



International Year  
of Cooperatives

Cooperatives Build a Better World

दि गोवा राज्य सहकारी बँक मर्यादित  
**The Goa State Co-operative Bank Ltd.**

SCHEDULED BANK  
HEAD OFFICE "SAHAKAR SANKUL", EDC COMPLEX,  
PATTO PLAZA, POST BOX NO. 183, PANAJI - GOA.  
CONTACT: (0832) 2437641 /42/43/44/45  
Website: [www.gscbgoa.in](http://www.gscbgoa.in)

Email: [gscbpln@gscbgoa.in](mailto:gscbpln@gscbgoa.in)



**ADVERTISEMENT**

**VACANCY FOR THE POST OF RESOURCE PERSON 2 FOR BUSINESS  
DIVERSIFICATION AND PRODUCT INNOVATION CELL (BDPIC) ON  
CONTRACTUAL BASIS**

Applications are invited from eligible candidates to fill up the post of Resource Person 2 on contract basis. The eligibility criteria for the said post can be viewed on the Bank's website "[www.gscbgoa.in](http://www.gscbgoa.in)".

The interested Candidates should send their detailed **RESUME** in sealed envelope along with the copies of Mark Sheets and Certificates as per Eligibility Criteria marked as "**CONFIDENTIAL**" (**Post of Resource Person**) with latest photograph on or before 18<sup>th</sup> June 2025.

**Addressed To :** The Managing Director  
The Goa State Co-operative Bank Ltd.,  
Sahakar Sankul, EDC Complex,  
Patto Plaza, Panaji-Goa.

Date : 03/06/2025

Place : Panaji-Goa.

Sd/-

**( Anant M. Chodankar )  
MANAGING DIRECTOR**

**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 2 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 and PACS in Goa.

**2. SCHEDULE OF EVENTS:**

**Opening date for Applications: 04/06/2025**

**Last date for receipt of Applications: 18/06/2025**

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

- i. Undertake potential assessment, keeping in view the business profile of the 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 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 Appendix III;
- vi. Constantly interact with the PACS, NABARD, bankers and other stakeholders;
- vii. Document the success stories and learning's 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.

**4. 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:**

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.

- 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:
- 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;
  - Line Departments of State or Central Government with project implementing experience;
  - 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 65 years. The position held at the time of retirement will be as under:
- 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.;
  - Line Department Officials: The minimum level at retirement/resignation will be Executive Engineer or equivalent;
  - 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., three 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 3 years from the date of appointment.
- 10. LANGUAGE:** Should be proficient in the local language and have working knowledge of English/Hindi/Marathi.
- 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. 75,000/- (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 accumulation of leave will not be allowed.
- 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 and the decision of the management shall be final.
- 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 INSTRUCTIONS:**

- i. Candidates can apply for the post from 04/06/2025 to 18/06/2025 in the prescribed proforma application available in the Bank's website [www.gscbgoa.in](http://www.gscbgoa.in).
- ii. Candidates may submit their application form, in the prescribed format, along with supporting documents of age proof, Educational qualification, experience and other credentials.
- 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. 18/06/2025. However, the application, duly recommended by the employer, shall reach the Bank sufficiently in advance through email and also by Post.
- iv. Applications should be addressed to the Managing Director, THE GOA STATE CO-OPERATIVE BANK LTD, 'Sahakar Sankul', EDC Complex, Patto Plaza, Panaji Goa and the envelope containing the application should be super scribed "CONFIDENTIAL" (Post of resource person)."
- v. Applications not complying with the conditions of age, qualifications, experience, proceedings if any, etc., will be summarily rejected.

**17. GENERAL INSTRUCTIONS:**

- 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 Panaji Goa.

**18. DISCLAIMER:** In case it is detected at any stage of recruitment that a candidate does not fulfill 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 The Goa State Co-operative Bank Ltd., in all matters regarding eligibility and selection would be final and binding on all candidates. No representation or correspondence will be entertained by The Goa State Co-operative Bank Ltd., in this regard.

**Sd/-**  
**Managing Director**

**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.**

\*\*\*

**APPLICATION FORM**

To,  
The Managing Director,  
The Goa State Cooperative Bank Ltd.,  
Sahakar Sankul, EDC Complex,  
Patto Plaza, Panaji-Goa 403001.

Photo

**Sub: Application for appointment of Resource Person 2 in the BDPI Cell of The Goa State Cooperative Bank Ltd..**

1. Post Applied For : \_\_\_\_\_
2. Name (in block letter) : \_\_\_\_\_
3. Father's name : \_\_\_\_\_
4. Present address : \_\_\_\_\_
5. Permanent address : \_\_\_\_\_
6. Mobile No. : \_\_\_\_\_
7. E-mail ID : \_\_\_\_\_
8. Sex (Male/Female) : \_\_\_\_\_
9. Marital Status : Married/Unmarried
10. Date of Birth : \_\_\_\_\_
11. Age : \_\_\_\_\_
12. State of Domicile : \_\_\_\_\_
13. Religion : \_\_\_\_\_
14. Category (General/ST/SC) : \_\_\_\_\_
15. Languages Known : \_\_\_\_\_
16. Computer skills : \_\_\_\_\_
17. Areas of expertise  
(relevant to the post applied for  
- experience in designing loan  
products/Credit Appraisal/  
DPR preparation/Project appraisal) : \_\_\_\_\_

18. Educational Qualifications (including Professional qualification, if any)

Exam	College	Board/University	Year of passing	Percentage	Division

19. 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

