

# BIHAR VIKAS MISSION

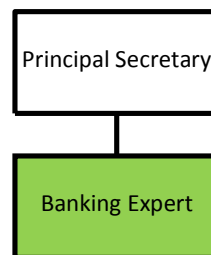
## Job Description



### 1. General Information

<b>Position Title:</b>	<b>Banking Expert</b>
<b>Reports to:</b>	<b>Principal Secretary – Finance Department</b>
<b>Department:</b>	<b>Bihar Vikas Mission</b>
<b>Job Code:</b>	

### 2. Organization Chart



### 3. Key Accountabilities

#### Strategizing and Expert Advisory

- Provide planning, coordination and monitoring support to Department with specific focus on all types of loans (Education loan, Weaver loan, Atal Pension Scheme, Pradhan Mantri Jan Dhan Yojana) and Direct Benefit Transfer (DBT) schemes, in convergence with other related Departments
- Provide required guidance and support in planning, implementation and monitoring of Central and State-level schemes and programs related to banking sector
- Assist the Department in understanding and interpretation of applicable (Central and State) banking rules and regulations, guide incorporation of new regulations and ensure compliance of all Department programs and activities
- Provide guidance and support in coordination with Reserve Bank of India and ensuring compliance with directives and guidelines issued from time to time
- Oversee and guide work related to institutions like NABARD in terms of preparing reports for PLP meeting, inspection of co-operative banks etc.
- Facilitate establishment and / or strengthening of systems and processes for customer service and addressing public grievances and guide Department functionaries in usage of the same
- Conduct domain research and provide insights and perspective to ensure incorporation of best practices and latest trends and technologies in banking from across different states and facilitate management decision-making
- Support the Department in required process and system reforms to ensure effective implementation of the Department's strategic plan and its continuous monitoring, as required
- Liaise with relevant officials in the concerned Department to develop ideas and plans to address other Departmental priorities related to banking and financial matters and undertake strategic and operational planning exercises
- Assess how the training facilities for concerned functionaries in the Department needs to be strengthened and updated and provide recommendations to senior Department officials (Principal

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Secretary, Secretaries etc.)

- Establish and / or build partnerships with important and relevant national level bodies and organizations like Ministry of Finance, Reserve Bank of India, NABARD, National Housing Bank, Small Industries Bank of India and other leading national financial institutions

### Continuous Improvement

- Identify opportunities for continuous improvement of systems, processes and practices taking into account international and national best practices, in order to facilitate cost optimization and productivity improvement

### Policies, Systems, Processes & Procedures

- Recommend improvements to functional procedures and follow all relevant departmental policies, processes, standard operating procedures and instructions so that work is carried out in a controlled and consistent manner

### Related Assignments

- Perform other related duties or assignments as and when required

## 4. Qualifications and Experience

### Minimum

- Bachelor's degree or higher (full time) in any discipline.
  - Minimum 10 years of post-qualification experience in the domain of Banking / Finance.
- OR**
- Retired officers, not below Scale-IV, from any nationalized bank in India.
- OR**
- At least 10 years of post-qualification experience in Indian Administrative Services / 15 years of post-qualification experience in State Administrative Services (last held position should not be lower than Joint Secretary or equivalent level) with minimum 3 years of experience in the domain of Banking / Finance

### Preferred

- Less than 65 years of age as on 1<sup>st</sup> January 2020.
- Experience in planning and implementing banking-related projects at central / state-level, monitoring compliance with relevant regulations and establishing mechanisms for customer service
- Proven track record of working with state / central government organizations / bilateral / multilateral organizations on programs of similar nature and size (such as RBI, World Bank, DFID, UNDP, ADB etc.)
- PG Diploma (2 years full time) or Master's degree or higher (full time) in Business Administration / Management / Finance / Commerce / Economics
- Certificates / Courses in relevant areas will add weight to the candidature
- Honors / Awards in relevant area will be an added advantage

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### 5. Knowledge and Other Skills

- Strong numerical, analytical, interpersonal and networking skills
- Excellent knowledge of Central and State-level banking rules, regulations and compliances
- Excellent knowledge of financial management and banking systems, techniques and best practices
- Experience of policy / process design, operations management in the domain of banking & finance
- Fluency in written and spoken English and Hindi