings in various supervised entities; Offsite monitoring of Supervised entities through analysis of data and return; Implementation of new tools, techniques and process for Cybersecurity and IT risk supervision; Any other work entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	12. Operational Risk Analyst - DoS
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics, Data Analytics or any other quantitative modelling field. **Desirable**: Financial Risk Manager (GARP), Professional Risk Manager (PRMIA), Diploma in Data Science, Data Analytics or Data Statistics Psychology, Chartered Financial Analyst (CFA) (USA), Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics or MBA / PGDBA / PGPM / PGDM.
Work Experience	**Essential**: Minimum 3 years' experience in Operational Risk Management Department of a large financial institution viz. large commercial banks, NBFCs in the Top Layer, Upper Layer under Scale Based Regulation for NBFCs. **Note**: Frontline staff having only procedural knowledge are not eligible and only those who possess domain expertise in independent Operational Risk management functions may apply for the positions. **Desirable**: Having experience in implementation of processes for management / monitoring of operational risk in large bank or NBFC including loss database management, management of third-party risk, operational risk stress testing, risk control self-assessment, scenario analysis, development and implementation of operational risk models etc.
Job Profile	Acquiring data from Regulated Entities (RE), sourcing all available off-site data, reports and applying statistical techniques to prepare need-based reports on monitoring operational risks in Supervised Entities (SE); Evaluating efficacy, consistency and accuracy of data/models used by SEs in managing/monitoring operational risk; Identifying the key financial and non-financial risks at SEs on account of operational risk and recommending actions for mitigation of risks; Validating the quality of historical internal loss data used by banks for capital computations under Basel III Standardised Approach, Bench marking of operational risk practices across REs; Any other work entrusted by the Bank from time to time.

Place of Posting	Mumbai

Post No / Post Name	13. Analyst (Credit Risk) - DoS
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics **Desirable**: MBA (finance) / CFA (USA) / CA / ICWA / LLB / LLM / IFRS Certificate
Work Experience	**Essential**: Minimum 5 years of experience as a Credit Analyst (assessing corporate / institutional loan proposals) in Scheduled Commercial Bank. **Desirable**: Two years of experience as a Faculty of Credit Risk in a Scheduled Commercial Bank or 2 years of experience in conducting Internal Audit of Credit risk areas of a scheduled commercial bank or work experience in development of credit appraisal model or prior experience of supervision in RBI or any other central bank.
Job Profile	Responsible for the continuous offsite and onsite supervision of allocated banks under the guidance of Senior Supervisory Manager and act as inspecting officer for the area of expertise.
Place of Posting	Mumbai

Post No / Post Name	14. Analyst (Market Risk) - DoS
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics. **Desirable**: CFA / FRM, MBA (Finance).
Work Experience	**Essential**: Minimum 3 years of experience as a Dealer / Trader in an Investment Bank / Treasury of Scheduled Commercial Bank. **Desirable**: Two years of experience in conducting Internal Audit of Market operations of a Scheduled Commercial Bank.
Job Profile	Responsible for the continuous offsite and onsite supervision of allocated banks under the guidance of Senior Supervisory Manager and act as inspecting officer for the area of expertise.
Place of Posting	Mumbai

Post No / Post Name	15. Risk Analyst - DoS
Age	Min - 30 yrs Max - 45 yrs
Educational Qualification	**Essential**: Post Graduate Degree /Diploma in Statistics / Applied

	Statistics / Economics / Finance / Management. **Desirable**: Financial Risk Manager Certification from Global Association of Risk Professionals [FRM (GARP)], Professional Risk Manager certification from Professional Risk Managers' International Association [PRM (PRMIA)].
Work Experience	**Essential**: Five (05) years of experience in risk modelling in areas of credit / market / liquidity risk in a Scheduled Commercial Bank or a Systemically Important NBFC or in a rating agency established at least 10 years back.
Job Profile	Building financial models using historical data and providing forecasts based on various banking-related operating metrics; Conducting Scenario Analysis based on macro and micro factors that will help in accessing risk in the financial sector; Ensuring accurate modelling of allocated portfolios and developing new transaction models and enhancing the existing models; Identifying the key financial and non-financial risks, recommending actions for mitigation of those risks; Applying appropriate sensitivity and scenario analysis to support regulatory actions; Any other work entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	**16. Accounts Specialist - DoS**
Age	Min - 30 yrs Max - 45 yrs
Educational Qualification	**Essential**: CA/ICWA. **Desirable**: Chartered Financial Analyst [CFA(USA)] / Company Secretary / IFRS (International Financial Reporting Standards) Certificate program [IFRS Certificate].
Work Experience	**Essential**: Minimum five years of experience in commercial banks / financial companies / financial services organizations, of which two years of experience in the areas of Treasury Operations, Credit Risk.
Job Profile	Balance sheet analysis; Cash flow and Fund flow analysis; Indian Accounting Standards (Ind AS) / International Financial Reporting Standards (IFRS) implementation; Any other work entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	**17. Risk Assessment & Data Analyst - DoS**
Age	Min - 25 yrs Max - 45 yrs
Educational Qualification	**Essential**: Master's Degree in Economics / Finance / Statistics / Mathematical Statistics / Mathematical Economics / Econometrics / Statistics & Informatics / Applied Statistics & Informatics.

	Desirable: Master's Degree in Data Science / Artificial Intelligence / Machine Learning / Big Data Analytics.
Work Experience	**Essential**: 3 years' experience in handling big data / analytical / statistical tools, etc. in Financial Sector. **Desirable**: Experience in handling Big data / analytical / statistical tools etc. or experience in banking and finance field.
Job Profile	Review of various model parameters / risk indicators of the supervisory rating models periodically to ensure that the rating models used as part of supervisory process for evaluating Supervised Entities (SE), are updated and will precisely predict the riskiness of the SEs. This includes analysis of large data using statistical models / analytics to predict and include those dependent factors that influence the supervisory assessment of the SEs.
Place of Posting	Mumbai

Post No / Post Name	18. Policy Research Analyst - DoS
Age	Min - 25 yrs Max - 45 yrs
Educational Qualification	**Essential**: Master's Degree in Economics / Finance / Statistics / Mathematical Statistics / Mathematical Economics / Econometrics / Statistics & Informatics / Applied Statistics & Informatics. **Desirable**: Master's Degree in Data Science/ Artificial Intelligence / Machine Learning / Big Data Analytics.
Work Experience	**Essential**: 3 years experience in Research / Teaching experience at a recognised Indian / Foreign University / Institute in the areas of banking / finance / economics. **Desirable**: Research / Teaching experience at a recognised Indian / Foreign University / Institute in the areas of banking / finance / economics.
Job Profile	Will be constantly engaged in devising strategies and policies of Department of Supervision, involving extensive data analysis, model construction and validation, etc; Will also be involved in research work on global developments in the Financial Conglomerate Supervision, development of related framework in India, etc.
Place of Posting	Mumbai

Post No / Post Name	19. Business & Financial Risk Analyst - DoS
Age	Min - 25 yrs Max - 45 yrs
Educational Qualification	**Essential**: Master's Degree in Economics / Finance / Statistics / Mathematical Statistics / Mathematical Economics / Econometrics / Statistics & Informatics / Applied Statistics & Informatics.

