

### **Expert - Banking Sector**

<b>Name of the Post</b>	<b>Expert - Banking Sector</b>
Level of Posting	Head office
No. of position	2
Type of appointment	Deputation (In case of public sector bank) or Direct contract (In case of private sector bank)
Remuneration Rs./ p.m.	Rs 65,000 PM
Reporting	Expert – Banking Sector will report to Deputy General Manager, Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd
Qualification	Post Graduate and preference will be given to CA/ ICWA/ M. Com/ MBA (Finance)/PGDBM in Finance/ Commerce.
Age	Should be less than 55 years
Experience	<p>Minimum 10 years of relevant experience in Bank / Financial Institution. Preference will be given to candidates possessing experience in working in livelihood promotion organization, handling business development services and monitoring team in credit operations. Experience in dealing with financial portfolio, coordinating with line departments. Experience in SHG financing and rural banking etc., experience in credit / recovery / NPA management is essential.</p> <p><u>Requirements:</u></p> <ul style="list-style-type: none"><li>— Proficiency in Computer Applications is a must.</li><li>— Good interpersonal and communication skills.</li></ul>

### **Roles and Responsibilities**

Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd under the aegis of RGAVP would provide timely and affordable credit to the poor SHG members of RGAVP. At State level, Expert – Banking Sector will work under the supervision of Deputy General Manager, Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd. Expert – Banking Sector shall have the following roles & responsibilities:

#### **1. Monitoring:**

- Monitor and extend required guidance and support to district level staff.
- Day to day monitoring of MIS/Reports and follow up with concerned staff for achieving the desired performance.

- Liaison with Rural development agencies and other line departments as required.
- Implementation of activities of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd.

## 2. Credit Flow:

- Ensure Credit flow to the needy members of SHGs as per Credit policy of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd.
- Implementation of Project lending, financing Farmer Producers Organisations (FPOs), Farmer Producers Groups (FPGs).
- Focus on livelihoods financing of poor.

## 3. Repayment:

- Close monitoring of performance in repayment to ensure rate above 98%.
- Devise and implement strategies to ensure prompt repayment and prevent addition of NPAs.
- To ensure participation of community at all level.

## 4. Deposits:

- Mobilization of savings from SHGs and their federations.
- Ensuring proper loan documentation and safe custody of same.

## 5. Trainings:

- To organize training programmes on Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd activities to community and staff.

## 6. Financial Inclusion:

- Ensure proper functioning of BC points and improve the business on a sustainable basis.

## 7. Others:

- Implementation of strategies so as to achieve the corporate objectives of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd.
- Participate in District level/Block level/VO/CLF level meetings.
- Any other works entrusted from time to time

### **Terms and conditions**

- The tenure of the Expert - Banking initially will be for one year from the date of joining which is extendable year to year basis based on Performance Appraisal and as per the requirement.
- The Expert - Banking will be paid the consolidated remuneration of Rs. 65,000/- per month.
- The appointee may be allowed for TA DA as per Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd provisions.
- The Expert - Banking can be terminated with notice of one month on either side or by depositing/paying one month's remuneration in lieu of notice.
- Appointee will not be entitled for any claim for service rendered after expiry of stipulated date of contract.
- Ensure honest and disciplined conduct in discharge of duties, any breach thereof, which in the opinion of management committee of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd and RGAVP is prejudicial to the interest of the Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd and RGAVP will render him/her liable for disciplinary action.
- Any financial or disciplinary misconduct if proven, after an enquiry shall entitle his/her termination with immediate effect.