

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-उत्तर प्रदेश

आवेदन-पत्र प्राप्त होने की अन्तिम तिथि- 20 अगस्त, 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

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- Age
- 6- Nationality
- 7- Local Address
- 8- Permanent Address
- 9- Academic Qualification
- 10- Technical Knowledge
- 11- Essential Minimum Experience
- 12- Job experience
- 13- Contact/Mobile Number
- 14- Email I.D.
- 15- Other Details
- 16- Enclosures related and Eligibility criteria related documents.

Place-

Date

Signature of Applicant

Name

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- Age
- 6- Nationality
- 7- Local Address
- 8- Permanent Address
- 9- Academic Qualification
- 10- Technical Knowledge
- 11- Essential Minimum Experience
- 12- Job experience
- 13- Contact/Mobile Number
- 14- Email I.D.
- 15- Other Details
- 16- Enclosures related and Eligibility criteria related documents.

Place-

Date

Signature of Applicant

Name.....

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

दिशा-निर्देश

- रिर्सास पररान्स- 1 एवं रिर्सास पररान्स- 2 हेतु Academic Qualification, Technical Knowledge एवं Essencial Minimum Experience नवाड द्वारा BDP Cell हेतु निर्धारित Staff Pattern Appendix-II में उल्लिखित दिशा-निर्देशों के अनुसार निर्धारित योग्यता आवेदन के लिए आवश्यक है।
- Academic Qualification, Technical Knowledge एवं Essencial Minimum Experience से सम्बन्धित सभी मार्कशीट, प्रमाण-पत्र एवं अनुभव प्रमाण-पत्र, Technical Knowledge का डिप्लोमा/डिग्री की मार्कशीट एवं प्रमाण-पत्र आवेदन पत्र के साथ अवश्य ही संलग्न किये जाये।

नोट- आवेदन पत्र दिनांक 20.08.2021 तक व्यक्तिगत अथवा डाक के माध्यम से स्वीकार किये जायेंगे।

Cooperative Development Fund (CDF) – Establishment of Business Diversification and Product Innovation Cell (BDPIC) in Uttar Pradesh Cooperative Bank., Lucknow - Terms and Condition of Sanction

1) Objective :

The objective of the scheme is to support the StCB's 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 new products, both financial and non-financial through a set up at StCB level, the scheme intends to innovate products for the entire structure, viz., StCB, DCCBs and PACS.

The functions of BDPIC are given below:

- i. 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;
- ii. 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;
- iii. Develop models and design new products for business improvement for meeting the growing needs of members;
- iv. Re-engineering the existing product basket and/or Business Process-engineering for product improvements/process innovation;
- v. 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. An indicative list of new areas to be promoted is given in the Annexure III;
- vi. Constantly interact with the PACS, DCCBs, NABARD, bankers and other stakeholders;
- vii. Document the success stories and learnings for replication across the structure and in the other geographies in the Country;
- viii. Monitor and report the progress to NABARD RO at quarterly intervals.

2) Scope of Assistance :

- i. The cost of setting up of the Cell is estimated at **₹82.50** lakh which shall be shared between NABARD and the concerned bank @ 80% and 20% respectively. Accordingly, the financial support from NABARD will be **₹66.00 Lakh** and the balance amount of ₹16.50 lakh will be borne by the StCB. The detailed break up is given in **Appendix I**
- ii. BDPIIC proposed to be set up under this sanction would consist of two resource persons. The staffing pattern of the BDPIIC in StCBs are given in **Appendix II**.
- iii. The Cell would work for product diversifications and process innovations in specific areas already identified as given in **Appendix III**. Any deviations or additions to the list provided therein have to be approved by the **NABARD Regional Office, Lucknow**.
- iv. Exposure limits to specific sectors to be within tolerable limits as per the Banks extant Risk Management Policy;
- v. Risk analysis and precautionary measures to be adopted for mitigating risk factor while introducing new business products shall be based on the Banks extant Risk Management policies;
- vi. Any cost over and above the support by NABARD may be borne by the Bank.

3) Mode of release of assistance :

The claims may be submitted by the Bank to NABARD Regional Office and should be accompanied by undertakings regarding (a) proper utilization of the assistance received, and (b) adherence to all statutory /departmental requirements and procedures for the expenditure involved.

4) Other Terms and Conditions

- a. All necessary statutory and departmental procedures must be followed by the StCB while setting up the BDPI Cell and various activities by the Cell.
- b. The incentives under the Scheme shall be outcome based and diversifications/innovations should contribute in increasing the level of business at PACS/DCCBs/StCBs levels. The outcome for the purpose of the Scheme is linked to the total disbursement made under new product(s)

introduced by the Banks and which needs to reach levels as indicated in the table below. The benchmarks for this purpose are relevant business parameters i.e. Loan portfolio as on 31-03-2020. Therefore, the outcome expected is beyond the benchmarks.