	Desirable: Master's Degree in Data Science / Artificial Intelligence / Machine Learning / Big Data Analytics.
Work Experience	**Essential**: 3 years in Research oriented profiles in banking / finance Research / Teaching experience at a recognised Institute. **Desirable**: Research oriented profiles in banking / finance, Research / Teaching experience at a recognised Institute or experience in Banking and Finance field.
Job Profile	Will be constantly engaged in conducting peer reviews, horizontal risk assessments, benchmark Supervised Entities (SE) with system wide standards / risk numbers and / or information on industry developments / emerging issues / trends that may adversely impact risk profiles of SEs as well as incorporate forward looking components while evaluating the robustness of risk assessment methodologies under RBS. Further, he / she will also be involved in comprehensive analysis of balance sheets, income statements, RBS inherent risk data, LFAR and statutory audit reports, ICAAP and risk appetite statement, business plan, strategy document etc., over a time horizon.
Place of Posting	Mumbai

Post No / Post Name	20. Data Engineer-I - DoS
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: (a) Bachelor's degree in Computer Science / Information Technology / Data Science / Artifical Intelligence / Machine Learning (AI/ML) / Electronics & Telecommunication 'Or' (b) Post Graduate degree in Statistics with Diploma in Computer Applications 'Or' (c) Master of Computer Applications (MCA). **Note**: In addition to above, good knowledge of at least one data engineering / maintenance tool such as SQL, Oracle, Python, R, etc. Also, documentary proof / certificate of having knowledge of analytical tools should be submitted by candidates. **Desirable**: One or more of the certifications viz. Certified Data Management Professional (CDMP), Google Professional Data Engineer or equivalent, AWS Certified Data Analytics or equivalent, Certified Analytics Professional (CAP).
Work Experience	**Essential**: 7 years of experience in data engineering or a related role within the commercial banking or financial services industry. **Desirable**: 5 years of working experience in developing, managing databases and data analysis systems. Familiarity with data integration and ETL (Extract, Transform, Load) processes.
Job Profile	Data Acquisition: Acquire granular data from supervised entities or secondary data sources (internal and external) as per requirements. Ensure data acquisition processes are efficient, accurate, and meet the needs of the organization. Create and manage channels for data collection to streamline the acquisition

process and ensure timely and accurate data flow; Database and Data Analysis Systems Management: Maintain and manage databases and data analysis systems to ensure data integrity and availability. Implement best practices for database maintenance, performance tuning, and security; Data Exploration and Validation: Explore and validate data received from banks, performing sanity checks to ensure accuracy. Address data issues by working with banks to obtain correct and complete data when discrepancies are observed; Systemic Issue Identification: Collate and analyse entity-level data to identify and highlight systemic issues within the banking system. Provide insights into trends and patterns that may indicate broader issues; Analytical Reporting: Prepare detailed analytical reports based on entity-level and system-level issues. Present findings in a clear, concise manner to stakeholders, offering recommendations for improvement; Data Model Development and Implementation: Develop and implement data models to support various analytical needs and enhance decision-making processes. Continuously refine data models to improve accuracy and relevance based on feedback and evolving requirements.

Place of Posting	Mumbai

Post No / Post Name	21. Data Engineer-II - DoS
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: (a) Bachelor's degree in Computer Science / Information Technology / Data Science / Artifical Intelligence / Machine Learning (AI / ML) / Electronics & Telecommunication 'Or' (b) Post Graduate degree in Statistics with Diploma in Computer Applications 'Or' (c) Master of Computer Applications (MCA). **Note**: In addition to above, Oracle Certified Professional (OCP) course is mandatory. **Desirable**: One or more of the certifications viz. Azure Data Engineer Associate or equivalent, SQL/ PL SQL Server Database Development or equivalent, Certified Data Management Professional (CDMP).
Work Experience	**Essential**: 5 years of experience as Oracle / SQL / PL SQL developer including writing of complex queries / blocks with uses of database normalization, indexing, complex joins, subqueries, nested queries, etc. at a financial institution. **Desirable**: (a) Working with SQL Server Management Studio (SSMS), (b) Experience in data analysis, developing reports and dashboards with data visualization, (c) Candidates having working experience in a commercial banks will be given preference.
Job Profile	Develop SQL-based programs and scripts to automate data processing and analysis tasks; Create and manage bots using SQL and other relevant tools to enhance data handling and reporting

capabilities; Ensure that the programs and bots meet specified requirements, integrate effectively with existing systems, and adhere to data governance standards; Continuously optimize SQL queries and automation workflows for improved performance, accuracy, and efficiency; Collaborate with data engineering teams to align SQL developments with broader data architecture strategies; Execute and monitor SQL-based bots, analyzing their output to provide actionable insights and ensure data accuracy; Troubleshoot and resolve issues related to SQL script execution and data processing, including performance bottlenecks and data inconsistencies; Interpret results to identify trends, anomalies, and opportunities for business improvement; Communicate findings and recommendations to stakeholders, and work on refining and enhancing data automation processes based on feedback and evolving requirements.

