

Notification no. - 97

Dated 16.04.2025

**Hiring of Consultants on Contract basis.****Important: LAST DATE OF RECEIPT OF APPLICATIONS – 12.05.2025 up to 5:00p.m.****BANK PROFILE:**

The Daman and Diu State Co-op Bank Ltd., having Head office at Daman and branches at Daman and Diu district, is looking for Consultant purely on contract basis.

The details are as below:

**1. AGE, QUALIFICATION & EXPERIENCE (As on 01.04.2025.)**

Sr. No	Name of the Post	No. of Posts	Age	Eligibility		Fixed Pay (Negotiable) per month	Performance-Linked Pay (%) of fixed pay (Max) per month
				Education qualification	experience		
1	Consultant – Credit Business & Operations	03 (02 for Daman /DNH, 01 for Diu)	35-65 years (Relaxable in deserving cases)	The applicants should be Graduate in any discipline from a recognized university or Bachelor's degree in Finance or Economics.	5 years of experience as an Officer level in Business Development, credit operations, NPA management or loan recovery	Rs. 50,000	100%

**2. CONTRACT PERIOD:**

The candidate shall be appointed on Contract Basis initially for a period of Six months and extendable on satisfactory performance and the Contract may be terminated by either side by giving one month notice.

He/ She shall not be entitled for any other allowances and benefits. However, for official tour and travel, Consultant shall be entitled for expenses at the level of Officer Grade-I of the Bank. No other facility will be provided by the Bank.

**4. LEAVE:**

Consultant shall be eligible for a total of 12 days leave per year, out of which not more than 4 can be taken at a time. His/ Her working hours shall be the normal hours of bank's working as applicable on all days except Sundays and holidays declared under N.I. Act. Balance of the leave shall not be allowed to be carried over to the next year.

**5. JOB PROFILE; ROLES & RESPONSIBILITIES:-**

The following are job profiles, roles and responsibilities of the Consultant:





**A. Consultant – Credit Business & Operations**

1. Identifying potential areas for credit growth and business expansion, mobilizing loans & deposits.
2. Overseeing pre- and post-disbursement supervision of loans.
3. Assessing, sanctioning, and documenting credit proposals.
4. Supporting loan recovery efforts and coordinating with branch managers.
5. Proactively preventing loans from slipping into NPA's (Non-Performing Assets).
6. Reviewing, implementing, and monitoring all banking operations and policies.
7. Drafting office notes, letters, official orders, and ensuring compliance with all bank-related matters.
8. Maintaining and updating records on a daily, monthly, and quarterly basis.
9. Ensuring strict adherence to regulatory requirements set by RBI, NABARD, and RCS.
10. Performing any other responsibilities as may be assigned by the Administrator/MD.
11. The Consultant's services may be utilized across Dadra & Nagar Haveli, Daman, and Diu, as per the Bank's discretion.

**Performance-linked pay & Benchmarking**

12. To incentivize performance, performance-linked pay (PLP) shall be awarded based on achievement of predefined targets. The performance-linked pay shall be calculated based on the following rating system:

**Performance-Based Incentive**

Sr. no.	Benchmark Achievement per quarter ended			Performance linked Incentive (% of Fixed Pay)
	Daman	Diu	DNH	
01.	₹4 Cr Loan Disbursement, ₹2 Cr NPA Recovery and ₹4 Cr Deposit.	₹2 Cr Loan Disbursement, ₹2 Cr NPA Recovery and ₹1.6 Cr Deposit.	₹2 Cr Loan Disbursement and ₹2 Cr Deposit.	20%
02.	₹6 Cr Loan Disbursement, ₹3 Cr NPA Recovery and ₹8 Cr Deposit.	₹3 Cr Loan Disbursement, ₹3 Cr NPA Recovery and ₹3.6 Cr Deposit.	₹3 Cr Loan Disbursement and ₹4 Cr Deposit.	50%
03.	₹10 Cr Loan Disbursement, ₹4 Cr NPA Recovery and ₹10 Cr Deposit.	₹5 Cr Loan Disbursement, ₹4 Cr NPA Recovery and ₹4 Cr Deposit.	₹5 Cr Loan Disbursement, and ₹5 Cr Deposit.	100%

**6. SELECTION PROCEDURE:**

The eligible candidates will be called for personal interaction and the decision of the Bank in his / her regard shall be final.

**7. SUBMISSION OF APPLICATION:**

Applicants have to submit their applications in the given format (ANNEXURE – A)

**Last date for receipt of application is 12.05.2025 up to 5:00p.m.** No application shall be entitled beyond the stipulated date. Incomplete applications will be rejected.