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

*In the DCCBs wherever the new product(s) launched

- c. Expenditure already incurred or assistance already extended to StCB by any other agency for the same activity will not be eligible for reimbursement.
- d. The Bank will constitute a Project Advisory Committee (PAC) consisting of representatives from NABARD, MD/CEO of StCB, representatives of two select DCCBs and two PACS. The representative of the State Cooperative Department may also be co-opted, wherever it is felt necessary.
- e. The support from NABARD will be available for a period of 3 years subject to successful implementation of scheme on reimbursement basis. However, the State Coop. Bank shall continue to run the Cell beyond the project period from its own resources.
- f. Upon sanction and subsequently, acceptance of terms & conditions of sanction, the StCB will appoint the Resource Persons with necessary qualification & experience, details of which are given in the Appendix II.
- g. Training/exposure visits of the resource persons, any software requirement and any work that requires engaging of consultants in connection with BDPI Cells will also be supported on a case to case basis with prior approval in addition to the existing items of expenditure of the scheme;
- h. Additional funds for tie-ups and special projects will be considered on case to case basis, subject to recommendations by concerned Regional Offices
- i. In the event of NABARD being unsatisfied with utilisation or the progress, it reserves the right to recall entire amount of assistance in one instalment.

- j. CGM, NABARD, IDD at Head office shall be the competent authority for issuing clarifications on operational and other implementation aspects of the scheme.

5) **Operational aspects**

- a. Banks shall undertake SWOT analysis on potential Business Diversification & Product Innovations by keeping in mind demand for the particular products in their area of operations;
- b. Banks will have freedom to identify potential Product Innovations after considering demand for the particular product within their area of operations.
- c. Upon sanction and subsequently, acceptance of terms & conditions of sanction, the StCB will appoint the Resource Persons with necessary qualification & experience, details of which are given in Appendix II;
- d. Implementation of BDPI Cell will be guided and monitored by a **Project Advisory Committee (PAC)**, consisting of representatives from NABARD, MD/CEO of StCB, representatives of two select DCCBs and two PACS. The representative of the State Cooperative Department may also be co-opted, wherever it is felt necessary.
- e. Further, the Banks will have flexibility to invite specialists for attending the PAC wherever the BDPIC is presenting new product and BDPIC will arrange presentation by the experts for having elaborate deliberations on the introduction of new products and probable issues thereon.
- f. Banks shall mandatorily include BDPI Cell Review as regular agenda for the Board Meetings.
- g. The capacity building of the bank staff involved in new products will be given priority by all CTIs, BIRD, C-PEC, etc.;
- h. The committee will review the progress at quarterly interval and recommend the expenditure for reimbursement by NABARD.

-X-X-X-X-X-

Appendix-I

Cost estimates and funding pattern

A. Cost estimates		(₹ in lakh)					
Sr. No	Item	Quantity	Rate	Year 1	Year 2	Year 3	Total Cost
A	Furniture and equipment						
1	Laptop	2	0.50	1.00	-	-	1.00
2	Multi-functional device	1	0.50	0.50	-	-	0.50
3	Mobile Phone	2	0.10	0.20	-	-	0.20
4	Office furniture	LS	1.00	1.00	-	-	1.00
5	Miscellaneous	LS	0.60	0.60	0.60	0.60	1.80
	Subtotal A			3.30	0.60	0.60	4.50
B	Resource persons and establishment cost						
1	Remuneration of two Resource Persons (₹/month)^	2	0.75	18.00	18.00	18.00	54.00
2	Incentive to two resource persons (₹/month)#	2	0.25	-	6.00	6.00	12.00
3	Meetings/workshops /training programmes, etc. \$	LS	1.00	1.00	1.00	1.00	3.00
4	Travel expenses of resource persons	LS	1.00	1.00	1.00	1.00	3.00
5	Stationery/telephone/other establishment costs \$	LS	0.50	0.50	0.50	0.50	1.50
6	Training and Exposure Visits for Resource Persons \$	LS	1.50	1.50	1.50	1.50	4.50
	Subtotal B			22.00	28.00	28.00	78.00
	GRAND TOTAL			25.30	28.60	28.60	82.50

Performance Incentive shall be paid to each Resource Person based on their performance as reviewed and recommended by Project Advisory Committee (PAC) on yearly basis.

^ StCBs are free to offer higher remuneration in case of deserving candidates with approval from the Monitoring Committee. However, NABARDs share will be restricted to the approved estimates as shown above.

\$ Inter-changeability under the expenditure items covered only under Sr. No. 3 to 6 will only be considered for reimbursement.