Place of Posting	Mumbai

Post No / Post Name	22. Data Analyst (Micro Data Analytics) - DoS
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: (a) Master's degree in Statistics / Applied Statistics / Economics / Econometrics / Applied Economics / Quantitative Economics / Finance / Quantitative Finance / Commerce; and (b) Good knowledge of at least one data analytical tools / technologies, viz. Python, R, SQL etc. **Note**: Documentary proof / certificate of having knowledge of analytical tools shall be submitted by candidates. **Desirable**: (a) Certification courses in AI/ML, Data Science, etc., (b) Candidates with a Ph.D. degree along with relevant experience in application of data analytical tools to Economic / Financial Analysis will be given preference.
Work Experience	**Essential**: Minimum 5 years of experience (excluding any period of research or internship while pursuing degree / PhD) as a Data analyst at a financial institution / IT Firm / Consultancy firm; Out of the minimum 5 years' experience, at least three years' experience should be in credit risk modelling with knowledge of AI / ML techniques in a commercial bank / large financial company / financial services organization. <u>Definition of Large Financial Company</u>: Based on business size, systemic importance, and diversified portfolio, entities such as banks and NBFCs (Upper and Middle layer registered with RBI). **Desirable**: Candidates who have experience of working on banking data will be given preference.
Job Profile	Development of Risk models based on micro data collected from supervised entities; Updating of models on periodic basis; Gather and prepare data from various sources, ensuring it's suitability for modelling; Clean and pre-process data to address missing values,

outliers, and inconsistencies, ensuring that the data is ready for accurate modelling; Train the model using the training set and evaluate its accuracy using the testing set; Use cross-validation techniques to ensure the model is generalizable and not overfitting the data; Assessment of model performance depending on the problem type; Optimize models by tuning hyperparameters, improving feature selection, and applying techniques like regularization or ensemble methods to enhance model performance; Model deployment; Prepare models for deployment in a production environment, ensuring they are scalable and efficient; Work with data engineers and software developers to integrate models into business processes or applications; Identification of compliance issues to be checked in CBS systems of the Supervised Entities; Identifying data fields for selected compliance issue / observance of following of best industry practices / financial stability issues; Designing of data templates (for concerned data items and related masters for interpreting the data).

Place of Posting	Mumbai

Post No / Post Name	**23. Banking Domain Specialist - DoS**
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: Candidates should have one of the following three qualifications: (i) Chartered Account (CA) (i) MBA (with finance specialisation) + 3 years' experience of having involved in accounting work in commercial bank (ii) Post graduate degree in Economics / Statistics / Commerce; + either 'PGPM (Finance specialisation) or PGDM (Finance Specialisation)' + 3 years' experience of having involved in accounting work in commercial bank. **Desirable**: Company Secretary (CS), Cost and Work Accountants (ICWA), Cost and Management Accounting (CMA), IFRS certificate
Work Experience	**Essential**: (a) Minimum 7 years of experience of working in general banking operations; and (b) IT Knowledge with working on CBS and other core systems of commercial banks; and (c) Practical knowledge of dealing with banking data along with relevant knowledge. **Desirable**: Candidates who have worked in commercial banks' Accounts / Credit Departments will be preferred.
Job Profile	Identification of non-compliance to RBI guidelines / best practices by supervised entities through micro data (account-level, transaction level, etc.) to be collected from primary systems of the Supervised Entities. It includes analysing and monitoring of banking business including KYC / AML, and also credit / liquidity /

market / operational risks related issues; Offer in-depth knowledge of various banking products, such as loans, mortgages, credit cards, savings accounts, and investment products etc.; Collecting data items for identified compliance issue/ observance of following of best industry practices / financial stability issues; Designing of data templates (for concerned data items and related matters); Development of logic based on data template; Analysing the observed issues and preparation of note; Identifying regulatory changes and assess their impact on banking operations; Collaborate with technical teams to drive innovation and enhance the overall banking supervision.

Place of Posting	Mumbai

Post No / Post Name	24. Data Scientist (Data modelling) - DoS
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Mathematics / Data Science / Econometrics. **Desirable**: CFA / FRM (GARP) / PRM / Diploma or PG diploma in Data Science / AI & ML
Work Experience	**Essential**: Minimum 5 years of experience in data handling using Python, R for data analytics, visualization, statistical programming, data mining & Natural Language Processing (NLP) to manage relevant risk in commercial banks / large financial companies / financial services organisations. Definition of Large Financial Company: Based on business size, systemic importance, and diversified portfolio, entities such as banks and NBFCs (Upper and Middle layer registered with RBI. **Desirable**: Commercial banking experience / working experience with a Consultancy firm in financial risk domain / knowledge of IT infrastructure / data ingestion techniques.
Job Profile	Interpreting data, analysing results using statistical techniques and providing reports related to banks / banking system; Understanding risk profile of individual banks and analyse offsite returns to enable risk discovery process; Use of data analytical tools with the support of statistical theories and techniques commonly used in forecasting and optimization models and provide inputs to the Top Management for decision making related to policy formulation; Using data from bank submitted returns, market sources, etc. for identifying relevant indicators for the purpose of early warning detection abilities in the bank so as to aid policy formulation in critical area of the concerned banks; Developing innovative and progressive analytics strategies and tools to provide solutions to specific analytic problems; Acquiring data from primary or secondary data sources to ensure the quality of data and maintaining databases / data analysis systems; Ensure data

	privacy / security / Governance related issues; Analyse complex data elements, systems, data flow, dependencies, and relationships; Any other work entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	25. Bank Examiner (Liquidity Risk) - DoS
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics; or MBA or PGDBA or PGPM or PGDM. **Desirable**: Financial Risk Manager (GARP), Professional Risk Manager (PRMIA), Diploma in the area of Data Science, Data Analytics or Data Statistics psychology, Chartered Financial Analyst (CFA) (USA).
Work Experience	**Essential**: Minimum 5 years experience in one of the following areas: (a) Officer in a Commercial Bank / NBFC - UL / financial institution, having sizeable asset-portfolio bearing liquidity / ALM risks; Out of the minimum 5 years experience, 2 years hands-on experience in treasury operations (middle-office) or risk management department having a role actively involved in enterprise-wide liquidity / ALM risk management, developing and implementing suitable risk models / stress testing techniques / methodologies. [Note: Frontline staff working in/ having only procedural knowledge of 'Risk taking' desks are not eligible. Only those, who possess domain expertise in independent risk management functions, may apply for the position]; (Or) (b) Senior consultant in financial risk consultancy firms. Out of the minimum 5 years experience, 2 years of practitioner level experience in evaluation of efficacy, consistency, and accuracy aspects of risk models used by commercial bank / NBFC - UL / financial institution, having sizeable asset-portfolio bearing liquidity / ALM risks; (Or) (c) Faculty / Researcher in professional training institutes such as NIBM, NISM, etc. Out of the minimum 5 years experience, minimum 2 years of researcher level experience of developing, studying liquidity / ALM risk models for commercial banks / NBFC - ULs / large financial institutions having sizeable asset-portfolio bearing risks; [Clear documentary proof required regarding proof of experience mentioned above]. **Desirable**: Previous exposure to supervisory roles.
Job Profile	Carry out periodical analysis based on off-site data reported to DoS; Use statistical techniques to prepare periodic and need-

based reports (routine, standardised, thematic) on issues pertaining to liquidity risks; Evaluating liquidity risk management models used by Supervised Entities (SE) regarding their scope, construct, assumptions, working, outcomes, back-testing, modifications, vetting, audit, etc., to measure their overall efficiency and efficacy; Identifying the key financial and non-financial risks and recommending mitigating actions; On-site evaluation of liquidity risk as part of thematic assessments / verifying off-site alerts, ruling out system wide irregularities; Any other work entrusted by the Bank from time to time.

