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**THE HARYANA STATE CO-OPERATIVE APEX BANK LTD;  
(A Scheduled Bank)**

S.C.O. No.78-80, BANK SQUARE, SECTOR 17-B, CHANDIGARH  
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**Appointment of Resource Persons on Contract Basis**

The Haryana State Cooperative Bank invites applications for engagement of two Resource Persons on contract basis for establishment of Business Diversification and Product Innovation Cell (BDPIC) at Head Office, Chandigarh on consolidated remuneration of Rs. 75,000/- per month per resource person plus incentive as applicable upto 2<sup>nd</sup> February, 2027. The detailed terms and conditions, eligibility criteria experience, age, etc, can be accessed from the bank website <https://harco.bank.in/>

The eligible candidates may apply and submit their applications either personally or by post on the prescribed Performa duly filled, in the office of The Haryana State Cooperative Apex Bank Ltd., Sector-17B, Bank Square, Chandigarh, by 15-01-2026 till 5.00 P.M. The envelope should be super scribed with "**Application for the Post of Resource Person**". The applications if received after the due date will not be entertained.

The Managing Director/CEO of the Bank reserves the right to cancel appointment process without assigning any reason.

Managing Director/CEO  
The Haryana State Cooperative Apex Bank Ltd.  
Chandigarh.

**Cooperative Development Fund (CDF) - Establishment of Business Diversification and Product Innovation Cell (BDPIC) in Haryana StCB, Chandigarh**

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**(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 setup 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 model 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, DCCBs, NABARD, bankers and other stakeholder;
- 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.



**Staffing pattern of the BDPI Cell in StCBs**

1. The BDPIC 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 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., upto 2<sup>nd</sup> February, 2027.
  - 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 any discipline.
      - 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 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.

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**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 (Long 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 the 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.**

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**Performa**  
**Application for the post of Resource Person**

1.	Name:-				Paste a Passport Size Photograph
2.	Date of Birth:-		3. Gender:-		
4.	Full details of registered address for Communication:-				
Office:-					
Residence:-					
5.	<b>Application for the post of - Resource Person<sup>1</sup>/ Resource Person-2</b> (Tick as applicable)				
6.	<b>Educational Qualification(Please attach photocopy of certificate)</b>				
	Examination passed	Board/University	Year of Passing	Percentage%	DIV
Communication with Code Number				Mobile No:	
				Email Id:	
Languages Known			YES/NO		
English					
Hindi					
Others(Specify):					
7.	<b>Details Experience (Certificates to be attached with)</b>				
	Organization	Years of Working	Nature of Work	Designation	Reason of Leaving
a.					
b.					
c.					
d.					
e.	Any other work experience, if any (separate sheet may be attached)				

8.	Area of Expertise:	1.
		2.
		3.
9.	<i>Any other area of interest:</i> 1. Social Mobilization 2. Market Linkage 3. Financial Linkages (Including preparation of Detailed Project Report etc.,) 4. Infrastructure Development 5. Others(Specify):-	
10.	<i>Willingness to travel to remote villages for overnight stay</i>	YES/NO
11.	<i>Affiliations:</i>	
	1. Are you already identified by any District/State/Programme/Organization as a Resource Person? Give details	
	2. Have you developed any resource materials module? YES/NO, If yes please detail out	

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and nothing is concealed therein.

Date: -

Signature:-

Place: -

Name in Full:-

Contact No:-