

सहकारिता विभाग उ०प्र०, लखनऊ

नाबार्ड के कोआपरेटिव डेवलपमेन्ट फण्ड की सहायता से उ०प्र० कोआपरेटिव बैंक लि०, 2, महात्मा गाधी मार्ग, लखनऊ में स्थापित बी०डी०पी०आई० सेल हेतु 02 (दो) रिसोर्स परसन की आवश्यकता —

रिसोर्स परसन हेतु मासिक परिलब्धियां रू० 75000.00 प्रति परसन

इनसेन्टिव— प्रगति के आधार पर प्रोजेक्ट एडवाइजरी कमेटी द्वारा संस्तुति के आधार पर वार्षिक देय ।

प्रोजेक्ट अवधि (03) तीन वर्ष तक ।

कार्यक्षेत्र—उ०प्र०

आवेदन—पत्र प्राप्त होने की अन्तिम तिथि— 20 फरवरी, 2021

आवेदन पत्र प्रेषित करने का पता— प्रबन्ध निदेशक, उ०प्र० कोआपरेटिव बैंक लि०, मुख्यालय—2, महात्मा गाधी मार्ग, हजरतगंज, लखनऊ—226001 (व्यक्तिगत अथवा रजिस्टर्ड डाक)

प्रोजेक्ट कार्य, शैक्षिक योग्यता पात्रता नियम व शर्तें, आवेदन फार्म, आवेदन फार्म की अन्तिम तिथि अन्य विवरण बैंक के वेबसाइट www.upcbl.in पर उपलब्ध है ।

प्रबन्ध निदेशक

उ०प्र० कोआपरेटिव बैंक लि०, लखनऊ

Draft Operational Guidelines

Cooperative Development Fund (CDF)- Scheme for setting up Business Diversification & Product Innovation Cells in U.P. Co-operative Bank Ltd. 2, M.G.Marg, Lucknow.

Objective of the Scheme:

The objective of the Scheme is to support RCBs efforts in setting-up Business Diversification & Product Innovation Cells to integrate new products into existing product lines based on external and internal business environment. While emphasizing the focus on development of both financial and non-financial products through a set up at StCB level, the scheme intends to innovate products for the entire structure, viz., StCBs, DCCBs and PACS.

Salient Features of the Scheme:

The scheme envisages setting up of Business Diversification & Product Innovation Cell at StCB level for serving needs of StCBs, DCCBs and PACS.

The scheme is applicable for StCBs with grant support CDF.

The scheme provides incentive to StCB for introducing new innovations at all levels including DCCBs/PACS to their business portfolio. The innovations may be product based or process based.

A list of suggestive innovations are shown in the Annexure III. Banks are free to come-up with their own diversified innovative products beyond the list suiting their local conditions.

The incentives under the Scheme shall be outcome based and diversifications/innovations shall contribute in increasing the level of business at PACS/DCCBs/StCBs levels.

The outcome for the purpose of the Scheme is defined as follows:

- a. The total disbursement under new products(s) introduced needs to reach a level as indicated below :

End of	DCCBs*	StCBs
Year 1	10 cr or 3% of loan portfolio whichever is less	25cr or 3% of loan portfolio whichever is less
Year 2	25 cr or 5% of loan portfolio whichever is less	50 cr or 5% of loan portfolio whichever is less
Year 3	50 cr or 10% of loan portfolio whichever is less	100 cr or 10% of loan portfolio whichever is less

* wherever the product is lauched in specific DCCBs only.

- b. The NPAs under all new products taken together should be below 5%.
- a) **Tenure:** The resource persons would be engaged on contract basis for the specific period of the project i.e., three years.
- b) Remuneration of resource Persons per Month Rs. 75000.00 & Incentive of resource Persons based on performance & recommended by Project Advisory committee (PAC) on yearly basis .

- c) **Eligibility Criteria:** One resource person should preferably be a former bank officer from Commercial Banks or RRBs having knowledge on functioning of Rural Credit Cooperatives or Regional Rural Bank or Commercial Bank with experience in working in Rural Branches. The broad eligibility criteria for resource persons would be:

Academic qualification:

- Resource person 1: Post graduate in Business Management/Rural Management/Cooperative Management. CAIIB will be added advantage for selection.
- Resource person 2: Masters in Agriculture and Allied disciplines.

Technology know-how: Should be technology savvy and a degree/diploma in technology is desirable.

Essential Minimum Experience: Atleast five years experience in Rural Financial Institution, NBFC, MFI, Insurance, Sales and Retail or in other relevant developmental institution. The former bank officer should have rural banking experience and well versed with rural banking practices.

Line Departments of State or Central Government with Project implementing experience.

Research or Training 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/Resigned Officers of Commercial banks and RRBs:

- The Maximum Age for Ex-officers of Commercial banks and RRBs with suitable experience in dealing with diversified products will be 60 years. However, it 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 sanction, etc.

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 State.

Execution of Bond: Execute a Bond after selection on Rs. 100.00 Non Judicial stamp paper by select resource persons for term and conditions acceptance of the bank.

Managing Director
U.P. Co-operative Bank Ltd.
Lucknow.

Application for Resource Person one

Application for Business Diversification & Product Innovation(BDPI)

- 1- Applicant Name _____
- 2- Father Name..... Photo
- 3- Mother Name _____
- 4- Date of Birth.....
- 5- Nationality
- 6- Local Address
- 7- Permanent Address
- 8- Essencial educational qualification
- 9- Job experience
- 10- Contact/Mobile Number
- 11- Email I.D.
- 12- Other Details
- 13- Enclosures related documents as above.

Place-

Date

Signature of Applicant

Application for Resource Person Two

Application for Business Diversification & Product Innovation(BDPI)

- 1- Applicant Name _____
- 2- Father Name..... Photo
- 3- Mother Name _____
- 4- Date of Birth.....
- 5- Nationality
- 6- Local Address
- 7- Permanent Address
- 8- Essencial educational qualification
- 9- Job experience
- 10- Contact/Mobile Number
- 11- Email I.D.
- 12- Other Details
- 13- Enclosures related documents as above.

Place-

Date

Signature of Applicant

Format of envelope

Application Resource Person-1 OR
Resource Person-2 for BDPI CELL

To,
Managing Director,
U.P. Cooperative Bank Ltd.,
Head Office-2, M.G. Marg,
Hazaratganj, Lucknow-226001

From—