| Place of Posting | Mumbai |

Post No / Post Name	26. Senior Bank Examiner (Liquidity Risk) - DoS
Age	Min - 35 yrs Max - 45 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics; or MBA or PGDBA or PGPM or PGDM. **Desirable**: Financial Risk Manager (GARP), Professional Risk Manager (PRMIA), Diploma in the area of Data Science, Data Analytics or Data Statistics psychology, Chartered Financial Analyst (CFA) (USA).
Work Experience	**Essential**: Minimum 7 years' experience in one of the following areas: (a) Officer in a commercial bank / NBFC - UL / Financial institution, having sizeable asset-portfolio bearing liquidity / ALM risks. Risk Management Experience: Out of the minimum 7 years experience, minimum 3 years practitioner level experience of developing, implementing, evaluating risk models / stress testing methodologies / techniques. [Note: Frontline staff working in/ having only procedural knowledge of 'Risk taking' desks are not eligible. Only those, who possess domain expertise in independent risk management functions, may apply for the position.]; (Or) (b) Senior Consultant in financial risk consultancy firms. Out of the minimum 7 years experience, minimum 3 years of practitioner level experience of developing, implementing, evaluating financial risk models for commercial banks / NBFC - ULs / financial institutions having sizeable asset-portfolio bearing liquidity / ALM risks;(Or) (c) Faculty / Researcher in professional training institutes such as NIBM, NISM, etc. Out of the minimum 7 years experience, minimum 3 years of researcher level experience of developing, studying liquidity / ALM risk models for commercial banks / NBFC - ULs / large financial institutions having sizeable asset-portfolio bearing risks [Clear documentary proof required regarding proof of experience mentioned above].

	Desirable: Previous exposure to supervisory roles.
Job Profile	Development of liquidity risk models, designing relative scenarios, running system-wide / entity-specific liquidity stress tests, analysing outcomes with assumptions / likely implications, data handling, flagging concerns, providing inputs for supervisory processes / regulatory policies; Evaluation of effectiveness of the internal models used by the Supervised Entities for liquidity / ALM risks; Any other work assigned / entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	27. Data Scientist (Advanced Analytics) - DoS
Age	Min - 28 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Economics / Statistics / Mathematics / Data Science; or PGDBA or PGPM or MBA (with Finance specialization) Or 'B.E. / B.Tech / M.E. / M.Tech' in Computer Science; or MCA. **Desirable**: CFA / FRM (GARP) / PRM / Diploma or PG diploma in Data Science /AI & ML.
Work Experience	**Essential**: Minimum 5 years of experience in data handling using Python, R for data analytics, visualization, statistical programming, data mining & Natural language processing (NLP) to manage relevant risk in commercial banks / large financial companies / financial services organisations. Definition of Large Financial Company: Based on business size, systemic importance, and diversified portfolio, entities such as banks and NBFCs (Upper and Middle layer registered with RBI. **Desirable**: Commercial banking experience / working experience with a Consultancy firm in financial risk domain / knowledge of IT infrastructure / data ingestion techniques.
Job Profile	Interpreting data, analysing results using statistical techniques and providing reports related to banks / banking system; Understanding risk profile of individual banks and analyse offsite returns to enable risk discovery process; Developing and implementing data models and data collection systems, applying data analytics techniques and tools and other strategies that optimize statistical efficiency and quality; Acquiring data from primary or secondary data sources to ensure the quality of data and maintaining databases / data analysis systems; Using data from bank submitted returns, market sources, etc., for identifying relevant indicators for the purpose of early warning detection abilities in the bank so as to aid policy formulation in critical area of the concerned banks; Ensure data privacy/security/Governance related issues; Analyse complex data elements, systems, data flow, dependencies, and relationships; Any other work entrusted by the Bank from time to time.

Place of Posting	Mumbai

Post No / Post Name	**28. Credit Risk Specialist - DoS**
Age	Min - 30 yrs Max - 40 yrs
Educational Qualification	**Essential**: Post Graduate Degree in Statistics / Econometrics / Mathematics / Mathematical Statistics / Finance / Economics; or MBA or PGDBA or PGPM or PGDM. **Desirable**: Financial Risk Manager (GARP), Professional Risk Manager (PRMIA), Diploma in the area of Data Science, Data Analytics or Data Statistics psychology, Chartered Financial Analyst (CFA) (USA).
Work Experience	**Essential**: Minimum 5 years of experience in one of the following: (a) Officer in a commercial bank or All India financial institution, having sizeable asset-portfolio bearing credit risk on retail and wholesale clients. Out of the minimum 5 years experience, 2 years hands-on experience in credit risk assessment / management (middle-office) or risk management department having a role actively involved in enterprise-wide credit risk management, developing and implementing suitable risk models / stress testing techniques / methodologies. [Note: Frontline staff having only procedural knowledge of 'Risk taking' desks are not eligible. Only those who possess domain expertise in independent risk management functions, may apply for the position]; (Or) (b) Senior consultant in financial risk consultancy firms. Out of the minimum 5 years experience, 2 years of practitioner level experience in evaluation of efficacy, consistency, and accuracy aspects of risk models used by commercial bank / NBFC - UL / financial institution, having sizeable asset-portfolio bearing liquidity / ALM risks. **Desirable**: Previous exposure to supervisory roles in RBI or any other national regulator / supervisor of financial entities.
Job Profile	Carry out periodical analysis based on data reported to DoS; Use statistical techniques to prepare periodic and need-based reports (routine, standardised, thematic) on issues pertaining to liquidity risks; Evaluating credit risk and model risk management models used by SEs regarding their scope, construct, assumptions, working, outcomes, back-testing, modifications, vetting, audit, etc to measure their overall efficiency and efficacy; Identifying the key financial and non-financial risks and recommending mitigating actions; On-site evaluation of credit risk as part of thematic assessments / verifying off-site alerts, ruling out system wide irregularities; Any other work entrusted by the Bank from time to time.
Place of Posting	Mumbai

