

## **REQUIREMENT OF OFFICER IN UGB TO MONITORING OF NPA ACCOUNT AND SMA ACCOUNT IN BRANCHES**

Uttarakhand Gramin Bank, Dehradun (herein after referred to as 'the Bank') invites applications for the post of officer for follow up of NPAs and SMAs accounts .

1. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the date of eligibility.
  2. The applicant should have retired on superannuation on completing 60 years of age and having good health and track record and should not have undergone any punishment in disciplinary action by Bank in preceding 5 years prior to his retirement. No case by CBI or other Law Enforcement Agency should be pending against the candidate at the time of application or has been convicted in criminal case. Officers, who have been retired under Voluntary Retirement Scheme/Compulsory Retirement Scheme/Exit option Scheme etc or dismissed/terminated by the Bank are not eligible to apply.
  3. The applicant's age should not be more than completed 64 years as on 01.10.2023.
  4. The selection process consists of shortlist and interview.
  5. The period of engagement shall be for a period of one year. The services shall be extended for a maximum period of two years or attaining 65 years of age, whichever is earlier and subject to half yearly review.
  6. Candidates are required to submit all required documents (ID proof, age proof, educational qualification, experience, caste/EWS certificate, wherever applicable etc.) failing which their application/ candidature will not be considered for short listing/ interview.
  7. Candidature/ Short listing of a candidate will be provisional and will be subject to satisfactory verification of all details/ documents with the originals when a candidate reports for interview (if called). The candidate should submit self attested photocopies of these documents at the time of Interview (i) Certificate/letter given by the Employer at the time of retirement. ii) Service Certificate issued by the employer at the time of retirement. Iii) Pan card iv) Aadhar Card v) Residence Proof vi) Caste/EWS/OBC Non Creamy Layer Certificate (if applicable).
  - 8 Only the retired officers from Scale –I to Scale –III from UGB/SBI/Any other RRB sponsored by SBI/Any Commercial Bank may apply. (Agreement to be extendable on annual basis for one year, subject to satisfactory performance to be evaluated by the Bank).
- Interested candidates must send the application by post or deliver by hand to

The General Manager ( Administration ),  
Uttarakhand Gramin Bank,  
Head Office – 18, New Road,  
Dehradun - 248 001  
Tel - 0135 -2710660, 2710661

The application can be downloaded from our bank website [www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com) . The last date for submission of applications at above-mentioned address is 25.11.2023. Applications received after the last date will not be entertained.

The Bank shall have the right to cancel and extend the time line for submission of application if required. Further, the Bank reserves the right to accept or reject any application, or all the offers without assigning any reason thereof.

The appointment of the officer will initially stand for the period of one year. However, the agreement may be extended for next 12 months on the same terms and conditions, subject to the satisfactory assessment in the annual review of the performance of the officer.

The Bank reserves the right to alter the schedule reflected in this document or to change the process or procedure to be applied. The Bank also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to any person submitting their application.

On receipt of intimation from the Bank regarding acceptance of the Application, the successful candidate shall be bound to implement the Contract from the date specified therein. The successful candidate shall sign an Agreement in accordance with the extant provisions and shall be liable to pay the appropriate and required stamp duty amount on the said Agreement in accordance with the Stamp laws in force in Uttarakhand.

The Agreement will be executed between the Bank and the successful candidate. It is mutually agreed that the original Agreement will be retained by the Bank and certified copy of Agreement will be retained by the successful candidate.

With an aim to have better monitoring of NPA account of 288 branches at regional offices in all the 13 districts of our State, there is need to setup a war room . The war rooms at RO level will be provided with 2

(two) retired officers for follow up of NPAs and SMAs. This war room is essentially a management process integral to the establishment of sound monitoring of all advances account and effective controls. This is also regarded as part of a bank's early warning system to ensure timely detection of serious errors and irregularities, which also helps in averting fraudulent advances in banks.

### **Types of activities to be covered.**

1. The main role of empanelled officer is to monitoring of NPA account and SMA account.
2. The empanelled officer will submit the monthly report on the prescribed format for monitoring of NPA account and SMA account to Manager (Business) of the respective region.

### **3. Empanelment of Officer**

The following selection process will be adopted by the Bank for empanelment of retired official for the purpose of monitoring of NPA account and SMA account of branches:--

Application will be displayed on Notice Board at Head Office and Regional Offices of the Bank along with website of the Bank and to be submitted to our bank's Head Office at the above address.

