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करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। · An independent project based on the Government's official career-guidance content.

1 About this career

The National Bank for Agriculture and Rural Development (NABARD) is the wholly government-owned apex institution that runs the country's agricultural credit and rural development structure — cooperative banks, regional rural banks, and irrigation and rural infrastructure projects all sit under it. Development Assistant is its clerical-grade post, and the qualification is a Bachelor's degree in any discipline with a minimum of 50% marks, plus knowledge of word processing on a PC. Its most striking feature is the age band: 21 to 35 years. Both the other clerical-grade banking routes on this portal — the IBPS Customer Service Associate and the State Bank of India Junior Associate — close at 28. So someone who has aged out of bank clerical recruitment at 29 has seven more years here. The second feature is the shape of the paper: the largest single section of the Main examination is "General Awareness with special reference to agriculture, rural development and banking", worth 50 of 200 marks. And one thing should be clear from the outset: this is a very small recruitment — 159 posts in the whole country, of which five are in Rajasthan.

2 At a glance

Minimum qualification	Development Assistant: a Bachelor's degree in any discipline with a minimum of 50% marks in aggregate (pass class for SC/ST, PwBD and ex-servicemen), plus knowledge of word processing on a PC. Development Assistant (Hindi): a Bachelor's degree with Hindi and English as compulsory or elective subjects, on the same marks condition, and the ability to translate both ways
Recruiting body	National Bank for Agriculture and Rural Development (NABARD), wholly owned by the Government of India — Advertisement No. 08/DA/2025-26
Age limit	21 to 35 years (reckoned as on 01.01.2026) — the most generous among the clerical-grade recruitments on this portal. Up to 40 for SC/ST and 38 for OBC
Starting salary	A starting basic pay of ₹23,100 a month (including two advance increments); the advertisement puts initial gross emoluments at approximately ₹46,500 a month
Demand	159 posts across the whole country in Advertisement 08/DA/2025-26, of which 5 in Rajasthan — this is a small recruitment and should be read as one

3 What you need

INTERESTS

- An interest in agriculture, rural development and cooperation — that is NABARD's entire field of work
- Working in an institution whose effect reaches the village, even though the post itself is an office one
- Orderly office work, with records and figures

ABILITIES

- A grip on language — the Main examination carries a 50-mark descriptive English paper of essay, precis and report or letter writing
- Practical knowledge of computers — it is both a condition of eligibility and a 40-mark section of the paper
- General awareness, particularly of agriculture and rural development, which is the largest part of the Main examination

KEY SKILLS

- The English language — 40 of the 100 marks in the preliminary are English, more than any other section
- Current knowledge of agriculture, rural development and banking — this is subject-specific study, not general knowledge
- Writing skill: essay, precis and letter or report — this is built by practice and most candidates do not prepare for it
- Numerical ability and reasoning, in both phases
- Computer knowledge — 40 marks in the Main examination
- For the Hindi post: translation between Hindi and English in both directions

4 How to get there

- 1 Take a Bachelor's degree in any discipline, and keep the marks condition in mind: a minimum of 50% in aggregate is required. Pass class is enough for SC/ST, PwBD and ex-servicemen. This condition differs from the bank clerical recruitments, where being a graduate is often enough on its own — so marks at degree level matter on this route.

- 2 If you are from a Hindi-medium background, or Hindi and English were your subjects, look separately at the Development Assistant (Hindi) post. Its condition is that Hindi and English were compulsory or elective subjects in the degree, and that the candidate can translate both ways. That condition has to be met at degree level and not afterwards — so this door can be kept open while choosing subjects.
- 3 Knowledge of word processing on a PC is a condition of eligibility, so do not put it off. A course such as RS-CIT is available in every district of Rajasthan and is inexpensive. The same knowledge serves the 40-mark computer section of the Main examination.
- 4 The recruitment is advertised on NABARD's own site and applications are taken online only. A Regional Office is chosen while applying, and the first posting after selection is at that office — though the advertisement says an employee is liable to be transferred anywhere in India.
- 5 Be ready in advance for the Language Proficiency Test, though for most candidates in Rajasthan it is not an obstacle. The specified language for Rajasthan is Hindi, and a candidate who studied Hindi as a subject in class 10 or 12 does not have to sit the test at all — only to produce the mark sheet. Those who cannot produce it sit the test at the Regional Office of the state after the Main examination result, and failing it means no appointment.
- 6 The largest advantage in preparation lies where other candidates are weak: current knowledge of agriculture and rural development. It is the biggest section of the Main examination and is not covered by general banking material. NABARD's own annual report and publications, and the schemes of the Ministry of Agriculture, are the most reliable material for it.