Post No / Post Name	29. Programme Coordinator (CoS) - DoS
Age	Min - 40 yrs Max - 62 yrs
Educational Qualification	**Essential**: Postgraduate in areas of Economics and Finance. **Desirable**: Degrees / Certifications viz. CA, CFA, FRM, CISA or similar qualifications. PhD in the areas of Economics and Finance.
Work Experience	**Essential**: (a) Minimum 10 years' experience in teaching courses on banking or financial markets in reputed academic institutions OR 15 years' service in banks or financial institutions with at least 3 years' experience as a member of faculty in training establishments in the financial sector; (b) Domain knowledge in the areas of Business Risk and Assurance functions as also one or more areas such as financial regulation / supervision and financial stability.
Job Profile	An academic/research/creative bent of mind with good conceptual understanding and broad - based practical experience and knowledge on global practices on financial supervision, regulation and stability policies as also various risks relating to the areas of banking & finance; Should be able to ideate, conceive and design learning programs and develop case studies for experienced career personnel in the space of supervision, regulation, financial resilience at Central Banks and Risk Assurance functions at financial entities; Should be able to network and organize visiting faculty in India and abroad to deliver lectures and share their experience with the participants of training programmes. Should have excellent communication skills, written and verbal; Should be able to deliver lectures, if required; Should have hands-on knowledge of MS Word, and Excel. Knowledge of coding is desirable.
Place of Posting	Mumbai

Note I:

It must be noted that any request from the candidates for relaxation in eligibility criteria will not be entertained by the Bank at any stages of recruitment.

Note II:

The candidate must hold a degree of any of the Universities incorporated by an Act of the 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 the University Grants Commission Act, 1956, or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities.

Note III:

Candidates are required to produce up-to-date and full Experience Certificate, unambiguously indicating:
 (i) nature of duties,
(ii) dates and duration of experience,
(iii) level/position,

(iv) responsibilities etc.

issued by the employer/s. However, if the candidate is unable to submit an experience certificate on lines indicated above, any document unambiguously indicating the experience, nature of duties and the period claimed may be submitted and it would be considered on merit at the discretion of the Board and the decision of the Board shall be final.

Note IV:

Candidates are required to upload the certificates in support of their claims regarding age, category (for Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ PwBD/ EWSs etc.), educational qualification and experience in the **Online Application Form**. The instructions for uploading the documents are given in **Appendix-I**.

4	Age Relaxation	Maximum age indicated above is for General category candidates. Relaxation in upper age limit will be available as detailed below:
		(i) up to a maximum of five (05) years for candidates belonging to a Scheduled Caste or a Scheduled Tribe if the posts are reserved for them;
		(ii) up to a maximum of three (03) years in the case of candidates belonging to Other Backward Classes (Non-Creamy Layer) if the posts are reserved for them;
		(iii) up to a maximum of five (05) years in the case of ex-servicemen including Commissioned Officers and ECOs/SSCOs who have rendered at least five years of Military Service as on December 01, 2025 and have been released:
		a) on completion of assignment (including those whose assignment is due to be completed within one year from December 01, 2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or
		b) on account of physical disability attributable to Military Service; or
		c) on invalidment.
		(iv) up to a maximum of five (05) years in the case of ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on December 01, 2025 and whose assignment has been extended beyond five (05) years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment.
		(v) up to a maximum of ten (10) years in the case of Persons with Benchmark Disabilities (PwBDs). For SC/ST PwBDs, up to a maximum of 15 years and for OBC PwBDs, up to a maximum of 13 years, subject to reservation of vacancies under the respective post. Relaxation in upper age limit for PwBDs will be subject to the posts having been identified suitable for such disabilities.
		(vi) For eligible staff candidates, as per para 5.16 of RBI Master Circular on Recruitment dated April 01, 2025 and RBI circular CO.HRMD.No. G132/17000/05.01.01/2013-14 dated June 09, 2014, the relaxation in age limit is according to RBI circular CO.HRMD.No.G-75/5599/05.01.01/2013-2014 dated December 20, 2013.

		Note I - Candidates belonging to either SC or ST or OBC category, who are also covered under clauses at Sl. No. 4 (iii), (iv) and (v) above, viz. those coming under the category of Ex-servicemen or PwBD will only be eligible for grant of cumulative age-relaxation under both the categories. Other than these two categories, cumulative age relaxation will not be available to any candidate either under the above items or in combination with any other items. **Note II** - The term Ex-servicemen will apply to the persons who are defined as Ex- servicemen in the Ex-servicemen (Re-employment in Civil Services and Posts) Rules, 1979, as amended from time to time. **For the post of Programme Coordinator (CoS) - DoS, no age relaxation is permitted for Ex-servicemen category.** **Note III** - The age concession under Sl. No. 4 (iii) & (iv) will not be admissible to Ex- servicemen and Commissioned Officers including ECOs/SSCOs, who are released on own request. **Note IV** - Notwithstanding the provision of age relaxation for PwBD, a person with benchmark disability will be considered to be eligible for appointment only if he/she (after such physical examination as the Bank, may prescribe) is found to satisfy the requirements of physical and medical standards for the concerned Services/Posts to be allocated to the physically disabled candidates by the Bank. **Note V** - In terms of Office Memorandum F.No. 15012/1/2003-Estt.(D) dated June 29, 2015 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India, age relaxation as mentioned at Sl. No. 4 (v) above shall be allowed subject to condition that **maximum age of the PwBD applicant as on December 01, 2025 shall not exceed 56 years**.
	Terms and Conditions	
5	**Type of Appointment**	Full-time contract basis
6	**Tenure of Contract**	Initial tenure of three years, extendable further on mutual agreement, up to two more years. Any decision on continuance / extension of contract by the Bank shall be based on performance of the contract appointee and such other parameters considered by the Bank. The decision of the Bank in this regard shall be final.
7	**Notice Period for termination of Contract**	Either parties can terminate the contract by giving one month's notice during the first year of contract and three months' notice after completion of the first year.