B. Funding pattern

S.No	Item of expenditure	I year		II year		III year		Total		Total
		NABARD	StCB	NABARD	StCB	NABARD	StCB	NABARD	StCB	
		80%	20%	80%	20%	80%	20%	80%	20%	
1	Furniture and equipment	2.64	0.66	0.48	0.12	0.48	0.12	3.60	0.90	4.50
2	Resource persons remuneration and establishment costs	17.60	4.40	22.40	5.60	22.40	5.60	62.40	15.60	78.00
	Total	20.24	5.06	22.88	5.72	22.88	5.72	66.00	16.50	82.50

Staffing pattern of the BDPI Cell in StCBs

1. The BDPI Cell would consist of two resource persons. The support services required by the resource persons for running the office and for typing/data entry work would be provided by StCB. StCBs may provide a suitable reporting structure for the officers in the Cell so that they will be reporting to a StCB Officer at General Manager/Deputy General Manager level dealing with credit/planning department.
2. The broad terms on which the appointment of at least two resource persons would be made are indicated below:
 - a) **Tenure:** The resource persons would be engaged on contract basis for the specific period of the project i.e., three years.
 - b) **Selection of resource persons:** The resource persons would be selected from the open market by StCB. For this purpose, the bank would give an advertisement in the leading local newspapers/web-sites/job portals. The applications received would be screened and short-listed based on the laid down eligibility criteria and the final selection from the short-listed candidates would be through the process of interview. A Selection committee consisting of CEO, StCB; representative from NABARD; an external expert on banking would be constituted for the purpose.
 - c) **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:**
 - a. Resource Person 1: Post Graduate in Business Management/Rural Management/Cooperative Management. CAIIB will be added advantage for selection.
 - 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.
 - 2) Officers who have worked in technical capacity in line departments of State Govt./Central Govt. or ICAR/CSIR Institutions.
 - c. Banks have flexibility to hire one/two additional Resource Persons subject to StCBs meeting the cost of their remuneration.

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

- iii. **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.

- iv. **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.

- v. **Relaxation of Age in case of Retired/Resigned Officers:**

For retired/resigned officers with suitable experience in dealing with diversified products, upper age limit 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.

- vi. **Language:** Should be proficient in the local language and have working knowledge of English/Hindi.

- vii. **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.

- viii. **Execution of Bond:** The concerned StCB may develop suitable terms and conditions of appointment.

Thrust Areas under BDPIC**I. Loans for ST-SAO:**

Loans under ST-SAO will **not** be part of the agenda of BDPIC as the Cooperative Banks already have proven products. However following will be eligible:

- a. Loans **through/to** JLGs/SHGs/FPOs/Pani-Panchayats (Water User Association)/Joint Forest Management Groups/Watershed Groups/Wadi Groups and similar such community based Business Entities which will help in reaching out to Small & Marginal farmers, Tenant Farmers and Share Croppers and Tribal Communities etc.
- b. Loans under Ware house Receipts and pledge loans.

II. Farm Sector (Loan Term Loans and Working Capital for Newly Set Up units):

All the activities that have been listed to facilitate setting up and modernization of key elements of the value chain under Agri Infrastructure Fund namely;

a. Post-Harvest Management Projects like:

- 1) Supply chain services including e-marketing platforms;
- 2) Warehouses;
- 3) Silos;
- 4) Pack houses;
- 5) Assaying units;
- 6) Sorting &grading units;
- 7) Cold chains;
- 8) Logistics facilities;
- 9) Primary processing centres;
- 10) Ripening Chambers.

b. Viable projects for building community farming assets including:

- 1) Organic inputs production;
- 2) Bio stimulant production units;
- 3) Infrastructure for smart and precision agriculture;
- 4) Projects identified for providing supply chain infrastructure for clusters of crops including export clusters;
- 5) Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

c. Working Capital support for:

- 1) Animal Husbandry
- 2) Fisheries
- 3) Horticulture
- 4) Floriculture

- III. MSME Sector (Short Term/Long Term Loans including Loans under CC Limits):**
- a. Industry
 - b. Service
 - c. Business
- IV. Priority Sector Lending:**
- All the purposes eligible and limit given to be considered as Priority Sector Lending under Priority Sector Guidelines issued from time to time by RBI other than St-SAO
- a. All Long Term Loans under Agri-allied sectors including Short Term loans for Agro-processing
 - b. MSME
 - c. Export-Oriented Units in all sectors
 - d. Education
 - e. Housing
 - f. Social Infrastructure with special emphasis on Health Infrastructure
 - g. Renewable Energy
 - h. Loans to Weaker Sections
- V. Loans to PACS:**
- a. Loans for working on lines of FPOs for all the purposes like input supply, marketing etc. as contained in FORMATION AND PROMOTION OF 10,000 FARMER PRODUCER ORGANIZATIONS (FPOs) : OPERATIONAL GUIDELINES-2020 : Department of Agriculture Cooperation and Farmers Welfare , Government of India
- VI. Micro Credit:**
- a. Innovative products under SHG-BLP
 - b. Finance to SHG Federations for Marketing initiatives
 - c. Normal loans under SHG-BLP loans will not be considered
- VII. Loans for Aggregation, Processing, Marketing of Minor Forest Products (NTFP) through any agency or Individual.**
- VIII. Loans for Activities covered under PACS as MSCs circular of NABARD.**
- IX. App Based/Mobile Based Applications/Fintech Loan Models.**
- X. Loan sourcing and delivery models and Monitoring for all types of loans including SHG-BLP/KCC.**