MAIN EXAMS

- Selection is by a two-phase online examination followed by a Language Proficiency Test. There is no interview — a large difference between this post and the officer-grade recruitments.
- The preliminary is only a screening and its marks do not count towards final selection: 100 questions and 100 marks in 60 minutes — English Language 40, Numerical Ability 30, Reasoning 30. Note that English is the largest section, which differs from the bank clerical examinations. Candidates are called for the Main at a ratio of up to 1:25, and minimum marks are required both in each individual test and in the aggregate.

- The Main examination is 135 minutes and 200 marks: Reasoning 30, Quantitative Aptitude 30, General Awareness (with special reference to agriculture, rural development and banking) 50, Computer Knowledge 40, and descriptive English 50 marks — three questions of essay, precis and report or letter, written in 30 minutes.
- There is negative marking in the objective tests of both phases — one-fourth of a mark is deducted for each wrong answer. Apart from the English and Hindi language papers, the examination is bilingual, that is, available in both Hindi and English.
- This page is written from Advertisement No. 08/DA/2025-26, for which applications ran from 17 January to 3 February 2026 and whose cycle has reached the Language Proficiency Test stage. The dates here are historic and are given to date the source; eligibility and the shape of the examination stay as described. When a fresh advertisement opens, take the vacancies, the dates and the age reckoning date from that one.
- This is the most useful thing about the examination and should shape how preparation is planned: the agriculture and rural development section is the largest single part of the Main. For a student from an agricultural district of Rajasthan it is the subject they meet every day, and no such section exists in a general banking examination. The 40-mark computer knowledge section is only a little smaller and is comparatively straightforward.
- The Language Proficiency Test comes at the end and is only pass or fail, but a candidate who fails it is not appointed. The specified language for Rajasthan is Hindi. If Hindi was studied as a subject in class 10 or 12 the test need not be taken at all — a condition that reads like a barrier in fact reduces outside competition for a candidate from Rajasthan.

5 Where to study

GOVERNMENT INSTITUTES

- Government colleges of Rajasthan — the Bachelor's degree in any discipline that is this post's qualification, at 50% or above — In every district of Rajasthan (<https://hte.rajasthan.gov.in/>)
- RKCL — the RS-CIT computer course, which covers the word processing knowledge this post requires as a condition of eligibility — IT-Gyan Kendras in every district (<https://www.rkcl.in/>)
- Sri Karan Narendra Agriculture University and the state agricultural universities — for those wanting depth in the agriculture and rural development section, or an agriculture degree alongside — Jobner, and across Rajasthan (<https://www.sknu.ac.in/>)

ONLINE

- नाबार्ड — करियर नोटिस (भर्ती के विज्ञापन यहीं प्रकाशित होते हैं) — National Bank for Agriculture and Rural Development (<https://www.nabard.org/careers-notice1.aspx?cid=693&id=26>)
- नाबार्ड — संस्थान एवं उसका कार्य, जो मुख्य परीक्षा के सबसे बड़े खंड की सबसे भरोसेमंद सामग्री है — The official site (<https://www.nabard.org/>)
- कृषि एवं किसान कल्याण मंत्रालय — योजनाएँ एवं सामयिक जानकारी — Government of India (<https://agriwelfare.gov.in/>)
- आर.एस.एस.बी. — पिछले प्रश्न-पत्र, उत्तर कुंजी व पाठ्यक्रम (निःशुल्क) — The Staff Selection Board's own site — the most reliable free preparation material there is (https://rsmssb.rajasthan.gov.in/show_archived?menuName=Xj4lCb9vGxpQnfls%2FxlZ2g%3D%3D)
- विभागीय सेवा नियम (कार्मिक विभाग) — पद की योग्यता व आयु मूल दस्तावेज़ में पढ़ें — The Department of Personnel publishes the service rules for every cadre. Read these before any coaching material — qualification, age and the method of recruitment are settled here and nowhere else. (<https://dop.rajasthan.gov.in/>)
- स्वयं (SWAYAM) — भारत सरकार के निःशुल्क ऑनलाइन कोर्स — Free (<https://swayam.gov.in/>)
- राष्ट्रीय डिजिटल पुस्तकालय (NDLI) — Free books and study material (<https://ndl.iitkgp.ac.in/>)
- एन.सी.ई.आर.टी. — निःशुल्क पाठ्यपुस्तकें — The foundation for general knowledge, maths and science (<https://ncert.nic.in/>)