8	**Monthly Emoluments**	(a) The monthly compensation payable includes the following consolidated amount:
		    • Level 3 (equivalent to Gr. C): ₹3,10,000/-
		    • Level 4 (equivalent to Gr. D): ₹4,30,000/-
		    • Level 5 (equivalent to Gr. E): ₹4,80,000/-

and housing allowance applicable at the centre of posting. The compensation will be subjected to applicable tax deduction at source.

(b) Selection Committee reserves the right to fix an appropriate initial consolidated amount within the following range after negotiation with candidates.

- Level 3: ₹3,10,000/- to ₹4,10,000/-
- Level 4: ₹4,30,000/- to ₹5,10,000/-
- Level 5: ₹4,80,000/- to ₹6,00,000/-

The decision on grant of higher initial remuneration by the selection committee will be based on the qualification, experience, skill set, etc. of each candidate. The decision of the selection committee in this regard will be final and no further requests for enhancement in compensation will be entertained.

(c) The monthly compensation (excluding housing allowance) will be increased by 7% on successful completion of every 12 months during the period of contract including any extension, or as decided by the Bank from time to time.

9	**Leave and Working Hours**	Contract appointees shall follow the normal working hours of the Bank as applicable to whole-time regular employees of the Bank. However, due to the nature of tasks to be handled by them, the working hours / days will not be confined to regular office hours / days. The contract appointee will be entitled to avail 30 days of leave per calendar year, subject to administrative convenience of the Bank. Eligible leave will be credited on a half-yearly basis (i.e., January & July of every year) and shall be calculated pro-rata (decimal figures will be rounded to the nearest whole number) and be credited for any fractional period. Intervening holidays during the period of absence will not be reckoned as leave. Leave not availed during the calendar year shall not be permitted to be carried forward. Contract appointees will be permitted to avail leave under statutory / legal provisions such as Maternity Benefit Act, 1961, the Representation of the People Act, 1951, etc. Any absence beyond the eligibility shall be treated as leave without pay and in such cases, pro-rata deduction from monthly payment will be made as per extant instructions.
10	**Residential Accommodation**	During the period of contract appointment, the Bank will not provide Bank's residential accommodation to the contract appointee.
11	**Travelling and Halting Allowance**	For official tours (domestic tours only), contract appointees will be entitled to TA / HA / VOF / hotel / hired car facility as applicable to equivalent grade (Level 3/4/5) in accordance with the Bank's rules.
12	**Dispensary**	Contract appointees shall be eligible for emergency dispensary facility (for self only) within the office premises.
13	**No Other Benefits**	Contract appointees are not eligible for any superannuation/ separation benefits. No other allowance / perquisite / medical benefit would be payable.

14	Place of Posting	The place of posting will generally be in Mumbai and the prescribed compensation package includes housing allowance for a suitable accommodation in Mumbai depending on the equivalent grade for which the recruitment is being made. However, the Bank at its discretion may choose to post the selected candidate in offices located in any of the centres in India. On posting to any other centre on long-term basis, the housing allowance component of the compensation would get revised downwards / upwards, suitably as per the centre of posting, as decided by the Bank.
15	Conduct of the Contract Appointee	During the period of contract appointment, contract appointees shall be governed by the Scheme of *Lateral Recruitment of Expertise in Specialized Work Areas*, the '*Code of Conduct*' prescribed for contract appointees and any other instructions issued by the Bank from time to time.
16	Other Conditions	Contract appointees shall upgrade knowledge / skills periodically and make necessary efforts to share knowledge/ skills among the Bank's officials.

Scheme of Selection

17	Scheme of Selection	Selection for the posts will be through preliminary screening / shortlisting by a Screening Committee followed by document verification and an interview. RBI Services Board reserves the right to limit the number of candidates called for Interview, commensurate with the number of vacancies, by enhancing the minimum educational qualifications/ minimum work experience requirement as indicated above or through any other appropriate method. Hence, merely fulfilling the minimum requirements laid down for the post would not automatically entitle any candidate for interview. The final decision for shortlisting the candidates for the interview/selection lies with the RBI Services Board. The shortlisted candidates shall be issued an Interview Call Letter through e-mail **documentsrbisb@rbi.org.in**. No Call Letter will be sent by post/ any other mode. Their candidature will however, be subject to submission and verification of documents supporting their claims with regard to eligibility for age, category, qualification, experience, etc.

Important Instructions

18	Application Fee and Intimation Charges				

Sl. No.	Category	Charges	Amount*
1	SC/ST/PwBD	Intimation Charges only	₹100/- +GST
2	GEN/OBC/EWS	Application fee including Intimation Charges	₹600/- +GST
3	STAFF@	Nil	Nil

*Bank/Transaction charges are to be borne by the candidate.

@ Fee/Intimation charges waiver is only for those employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide its circular RBI circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013 read with RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 09, 2014 and para 5.16 of RBI Master Circular on Recruitment dated April 01, 2025. Their status as Staff Candidate will be verified at the time of Interview. In case they are not eligible to be treated as staff candidates (in terms of above referred HRMD circulars and Master Circular), they are advised to

		indicate themselves as non-staff candidates and pay Fees/ Intimation Charges as applicable to non-staff candidates. **Note-I** Applications without the prescribed Fee/ Intimation Charges shall be summarily rejected. **Note-II** Application Fee/Intimation Charges once paid shall not be refunded under any circumstances nor can the fee be held in reserve for any other examination or selection. **Note-III** Application Fee/ Intimation Charges are required to be paid only in the manner prescribed in this advertisement.
19	**Mode of Application**	Candidates are required to apply ONLINE only through the Bank's website www.rbi.org.in. No other mode for submission of application is available. Brief instructions for filling up the "Online Application Form" are given in Appendix-I. **Closing Date of Receipt of Applications:** The Online Applications can be filled up **to January 06, 2026 till 06:00 PM.**
20	**Help Facility**	In case of any problem in filling up the form or payment of Fee/Intimation Charges, queries may be made through the link http://cgrs.ibps.in. Kindly mention "Lateral Recruitment of Experts on Full-Time Contract Basis in RBI", in the subject of the email.
21	**Corrigendum/ Addendum**	Please note that Corrigendum/ Addendum, if any, issued on the above advertisement, will be published only on the Bank's website (www.rbi.org.in).
**How to Apply**
22	**How to Apply**	a) Candidates are required to apply only online using the website www.rbi.org.in. No other means/mode of application will be accepted. Detailed instructions for filling up Online Application Form are available at Appendix-I. The applicants are advised to submit only single application for one post; however, if due to any unavoidable situation, if he/she submits another/multiple applications for one post, then he/she must ensure that application with the higher Registration ID (RID) is complete in all respects like applicant's details, photograph, signature, fee etc. The applicants who are submitting multiple applications for one post should note that only the last completed application with higher RID shall be entertained by the Board and fee paid against one RID shall not be adjusted against any other RID. b) All candidates working in Government Service, Government owned industrial undertakings or other similar organisations, whether in a permanent or temporary capacity or as work charged employees other than casual or daily rated employees or those serving under the Public

Enterprises are required to submit an undertaking in the Online application that they have informed their employer (Head of Office/Department) in writing that they have applied for the Post. Candidates should note that in case a communication is received from their employer by the Board withholding permission to the candidates applying for/appearing, their application will be liable to be rejected/candidature will be liable to be cancelled. At the time of joining, the recommended candidates will have to bring proper discharge certificates from their PSU/Government/Quasi -Government employer without any lien.