#### **(a) Eligibility**

1. The Official **should be of scale –I to Scale –III, superannuated** from our UGB/SBI/Any other RRB sponsored by SBI/Any Commercial Bank may apply.
2. Those **going to superannuate within next 6 months** may also apply.
3. The cut-off date for eligibility will be 1<sup>st</sup> April of that year, for example current empanelment cut-off date will be 01.04.2023.
4. There should not be gap of more than 2 years from the date of superannuation on date of appointment at the first occasion and later on there should not be gap of one year for subsequent renewals.
5. Proposed maximum tenure of the officer for monitoring of NPA account and SMA account, is 5 years.
6. The Superannuated official should be below age of **64 years** as on **1st April** of respective year for renewal of agreement.
7. The ex-officers will be empanelled initially for a period of 1 year. If their performance is satisfactory and depending on their suitability and requirement of the Bank, the period of empanelment will be extended/renewed for a further period of 12 months in each instance till they attain the age of 65 years as per point 4 above, keeping in view his/her good health appropriate for the work and level of expertise.
8. The retired official **should have completed minimum 2 years of Branch Manager** with satisfactory track record while in active service & also have well experience in **advances department**.
9. The retired official **should have not been penalized in preceding 5 years prior to his retirement** through disciplinary proceeding while in active service, except punishment by way of censure.
10. The retired official **should be medically fit** which should be certified by our sponsored Bank's Doctor with all normal pathological test.
11. The retired official **should be fluent in both Hindi & English languages**.
12. Those on medical leave **exceeding four months in the last year** of their service shall not be eligible to

apply.

### **(b) Process of Selection**

#### **Initial Screening**

The concerned retired officer will apply to the General Manager (Administration), Head office Dehradun. He/ She has to indicate his place of residence i.e., home-center.

The Bank will award marks out of 50 to each officer on following criteria: ----

Parameters	Max Marks	Criteria of Marks Awarded			
1] Experience as BM	10	10	8	6	4
		For More than 5 Years	For 4 Years	For 3 Years	For 2 Years
2] Advances Background	10	10	8	6	4
		For More than 5 Years	For 4 Years	For 3 Years	For 1 Year
3] AARF for last 3 years (average)	10	10	8	7	6
		For Above 95	For 90-95	For 85-89	For 60-84
4] CAIIB/ JAIIB	10	10	7		0
		For BOTH parts	For JAIIB		For No JAIIB/CAIIB
5] Education Qualification	10	10	8	4	
		For Post Graduate	For Graduate		For Non-graduate
Total	50				
* In case of non-availability of AARF of other bank's officer, these marks will be normalised					

#### **(c) Interview Process**

Those scoring 50% marks in above parameters will be considered for interview.

Interview will be of 50 marks out of which officers scoring min 50% marks (i.e. 25 marks) will be considered for inclusion in Merit-list. Final offer for empanelment will be in the order of rank of combined merit.

The validity of the penal of shortlisted candidates will be for 1 year.

#### **Other Terms and Conditions of Empanelment:-**

- The Bank may cancel/terminate the contract of the empanelment at any time without assigning any reason whatsoever. However, following indicative performance parameter may be used for termination of empanelled officer :
  - The empanelled officer is unable to address the assigned works as expected by the Bank.
  - Quality of the assigned work is not up to the satisfaction of the Bank.
  - The empanelled officer is found lacking in honesty, integrity and confidentiality.
  - An agreement shall be entered into with each empanelled officer for monitoring of NPA account and SMA account specifying the penalty clauses as may be decided by the appointing authority.

2. If in the opinion of Regional Manager/GM the work/conduct of officer is not found up to the mark, then he may recommend to the Chairman for the termination of services after giving notice of 15-days to officer. Chairman shall be the authority for his/her termination.
3. Service Level Agreement (SLA) duly stamped, specifying the penalty clauses as may be decided by the appointing authority, will be taken from the officials selected for empanelment.
4. After completion of one month, 1 day leave per month on proportionate basis will be permissible. Leave for more than 1 day in a month can be sanctioned if the concerning officer has not availed leave for previous months. But at the end of each calendar year these permissible leave will not be accumulated and will automatically be cancelled.
5. An officer shall be eligible to take up to **2 months leave not exceeding 15 days** at a time in each quarter on loss of remuneration & any other reimbursements.
6. Bank reserves the right to put a system in place to **check the attendance** of concerned officer.

#### **4. Accountability:**

Accountability of officer may be examined in accordance with the Bank's extant instructions/service rules as the case may be for failure to comment on the following areas, which could have been ascertained by him/her with the exercise of due diligence.