FEES

The cost of this route is low, because the qualification is an ordinary Bachelor's degree in any discipline — three years at a government college costs very little. One additional and small but compulsory expense is a computer course, since word processing knowledge is a condition of eligibility; in Rajasthan RS-CIT is available in every district at a low fee. The examination fee is set by category in the advertisement and should be taken from the official advertisement itself. Little needs to be spent on preparation material: the largest section is agriculture and rural development, whose best material is NABARD's own annual report and publications and the details of government schemes, all free. The 50 descriptive English marks come from practice rather than coaching — from writing essays, precis and letters regularly.

SCHOLARSHIPS

- Mukhyamantri Anuprati Coaching Yojana (free coaching, apply via SSO) (<https://sso.rajasthan.gov.in/signin>)
- Rajasthan Social Justice and Empowerment Dept scholarships (<https://sje.rajasthan.gov.in/>)
- National Scholarship Portal (NSP) (<https://scholarships.gov.in/>)
- Buddy4Study scholarship search (<https://www.buddy4study.com>)

6 What the work is like

WHERE YOU WORK

NABARD's Regional Offices, training establishments and head office. The first posting is at the office chosen while applying — for Rajasthan, the Jaipur Regional Office — but the advertisement says plainly that an employee is liable to be transferred anywhere in India. The work is chiefly clerical: records, correspondence, figures and the supporting process around credit proposals.

WORK CULTURE

Though it is a bank, NABARD does not do branch banking; it finances and guides cooperative banks, regional rural banks and projects. The consequence is that a Development Assistant's work is not with customers at a counter but with the paperwork of institutions and projects — different from a commercial bank clerk, whose day is largely customer service. The office environment is comparatively quiet and regular. The list of benefits in the advertisement is unusually long: residential accommodation subject to availability, reimbursement of medical expenses, leave travel concession, and loans at concessional interest for housing, a car, education and a computer. Retirement benefits are under the New Pension Scheme, with gratuity and group term insurance alongside.

WHO HIRES

- NABARD itself — head office in Mumbai and the Regional Offices in the states, Jaipur for Rajasthan
- NABARD's training establishments and other offices
- This post is NABARD's alone; its examination leads to no other institution — unlike the bank clerical recruitments, where one examination leads into several banks

DEMAND (2026)

Two things are true here at once and both should be known. First, the age band is unusually generous: 21 to 35, where both bank clerical routes on this portal close at 28. For someone who graduated late, or who aged out of bank clerical recruitment at 29, this is among the few doors still open. Second, and just as important: this is a very small recruitment. Advertisement 08/DA/2025-26 carried 159 posts for the whole country and five for Rajasthan — where the bank clerical examinations carry thousands and a single railway CEN carried 32,438. So it should not be an only plan; treat it as an addition to examinations whose preparation largely overlaps. And it does not come every year — it opens only when an advertisement is issued. One thing to be clear about — the "demand" described above counts posts, not your chance of getting one. Selection is by open competition and the number of applicants runs to many times the number of posts, so most candidates are not selected in any given recruitment. That is not an argument against this career; it is an argument against making it your only plan. Keep studying or building a skill alongside your preparation, so that the year is not lost whichever way the result goes.

7 Career growth

- 1** Development Assistant / Development Assistant (Hindi) — entry post, starting basic pay ₹23,100
- 2** The pay scale itself runs to ₹55,700 over 20 years, so pay rises steadily even without any promotion
- 3** The advertisement states reasonable prospects for promotion to higher grades; the path from the clerical cadre towards the officer cadre opens through departmental process, which the advertisement does not detail
- 4** The route to officer grade directly from outside stays open alongside: NABARD's Grade A Assistant Manager recruitment, which is at postgraduate level and is not yet written on this portal
- 5** One thing should be clear about this list: the entry post at the top of it, its pay level and its pay are taken from the notification, but the names of the grades above it and the mechanics of promotion are NOT in the notification — it describes the post being filled, not the ladder above it. Read the higher steps as the shape of the path rather than as a documented promise, and check the current designations and conditions in the service rules.