NOTE

Candidates are required to upload certificates in support of their claims regarding their category viz. Scheduled Castes/ Scheduled Tribes/Other Backward Classes/ PwBD/ EWSs in their online applications. The certificates will also be verified at the time of the Interview.

In case the candidates belonging to Scheduled Castes/ Scheduled Tribes/Other Backward Classes/ PwBD/ EWS are not in possession of the requisite certificate on / before the closing date of online application for the posts as prescribed, such candidates should apply under "General (UR)" category.

The candidates applying for the posts should ensure that they fulfil all the eligibility conditions for post applying for. Their admission for Interview will be purely provisional, subject to their satisfying the prescribed eligibility conditions. If, on verification at any time before or after Interview, it is found that they do not fulfil any of the eligibility conditions; their candidature for the post will be cancelled by the Board. If any of their claims is found to be incorrect post employment, they may render themselves liable to disciplinary action by the Board/ Bank. A candidate who is or has been declared by the Board to be guilty of:
(i) Obtaining support for his/her candidature by the following means, namely: -
     (a) offering illegal gratification to, or
     (b) applying pressure on, or
     (c) blackmailing, or threatening to blackmail any person connected with the recruitment, or
(ii) impersonating, or
(iii) procuring impersonation by any person, or
(iv) submitting fabricated documents or documents which have been tampered with, or
(v) making statements which are incorrect or false or suppressing material information, or
(vi) harassing or doing bodily harm to the staff employed by the Board for the conduct of their Interview, or
(vii) violating any of the instructions issued to candidates, or
(viii) attempting to commit or as the case may be abetting the Commission of all or any of the acts specified in the foregoing clauses; may in

addition to rendering himself/herself liable to criminal prosecution, be liable to be disqualified by the Board for the post for which he/she is a candidate and/or to be debarred either permanently or for a specified period (a) by the Board from any examination or selection held by them; (b) by the Bank from any employment under them; (c) dismissal from service by the Bank if he / she is already in Bank's employment; and (d) if he/she is already in some other service, the Board writing to his/her employer for taking disciplinary action.

Provided that no penalty shall be imposed except after (i) giving the candidate an opportunity of making such representation, in writing as he/she may wish to make in that behalf; and (ii) taking the representation, if any, submitted by the candidate within the period allowed to him/her into consideration.

General Instructions

23	Correspondence with the Board	The Board will not enter into any correspondence with the candidates about their candidature. The shortlisted candidates shall be issued an Interview Call Letter through e-mail **documentsrbisb@rbi.org.in**. No Call Letter will be sent by post/ any other mode.
24	Others	(i) Board does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of or for any other reason beyond the control of the Board. (ii) Candidates are advised to keep their e-mail ID/mobile number alive for receiving any intimation/ correspondence with respect to this recruitment. Candidates may check e-mails/SMS regularly. The Board does not send any communication through any other mode. (iii) Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification. (iv) In all matters regarding eligibility, interviews, assessment, prescribing minimum qualifying standards for shortlisting of applications and interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard. (v) The eligibility for availing reservation against the vacancies reserved for the persons with benchmark disabilities shall be the same as prescribed in "Rights of Persons with Disabilities (RPWD) Act 2016" Provided further that the persons with Benchmark disabilities shall also be required to meet special eligibility criteria in terms of physical requirements/functional classification (abilities/disabilities) consistent with requirements prescribed. (vi) A candidate will be eligible to get the benefit of community reservation only in case the particular caste to which the candidates belong is included in the list of reserved communities issued by the Central Government. If a candidate indicates in his/her application form that

he/she belongs to General category but subsequently writes to the Board to change his/her category to a reserved one or vice-versa, such request shall not be entertained by the Board. Similar principle will be followed for PwBD categories also. In case of a candidate unfortunately becoming physically disabled during the course of the recruitment process, the candidate should produce valid document showing him/her acquiring a disability to the extent of 40% or more as defined under RPWD Act, 2016 to enable him/her to get the benefits of PwBD reservation.

(vii) Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/Ex- servicemen must ensure that they are entitled to such reservation/ relaxation as per eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits and these certificates should be dated earlier than the due date (closing date) of the application.

(viii) All employees of the Bank can apply for posts mentioned in this advertisement, provided they fulfill all the eligibility criteria prescribed for the position. However, in case of selection for a contractual position, they will have to resign / retire from their position in the Bank, before taking up the contractual appointment. They will have no claim for a reappointment with the Bank, except as available to any other member of the public. The employees of the Bank who have resigned / retired from the services of the Bank and are appointed on contract under this scheme will not be allowed to retain the accommodation, if any, provided by the Bank prior to resignation / retirement.

(ix) In case of receipt of significantly large number of applications for any post, the Bank may decide to screen and shortlist a reasonable number of candidates for interview.

(x) While applying for the advertised post or at the time of interview, all candidates would be required to indicate the anticipated monthly compensation (within the advertised range), along with compensation details of the previous employer(s), substantiating the anticipated compensation. The information shall be made available to the selection committee before interview. However, any discussion on compensation during the interview may not be construed as an offer of appointment.

(xi) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai only.

Advt. No: RBISB/DA/04/2025-26

(Hindi version of this advertisement is available on Hindi website of the Bank)

HOW TO APPLY

Candidates must apply only online through the Bank's website i.e. www.rbi.org.in from **December 17, 2025 to January 06, 2026**. No other means/ mode of applications will be accepted.