The authority for fixing up accountability for the officer (If Internal) vests with his controller.

**5. Remuneration:** The remuneration of the officer is fixed with the approval of the Board as under:-

# The **fixed sum of Rs.25000/-** shall be payable per month for full attendance.

# **TDS/Income Tax rules shall apply** as per extant IT Act.

# **No TA/DA/Leave shall be granted** to either working/retired official for the purpose of appearing in interview.

# No other payment will be made to them in the form of salary/allowance/out-of-pocket expenses/conveyance etc., except those mentioned above.

# **No TA/DA & Leave shall be granted** to either working/retired official for the purpose of appearing in interview.

#### **6. Functionality:**

The officer shall not disclose directly or indirectly any information, materials and details of the Bank's infrastructure/systems/equipment, etc. which may come to the possession or knowledge of the officer during the course of discharging contractual obligations in connection with this agreement, to any third party and shall at all times hold the same in strict confidence. The officer shall treat the details of the contract as private and confidential. The officer shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the prior written consent of the Bank. The Bank shall take all appropriate actions with respect to officer to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied.

सेवा में,

महाप्रबन्धक (प्रशासन)  
उत्तराखण्ड ग्रामीण बैंक  
प्रधान कार्यालय, 18 न्यू रोड,  
देहरादून – 248 001

स्वप्रमाणित  
फोटो

महोदय,

अधिकारी पद (monitoring of NPA account and SMA account) कार्य हेतु सूचीबद्ध करने हेतु आवेदन पत्र  
विवरण :

1	नाम	
2	पिता का नाम	
3	जन्म तिथि	
4	क- बैंक का नाम जहां से सेवानिवृत्त हुए हैं	
	ख- शाखा कार्यालय जहां से सेवानिवृत्ति हुए	
	ग- सेवानिवृत्ति के समय पद/स्केल	
	घ- सेवानिवृत्ति यदि उत्तराखण्ड ग्रामीण बैंक से नहीं तो प्रमाण पत्र Annexure – A पर	
5	सेवानिवृत्ति की तिथि	
6	पी.एफ.सं०/कर्मि सं०	
7	वर्तमान निवास स्थान व पत्र व्यवहार का पूर्ण पता	
8	स्थायी पता	
9	मोबाइल/लैण्डलाइन नं०	
10	ई-मेल आईडी	
11	क-शैक्षणिक योग्यता	
	ख- JAIIB/CAIIB की स्थिति	
12	सेवानिवृत्ति के पूर्व 3 नियुक्तियों का विवरण	1.

	तिथि सहित	2. 3.
13	<u>ऋण/एनपीए</u> अनुवर्तन के अनुभव का विवरण—	
14	वर्तमान में यदि कोई कार्य कर रहे हो तो उस का विवरण—	
15	सेवा कार्यकाल के दौरान अनुशासनात्मक कार्यवाही कोई हुई हो तो उसका विवरण	
16	संलग्न किये गये केवाईसी का विवरण	Aadhar No. PAN No.
17	सेवानिवृत्त होने से पूर्व के एक वर्ष में लिए गए चिकित्सा अवकाश की अवधि	
18	बैंक द्वारा सूचीबद्ध किये जाने की दशा में आपका सामान्य निवास स्थल का पूर्ण पता	
19	शाखा प्रबन्धक के रूप में अनुभव	वर्ष ..... माह .....
20	अन्य विवरण	

मैं वचन देता हूँ कि बैंक के कार्य क्षेत्र में कहीं भी कार्य करने के लिए सहमत हूँ।

मैं घोषणा करता हूँ कि मेरे द्वारा प्रस्तुत उपरोक्त जानकारी सत्य है। असत्य पाये जाने पर मेरी पात्रता निरस्त कर दी जाए।

स्थान :

दिनांक :

आवेदक के हस्ताक्षर  
नाम —  
संलग्नक — यथोपरि

(On Bank's Letter Head)

**Annexure – A**

This is to certify that Sri/Smt .....S/o/W/o Sri.....  
was retired from our Bank on .....as scale .....Officer. He/She is having .....  
years of experience as Branch Manager. He is also having ..... years of experience as  
Bank Officer in our bank. No major penalty was /has been imposed on him/her till  
his/her retirement. He/She availed Medical Leave for .....days in the last year of  
his/her service.

This certificate has been issued at the specific request of Sri/Smt..... to  
apply him for empanelment as officer for monitoring of NPA account and SMA  
account at Uttarakhand Gramin Bank, Head Office, Dehradun.

**Authorized Signatory**

With Seal & date