



UTTARAKHAND STATE CO-OPERATIVE BANK LTD. (Apex Bank)

उत्तराखण्ड राज्य सहकारी बैंक लि० (शीर्ष बैंक)

प्रधान कार्यालय : प्रशासनिक कार्यालय, नैनीताल रोड, हल्द्वानी

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Eligibility Criteria and other important details regarding Business Diversification and Product Innovation Cell (BDPIC)

Position: Resource Person

Location: Uttarakhand State Co-operative Bank Ltd, Corporate Office, Dehradun

Objective:

The objective of the cell would be to integrate new products into existing product lines based on external and internal business environment while focusing on development of new products, financial and non-financial through a set up at UKStCB level. The cell intends to innovate products for the entire structure, viz., UKStCB, DCCBs and PACS.

Function of the BDPI Cell:

- Undertake potential assessment, keeping in view the business profile of the STCCS and the opportunities for various tiers i.e., StCB, DCCBS and PACS in the State;
- Conduct market research on financial products offered by banks and other financial institutions including MFIs and NBFCs and study their suitability for offering through their Cooperative Institutions;
- Develop models and design new products for business improvement for meeting the growing needs of members;
- Re-engineering the existing product basket and/or Business Process-engineering for product improvements/process innovation;
- Explore collaborations or partnerships with Central or State Govt./Private Sector for co-branded products involving promotion of credit in the focus areas of Central & State Govt. Schemes.
- Constantly interact with the PACS, DCCBS, NABARD, bankers and other stakeholders;
- Document the success stories and learning's for replication across the structure and in the other geographies in the Country;
- Monitor and report the progress to the Project Advisory Committee (PAC)/ NABARD RO at quarterly intervals.

The broad eligibility criteria for resource person would be:

Eligibility Criteria: One resource person should preferably be a former bank officer with rural banking background and experience in designing rural banking products. The broad eligibility criteria for resource persons would be:

i. Academic qualification:

- Resource person 1:** Post graduate in Business Management / Rural Management / Cooperative Management. CAIB will be added advantage for selection.

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- b. **Resource person 2:** Graduation in Agriculture and Allied disciplines, viz.:
- 1) Minor Irrigation, Land Development, Farm Mechanization, Animal Husbandry, Fishery, Forestry, Food Processing, Bio-technology, etc. Post-Graduation will be added advantage.
- or
- 2) Officers who have worked in technical capacity in line departments of State Govt./Central Govt. or ICAR/CSIR Institutions.

नोट :- रा. वै. उत्तराखण्ड क्षे. का./आईडीडी/बी.डी.पी.आई. सेल/952/2023-24 दिनांक 07 अगस्त 2023 के क्रम में नाबार्ड सर्कुलर संख्या Ref. No. uttarakhand RO.IDD./2804/BDPI Cell in UKSTC/2020-21 Dated 18 December 2020 में रिसोर्स पर्सन-2 के लिए उल्लिखित योग्यताओं के उप-बिन्दुओं 2(e)(i)(b)(1) एवं 2(e)(i)(b)(2) में उल्लिखित दो मानदंडों में से किसी एक की पूर्ति।

- 3) **Technology know-how:** Should be technology savvy and a degree/diploma in technology is desirable.
- 4) **Experience:** experience in any one of:
 - a) Rural Financial Institution, NBFC, MFI, Insurance, Sales and Retail or in other relevant developmental institution (SIDBI, NABARD, etc.). The former bank officer should have rural banking experience and be well versed with rural banking practices;
 - b) Line Departments of State or Central Government with project implementing experience;
 - c) Research or Teaching Institutions of ICAR/CSIR etc. in development/popularizing technologies suitable for rural areas.

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- 5) **Age:** Preferred age is less than 50 years; however, it can be relaxed by the Selection Committee depending on the education, experience and ability of the candidate.
- 6) **Relaxation of Age in case of Retired /Resigned officer:**

For retired/resigned officers with suitable experience in dealing with diversified products will be 65 years. The position held at the time of retirement will be as under

 - a) **Bankers:** Should be ensured that they have worked for sufficient years at Branch level as well as decision making level (Scale III/IV) in loan appraisal and selection, etc.;
 - b) **Line Department Officials:** the minimum level at retirement/resignation will be Executive Engineer or equivalent;
 - c) **Academic/faculty Candidates:** For applications from Academic/Research Institutions, the minimum level at retirement/resignation will be Associate Professor or equivalent.
- 7) **Language:** Should be proficient in the local language and have working knowledge of English/Hindi.
- 8) **Willingness to travel:** Should have sound knowledge of Indian Rural Economy and the ability to work with rural communities, communicate with them and willing to travel across the country.

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- 9) **Tenure:** The resource person will be engaged on Contract basis for the specific period of the project i.e 3 Years
- 10) **Salary:** Salary range is Rs 50,000/- to 75,000/- per month as per NABARD and Bank rules.
- 11) **Selection Process:** The selection would be on interview basis which will be intimated later.

NOTE: (i) Essential documents such as qualification and others (Self attested copies) are to be sent with application form via registered post only.

(ii) Original Copy's of work experience certificate are to be sent with application form via registered post only.


(Neeraj Belwal)
Managing Director

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