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APPLICATION FORM

The Chief Executive Officer,
Mizoram Cooperative Apex Bank Ltd.,
Head Office : Aizawl.

Sub: Application for appointment of Resource Persons in the BDPI Cell of Mizoram Cooperative Apex Bank Ltd.

1. Name (in block letter) : _____
2. Father's name : _____
3. Present address : _____
4. Permanent address : _____
5. Mobile No. : _____
6. E-mail ID : _____
7. Sex (Male/Female) : _____
8. Marital Status : Married/Unmarried
9. Date of Birth : _____
10. Age : _____
11. State of Domicile : _____
12. Religion : _____
13. Category (General/ST/SC) : _____
14. Educational Qualifications (including Professional qualification, if any)

Exam	College	Board/University	Year of passing	Percentage	Division

15. Experience

Name of Institution	Date of joining	Date of retirement/leaving	Designation at entry	Designation at retirement/leaving

I hereby declare that all the statements made in this application are true, complete and correct to the best of my knowledge and belief. I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the advertisement, my candidature/appointment is liable to be cancelled/terminated.

Place : _____

Date : _____

Full signature of the applicant

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.

The objective of the scheme is to support the State Cooperative Bank's (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 State Cooperative Bank (StCB) level, the scheme intends to innovate products for the entire structure, viz., StCB and Primary Agriculture Credit Societies .(PACs).

The functions of BDPIC are given below:

- i) Undertake potential assessment, keeping in view the business profile of the Short Term Cooperative Credit Structure (STCCS) and the opportunities for various tiers, i.e. StCB and PACs in the State.
- ii) Conduct market research on financial products offered by banks and other financial institutions including Micro Finance Institutions (MFIs) and Non-Banking Financial Companies (NBFCs) and study their suitability for offering through their Cooperative Insitutions;
- 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 improvement/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.
- vi) Constantly interact with the PACs, 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 Project Advisory Committee (PAC)/NABARD RO at quarterly intervals.

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:

Academic Qualification:

(a) **Resource Person 1:** Post Graduate in Business Management/ Rural Management/ Cooperative Management. CAIIB will be an added advantage for selection.

(b) **Resource person 2 :** (i) Graduation in Agriculture and Allied activities viz.;

Minor Irrigation, Land Development, Farm Mechanization, Animal Husbandry, Fishery, Forestry, Food Processing, Bio-Technology, etc. Post-Graduation will be added advantage.

(ii) 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 savvy 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 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.

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: 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.

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.

TENURE: The appointment will be valid for a period of 3 (three) years or till the completion of the project which may be prior to 3 years period.

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.

REMUNERATION AND OTHER PERKS & ALLOWANCES: The selected candidate will be paid a consolidated monthly remuneration of Rs. 75,000/-. Performance Incentive shall be payable from 2nd year onwards subject to satisfactory fulfilment of terms and conditions.

SELECTION PROCEDURE: The last date for submission of applications is 31st July 2022. 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. The appointment of the Resource Persons will be purely temporary subject to effective terms and conditions from time to time and may be terminated without any prior intimation or notice period

EXECUTION OF BOND: The Resource Person selected shall have to accept the terms and conditions laid down by the Bank and have to execute a bond that will be defined by the Bank.