EARNINGS

Starting	आरंभिक मूल वेतन ₹23,100 प्रति माह; आरंभिक सकल परिलब्धियाँ लगभग ₹46,500
Mid level	₹55,000 – ₹70,000 (सकल, कुछ वर्षों की सेवा एवं वेतनवृद्धियों के बाद)
Senior level	₹80,000 से अधिक (सकल, वेतनमान के ऊपरी खानों एवं पदोन्नति पर)

Both figures are the advertisement's own, not estimates. The basic pay is ₹23,100, which includes two advance increments, on a scale beginning at ₹20,700 and reaching ₹55,700 over 20 years. The advertisement also states that initial gross emoluments are approximately ₹46,500 a month — that includes dearness allowance, house rent allowance, city compensatory allowance and transport allowance. The two numbers must be kept apart: the other clerical pages on this portal print only a basic, and setting a gross beside a basic without saying which is which would make this post look nearly twice as good as it is. When comparing, compare basic with basic: NABARD ₹23,100, IBPS Customer Service Associate ₹24,050, SBI Junior Associate ₹26,730. Beyond pay come accommodation subject to availability, medical reimbursement, leave travel concession and loans at concessional interest, with retirement benefits under the New Pension Scheme. The mid-level and senior figures are approximate and are not confirmed from any official pay statement; read them as a direction, not a promise. The starting figure is BASIC PAY, so that it can be compared directly against other careers. Dearness allowance (60% of basic since 1 January 2026) and house rent allowance are added on top of it, so take-home pay is appreciably higher. The mid-level and senior figures are approximate monthly income including allowances, not basic pay. Note — in Rajasthan a direct recruit is a probationer-trainee for the first 2 years and is paid a fixed remuneration, not the pay scale; dearness allowance and house rent allowance are not payable in those two years (Rajasthan Service Rules, rule 7(30A)). The full pay scale applies once probation is completed. The figures above rest on the Rajasthan 7th pay matrix, which is what applies as of 17 August 2026. The Terms of Reference of the 8th Central Pay Commission were approved on 28 October 2025 and it must report within 18 months of its constitution. State governments normally adopt a Central Pay Commission with modifications, and later than the Centre does — so Rajasthan pay will be revised too, though by how much and when is not yet settled.

8 The good parts · The challenges

The good parts

- An age band of 21 to 35 — the only clerical-grade recruitment on this portal with it, where the others close at 28. For anyone who graduated late this is the deciding difference
- The largest section of the Main examination is agriculture and rural development — a familiar subject for a student from Rajasthan's agricultural districts, and one that does not appear in a general banking examination at all
- No interview, and for most candidates in Rajasthan no Language Proficiency Test either — studying Hindi in class 10 or 12 earns the exemption
- The work is not customer service at a counter, and the list of benefits the advertisement enumerates is unusually long — accommodation, medical reimbursement, leave travel concession and concessional-interest loans for housing, a car and education

The challenges

- The recruitment is very small — 159 posts nationally and five in Rajasthan, where the bank clerical examinations carry thousands. A generous age band still leaves five posts as five posts, so do not make this an only plan
- A minimum of 50% marks in the degree is required, which the bank clerical recruitments usually do not ask — being a graduate is not enough here
- The first posting is at the chosen Regional Office, but the advertisement says plainly that an employee is liable to be transferred anywhere in India — there is none of the locality that the State-wise bank clerical recruitments give
- The Main carries a 50-mark descriptive English paper of three questions written in 30 minutes. A candidate arriving from objective-test preparation usually has not prepared for it and loses marks exactly there

9 Sources & further reading

1. NABARD — Career Notices, where the recruitment advertisements are published — <https://www.nabard.org/careers-notices1.aspx?cid=693&id=26>
2. NABARD — the institution, its work and annual report — <https://www.nabard.org/>
3. Ministry of Agriculture and Farmers Welfare — the schemes that are the material for the Main examination's largest section — <https://agriwelfare.gov.in/>
4. Ministry of Rural Development — rural development schemes and figures — <https://rural.nic.in/>

5. RKCL — the RS-CIT course, which meets the computer condition of eligibility — <https://www.rkcl.in/>
6. Rajasthan Staff Selection Board (official) — <https://rssb.rajasthan.gov.in/>
7. Department of Personnel, Rajasthan — service rules — <https://dop.rajasthan.gov.in/>
8. 8th Central Pay Commission — Cabinet approval of the Terms of Reference (PIB, 28 October 2025) — <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2183289>

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