Address the application, Superscribing "Application for the post of Consultant" and send it to below stated address:

General Manager (Administration),  
The Daman & Diu State Co-op Bank Ltd.,  
Head Office : H.N0. 14/54,  
1<sup>st</sup> Floor, Dilip Nagar,  
Nani Daman-396210.  
E-mail: [adm@3dcoopbank.in](mailto:adm@3dcoopbank.in)  
Web Site: <https://3dcoopbank.in>.

**8. GENERAL INSTRUCTIONS:**

- a) While applying for the post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above and that the particulars furnished are correct in all respects. 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 or false information or has surpassed any material fact(s), his/ her candidature will automatically stand cancelled. If any of the above short coming(s) is/ are detected even after appointment, his/ her contractual appointment is liable to be terminated without any notice.
- b) In case of suitable and deserving cases, any of the requirements and conditions of eligibility mentioned above, may be relaxed at the discretion of the Management. The Management reserves the right to fill or not to fill the above advertised position without assigning any reason thereof.
- c) Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him/ her right to be called for interview.
- d) No TA/DA will be payable for appearing in the interview.
- e) In case of any doubt/clarification please contact below:

General Manager (Administration)  
The Daman & Diu State Co-op Bank Ltd.,  
Head Office : H.N0. 14/54,  
1<sup>st</sup> Floor, Dilip Nagar,  
Nani Daman-396210.  
Phone : 9824115885.  
E-mail: [adm@3dcoopbank.in](mailto:adm@3dcoopbank.in)  
Web Site: <https://3dcoopbank.in>.

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**ANNEXURE – A****APPLICATION FOR THE POST OF CONSULTANT ON CONTRACT**

To,  
 General Manager (Administration),  
 The Daman & Diu State Co-op Bank Ltd.,  
 Head Office : H.NO. 14/54,  
 1<sup>st</sup> Floor, Dilip Nagar,  
 Nani Daman-396210

Paste Recent  
 Passport Size  
 Photograph &  
 Sign across

With reference to your advertisement on Bank's website dated. \_\_\_\_\_, I  
 submit my application in prescribed format.

Application for the post of Credit Business operation

1.	Name (in full): (In Block Letters)	
2.	Address for Correspondence:	
3.	Permanent Address	
4.	a. Date of Birth (As per School leaving Certificate): (DD-MM-YYYY)	
	b. Age in completed years as on 01.04.2025:	
5.	Contact Details:	
	a. Mobile No.	
	b. Landline No.	
	c. Email Id.	
6.	Gender:	
7.	Nationality:	
8.	a. Birth Place:	
	b. Native Place:	
9.	Religion:	
10.	Category (General / SC/ ST / OBC.	
11.	Domicile of	
12.	Marital Status:	
13.	Father's/ Husband's Name:	



14.	Education Qualification			
Sr. No.	Qualification/Certification	Board / University	Year of Passing	Percentage/ Final Result.
1.				
2.				
3.				
4.				
5.				
6.				

(Copies of all educational qualifications are to be attached).

15.	Experience -						
Sr. No.	Name of Bank/Company	Designation	Duration		Responsibility	Pay Scale	Extra Ordinary Achievements
			From	To			
16.	a. Retired /VRS/ Superannuation:						
	b. Date of Retirement:						
	c. Total Years of Services:						
17.	Specific experience of working if any:						
18.	a. Details of Present Employment:						
	b. Organization						
	c. Full Address:						
	d. Position:						
	e. Reporting to:						
	f. Salary/ Compensation presently drawn:						
	g. In Rural/ Semi Urban Branches with Period & Capacity:						

19.	Give Brief on suitability of yourself for the post: - (Not More than 1000 words)
20.	Any special achievements with respect to the applied post :- (Not More than 200 words)

**DECLARATION:**

I hereby declare that the particulars furnished above are true and correct to the best of knowledge and belief and 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 relative advertisement, my candidature/ appointment for the said post is liable to be cancelled/ terminated at any stage and if appointed, my services are liable to be terminated. I am willing to serve anywhere in India.

I hereby agree that any legal proceeding in respect of any matter of claims or disputes arising out of this application and/ or out of said advertisement can be instituted by me only at Daman and Courts/ tribunals/ forums at Daman undertake to abide by all the terms & conditions mentioned in the detailed advertisement.

(Signature of Applicant)

Place:

Date:

**Enclosures:** (Self certified copies of)

1. Aadhar Card.
2. PAN Card.
3. Birth Certificate/School Leaving Certificate.

4. Educational Qualification.
5. Experience Certificate.