(A) PRE-REQUISITES FOR APPLYING ONLINE

Before applying online, candidates should —
- (i)   Scan their
  - a. Photograph (4.5cm × 3.5cm)
  - b. Signature (with black ink)
  - **(as detailed under guidelines for scanning the photograph and signature at (D) below)**
  - c. Candidates will also be required to capture and upload their live photograph through webcam or mobile phone during the registration process.
- (ii) 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.)
- (iii) The text for the handwritten declaration is as follows:
  "I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."
- (iv) The aforementioned handwritten declaration has to be in the candidate's own handwriting and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (**In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left thumb impression below the typed declaration and upload the document as per specifications.**)
- (v)   Keep the necessary documents as detailed below in PDF Format ready:
  - a. Proof of age
  - b. Category certificate (for Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ PwBD/ EWSs etc.)
  - c. Documents of Educational Qualification
  - d. Experience Certificate
  - e. Any other document required under educational qualification/ work experience
- (vi) Keep the necessary details/documents ready to make online payment of the requisite application fee/intimation charges. The candidate is required to keep details about bio-data/necessary details ready to enable him/her to fill up the application form correctly and to make online payment of fees/intimation charges. The name of the candidate or his/her father/mother/husband, etc. should be spelt correctly in the application as it appears in the photo identity proof/ certificates/mark sheets.
- (vii) Candidates should have a valid E-mail ID which should be kept active till the declaration of final result. This is essential for him/her in getting communication/interview advice, etc. by E-mail. The Board does not send any communication by any mode other than E-mail /SMS. No change in E-mail ID will be entertained during the entire process of the recruitment.

(B) PROCEDURE FOR APPLYING ONLINE

(i)   Candidates satisfying the conditions of eligibility as on December 01, 2025 are first required to visit the URL on Bank's website i.e. www.rbi.org.in >Opportunities@RBI>Current Vacancies>Vacancies> "Lateral Recruitment of Experts on Full-Time Contract Basis in Reserve

Bank of India (RBI)" and click on the hyperlink "Online Application Form" for filling the 'Online Application'. It redirects the candidates to the online registration page.

(ii)   To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(iii)   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.

(iv)   Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.

(v)   The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Photo identity proof / Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.

(vi)   Candidates will have to enter their basic details and proceed to upload Photo & Signature as per the specifications given in the (D) below.

(vii)   Proceed to fill other details of the Application Form.

(viii) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.

(ix)   Click on the Preview tab to preview and verify the entire application form before FINAL SUBMIT.

(x)   Modify details, if required, and then click on 'Complete Registration' only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.

(xi)   Proceed to upload left thumb impression, handwritten declaration and all the other necessary documents as per the specifications given in the (D) below.

(xii)   Click on 'Payment' tab and proceed for payment.

(xiii) Click on 'Submit' button.

(xiv)   Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Board.

(xv)   To avoid last minute rush, candidates are advised to pay the application fees/ intimation charges and register online at the earliest.

(xvi)   Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

(C) MODE OF PAYMENT FOR APPLICATION FEE/INTIMATION CHARGES

Candidates have to make the payment of requisite application fee/intimation charges through the on-line mode only

(i)   The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

(ii)   The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets

(iii) 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.

(iv) On successful completion of the transaction, an e-Receipt will be generated.

(v) 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.

(vi) 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.

(vii) 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.

(viii) To ensure the security of your data, please close the browser window once your transaction is completed.

(ix) There is facility to print application form containing fee details after payment of fees up to **January 17, 2026**.

(D) GUIDELINES FOR SCANNING & UPLOADING OF DOCUMENTS

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph, signature and other necessary documents as per the specifications given below.

For Photograph Image (4.5cm × 3.5cm)
- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

For Signature
- The applicant has to sign on white paper with Black Ink pen.
- The signature should be of the applicant and not by any other person.
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb – 20kb for signature.
- **Signature in CAPITAL LETTERS shall NOT be accepted.**
- Ensure that the size of the scanned image is not more than 20kb (for signature).

For Left Thumb (LT) Impression and Handwritten Declaration Image

- The applicant has to put his Left Thumb Impression (LTI) on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- The left thumb impression and the handwritten declaration should be of the applicant and not of any other person.
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 20kb – 50kb for left thumb impression.
- Size of file should be between 50kb – 100 kb for handwritten declaration.
- **Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.**

For All Other Documents (in support of Age, Category, Disability, Educational Qualification and Experience [insert document name]):
- File type: PDF
- Size of file should be between 20 KB to 500 KB (each)
- If candidates need to upload multiple documents for a single eligibility criterion (e.g., Age, Caste, Disability, Educational Qualification or Experience), it is advised to club the similar documents together while scanning and uploading. Ensure the total size falls within the 20 KB to 500 KB range.
- If the size of the file is more than 500 KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

Scanning of Documents
- 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/other documents, then use the upload editor to crop the image to the final size (as specified above).
- The file should be JPG or JPEG format for Photograph and Signature and PDF format for all other documents. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MSOffice can easily obtain documents in .jpg/ .pdf format not exceeding 50kb (photograph), 20kb (signature), 50 kb for (left thumb impression), 100 kb for (handwritten declaration) and 500kb (other documents) by using MS Paint or MSOffice Picture Manager. Scanned documents in any format can be saved in .jpg/ .pdf format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph), 20 kb (signature) and 500kb (other documents) 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/her photograph, signature and other documents.

Procedure for Uploading of documents
- There will be separate links for uploading photograph, signature, left thumb impression, handwritten declaration and other necessary documents.
- Click on the respective link "Upload Photograph / Signature / Left Thumb Impression / Handwritten Declaration/ Specified Documents".

- Browse and Select the location where the scanned photograph / signature / other necessary document file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button.

Your Online Application will not be registered unless you upload your photograph, signature, left thumb impression, handwritten declaration and other necessary document as specified.

Live Photograph Capture:

In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture
Dos:
- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts:
- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Avoid shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not to be taken in dark/ improper background.

Note I:
1) In case the face in the photograph or signature or left thumb impression or handwritten declaration or other document is unclear / smudged the candidate's application may be rejected.
2) After uploading the photograph / signature / left thumb impression / handwritten declaration / other documents in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or handwritten declaration or other document is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or handwritten declaration or other documents, prior to submitting the form.
3) After registering online, candidates are advised to take a printout of their system generated online application forms.

Note II: Please note that Corrigendum/ Addendum, if any, issued on the above advertisement, will be published only on the Bank's website (www.rbi.org.in)

(Hindi version of this advertisement is available on Hindi website of the Bank.)