



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, DCBs 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.

Eligibility Criteria:


The broad eligibility criteria for resource person would be:

- **Resource person 1:** Post Graduate in Business Management/Rural Management/Cooperative Management. CAIIB will be added advantage for selection.
- **Resource person 2:** Graduation in Agriculture and Allied disciplines, viz.,:
 - Minor Irrigation, Land Development, Farm Mechanization, Animal Husbandry, Fishery, Forestry, Food Processing, Bio-technology, etc. Post-Graduation will be added advantage.

b) Officers who have worked in technical capacity in line departments of State Govt./Central Govt. or ICAR/CSIR Institutions.

- **Technology know-how:** Should be technology savy and a degree/diploma in technology is desirable.
- **Essential Minimum Experience:** At-least five years' 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.
- **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.
- **Relaxation of Age in case of retired cooperative bank officer:**
For retired/resigned officers with suitable experience in dealing with diversified products, the age can be relaxed to 65 years. The position held at the time of retirement will be as under:
 - a) **Bankers:** Should 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.
- **Language:** Should be proficient in the local language and have working knowledge of English/Hindi.
- **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.
- **Tenure:** The resource person will be engaged on Contract basis for the specific period of the project i.e 3 Years
- **Salary:** Salary range is Rs 50,000/- to 75,000/- per month as per NABARD and Bank rules.
- **Selection Process:** The selection would be on interview basis which will be intimated later.

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


(Neeraj Belwal)
Managing Director

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