



Telangana State Co-operative

Apex Bank Limited

(State Govt. Partnered Scheduled Bank)

Troop Bazar, Hyderabad-500 001 :: url: <https://tscab.org>

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**NOTIFICATION FOR SELECTION OF RESOURCE PERSON FOR BUSINESS
DIVERSIFICATION AND PRODUCT INNOVATION CELL (BDPIC) ON CONTRACTUAL
BASIS**

Applications are invited from eligible candidates for the post of Resource Person on Contractual basis.

1. **INTRODUCTION:** The Bank with grant support from NABARD has set up Business Diversification & Product Innovation Cell (BDPIC) 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, the cell intends to innovate products for the entire Co-operative Credit Structure viz., StCB, DCCBs and PACS.

2. **SCHEDULE OF EVENTS:**

Opening date for Applications: 28-02-2022

Last date for Application: 09-03-2022

3. **JOB PROFILE:** The Job Profile of the Resource Person shall be:

- i. Undertake potential assessment, keeping in view the business profile of the Short-Term Co-operative Credit Structure (STCCS) and the opportunities for various tiers i.e., StCB, DCCBs and PACS in the State of Telangana.
- ii. Conduct market research on financial products offered by the banks and other financial institutions including MFIs and NBFCs and study their suitability for offering through the 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.
- 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 the committee constituted for the purpose.

- ix. The list is indicative but not exhaustive. The Resource Person shall also undertake any other work that may be entrusted from time to time.
4. **ELIGIBILITY CRITERIA:** 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:** Post Graduate in Business Management/Rural Management/Cooperative Management. CAIIB will be added advantage for selection.
5. **TECHNOLOGY KNOW-HOW:** Should be technology savvy and a degree/diploma in technology is desirable.
6. **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 development institute (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.
7. **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.
8. **RELAXATION OF AGE IN CASE OF RETIRED/RESIGNED OFFICERS:** For retired/resigned officers with suitable experience in dealing with diversified products will be upto 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.
9. **TENURE:** The resource persons would be engaged on contract basis for the specific period of the project i.e., two years starting with, initially for one year. The performance of the candidate will be assessed at the end of each year and the contract will be renewed upon satisfactory performance. In any case the appointment shall not be more than 2 years from the date of appointment.

10. LANGUAGE: Should be proficient in the local language and have working knowledge of English/Hindi.

11. 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.

12. REMUNERATION AND OTHER PERKS & ALLOWANCES: The selected candidate will be paid a consolidated monthly remuneration of Rs. 50,000/- (TDS will be deducted as per rules). The other applicable perks and allowance are as decided by the Bank, if required.

13. LEAVE: During the period of contractual engagement the candidate will be eligible to avail 15 days Paid Leave for a calendar year, without carry forward facilities of accumulated leave. Leave may be availed not exceeding 3 days at a stretch. Any other absence shall be treated as on Loss of Pay affecting the Component of the compensation package. The accumulated leave will not be cashable.

14. SELECTION PROCEDURE: 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. All further announcements/ details pertaining to this process will be provided only on the bank's website www.tscab.org from time to time.

15. EXECUTION OF BOND: The Resource Person selected shall have to execute a bond for the fixed period of term that will be defined by the Bank.

16. APPLICATION GUIDELINES:

- i. Candidates can apply for the post from 28.02.2022 to 09.03.2022 in the prescribed proforma application available in the Bank's website www.tscab.org.
- ii. Candidates may submit their application form, in the prescribed format, along with supporting documents of age proof, Educational qualification, experience and other credentials with the prescribed fee of Rs.1000/- by way of Demand Draft favoring "TELANGANA STATE CO-OPERATIVE APEX BANK LTD" payable at Hyderabad.
- iii. Candidates working in Government/Public Sector Undertakings/Autonomous Organizations /Co-operatives /Voluntary Organizations should apply through proper channel. In case, the candidate anticipates any delay in forwarding his/her application for want of employer recommendation, he/she may submit advanced copy of application along with all the requirements (except employer recommendation) before the last date i.e. 09.03.2022. However, the application, duly recommended by the employer, shall reach the Bank by 14.03.2022.
- iv. Applications should be addressed to the **Managing Director, Telangana State Cooperative Apex Bank Ltd, Bank Street, Troop Bazar, Abids, Hyderabad - 500001.** and the envelope containing the application should be

super scribed "APPLICATION FOR THE POST OF RESOURCE PERSON FOR BUSINESS DIVERSIFICATION AND PRODUCT INNOVATION CELL (BDPIC)."

- v. Applications not complying with the conditions of age, qualifications, experience, fee, proceedings if any, etc., will be summarily rejected.

17. GENERAL GUIDELINES:

- i. Incomplete applications and/or applications without aforesaid documents will be rejected outright without assigning any reason thereof.
- ii. The Bank reserves right to alter, modify or change the eligibility criteria and/or any of the other terms and conditions spelt out in this Notification.
- iii. The Bank takes no responsibility for any delay in receipt or loss in postal transit of any application or communication.
- iv. While every effort will be made by Bank to ensure that the intimation to the eligible candidates shortlisted for attending the Personal Interview will be sent sufficiently in advance, the Bank will not be held responsible for delay in receiving the intimation by the applicant for any reason whatsoever.
- v. No travelling Allowance is payable to candidates who are called for interview.
- vi. Any resultant dispute arising out of this notification shall be subject to the sole jurisdiction of the courts situated in Hyderabad.

18. DISCLAIMER: In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his /her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated. Decision of TSCAB in all matters regarding eligibility and selection would be final and binding on all candidates. No representation or correspondence will be entertained by TSCAB in this regard.

**Sd/-
MANAGING DIRECTOR**

Date: 25-02-2022