THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LTD., HEAD OFFICE, GOVERNORPET, VIJAYAWADA – 520 002

NOTIFICATION

Appointment of CHIEF BUSINESS DEVELPOMENT OFFICER (CBDO) on contractual basis for APCOB & DCCBs

Applications are invited from eligible candidates for the post of **CHIEF BUSINESS DEVELOPMENT OFFICER (CBDO)** on contractual basis for APCOB & DCCBs**.**

Schedule of events:

Opening date of Applications: **28.09.2026**

Last date for applications: **07.10.2026**

I. Roles& Responsibilities:

1. Business Strategy, Planning & Growth

- Formulate and coordinate business development strategies for APCOB and DCCBs, aligned with their respective business plans, strategic objectives, market potential and long-term goals.
- Develop actionable business plans for identified priorities and facilitate their effective implementation across APCOB and DCCBs.
- Drive sustainable growth in deposits, advances, fee-based income and other banking business, by identifying potential sectors, geographies, customer segments and emerging business opportunities.
- Identify opportunities for expanding market reach, customer base and business volumes, taking into account the respective markets and customer segments of APCOB and DCCBs.
- Monitor and review business performance against approved plans and targets, analyse gaps/variations and recommend timely corrective measures.
- Provide strategic recommendations to Management for improving business growth, profitability and market position.

Head office: #27-29-28, N.T.R Sahakara Bhavan, Governorpeta, Vijayawada – 520002, N.T.R. Dist., Andhra Pradesh.
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- Develop business models for effectively leveraging the DCCB–PACS network as a last-mile channel for customer acquisition, agriculture/rural credit, deposits, Government schemes, digital products and other permissible banking business.
- Develop measurable annual/quarterly business KRAs for APCOB/DCCBs covering deposits/CASA, advances, customer acquisition, fee income, branch productivity and other identified business parameters and periodically report achievement thereof.

2. Deposit, CASA, Credit & Institutional Business Development

- Formulate strategies for strengthening low-cost deposits, CASA and long-term resource mobilisation, and monitor deposit mobilisation campaigns, special business drives and other liability-growth initiatives.
- Identify branches/units where deposits, advances, CASA or other business is below potential, analyse the reasons and available market opportunities, and formulate practical business improvement strategies.
- Identify Government Departments, Government Corporations, educational institutions, temples, local bodies and other eligible institutions having potential for mobilisation of deposits/business, and provide actionable leads to the concerned branches/DCCBs.
- Facilitate sustainable expansion of asset business across suitable sectors and customer segments, consistent with the policies and risk appetite of the respective institutions.

3. Product Development, Digital Business & Customer Proposition

- Facilitate the development, introduction, modification and effective promotion of suitable deposit, loan and other banking products/services based on customer needs and market requirements.
- Identify and develop distinctive customer value propositions and differentiating "WOW" factors for products and services offered by APCOB and DCCBs, and facilitate their effective positioning and utilisation.
- Promote digital banking, alternate delivery channels and technology-enabled products/services for increasing customer outreach, convenience and business volumes.
- Identify and facilitate innovative business initiatives and new delivery/business models suitable for APCOB and DCCBs.

4. Customer Segmentation & Rural Market Development

- Develop customer segmentation strategies based on occupation, livelihood, cropping patterns, economic activities, income levels and banking behaviour.
- Promote targeted business initiatives for farmers, agricultural labourers, tenant farmers, SHGs, JLGs, FPOs, rural artisans, rural youth, pensioners and other identified customer segments for expanding outreach and deepening market penetration.
- Study emerging business opportunities across different sectors in the State and facilitate convergence with Government schemes, developmental programmes and institutional initiatives for customer benefit and business expansion.

5. DCCB & Branch Business Transformation

- Work closely with DCCBs in assessing their business potential, identifying performance gaps and facilitating appropriate business development interventions.
- Identify branches with low business/viability, study operational and business-related gaps/lapses, assess the actual potential available in their command area and suggest practical measures for improving business performance and viability.
- Identify branches/DCCBs that have achieved good business growth through successful initiatives, study the practices adopted and facilitate their replication across other suitable branches/DCCBs.
- Promote sharing and adoption of successful business practices and strategies across DCCBs.
- Facilitate common and coordinated business initiatives between APCOB and DCCBs for strengthening the overall cooperative banking network.

6. Marketing, Customer Acquisition & Business Partnerships

- Formulate and coordinate appropriate marketing, branding, customer outreach and business promotion strategies for strengthening the market presence of APCOB and DCCBs.
- Facilitate customer acquisition, customer retention and increased utilisation/cross-utilisation of the Bank's products and services.
- Explore and facilitate suitable institutional tie-ups, partnerships and other business arrangements for expansion and diversification of business.

- Identify opportunities for leveraging the institutional network of APCOB and DCCBs for development of new business.

7. Market Intelligence, Benchmarking & Business Analytics

- Benchmark the business practices, products, delivery channels, digital initiatives and customer service standards of leading commercial banks and other financial institutions, and recommend suitable practices for adoption by APCOB/DCCBs.
- Analyse business data, market trends, customer behaviour and competitive developments to identify business opportunities, performance gaps and emerging challenges.
- Provide data-driven insights and actionable recommendations to Management for business planning and decision-making.

8. Field Engagement, Capacity Building & Implementation Support

- Undertake extensive field visits to APCOB branches, DCCBs and DCCB branches across the State to assess business potential, identify gaps and provide strategic and practical guidance for business growth.
- Submit actionable suggestions to Management based on field observations, market intelligence, customer feedback and business performance.
- Organise and conduct workshops, training programmes, capacity-building initiatives, awareness campaigns and business development sessions for field-level functionaries.
- Provide continuous handholding, mentoring and support to branches and business units in implementing business development plans, improving customer outreach and enhancing overall business performance.

9. Profitable Growth, Risk Alignment & Performance Governance

- Ensure that business development initiatives are oriented towards sustainable and profitable growth and aligned with the long-term objectives of APCOB and DCCBs.
- Ensure that business expansion is pursued with due regard to asset quality, regulatory requirements, approved policies and the risk appetite of the respective institution.
- Coordinate with concerned business verticals, functional departments and DCCBs for effective implementation of business strategies and periodically evaluate their effectiveness.

- Recommend modifications/corrective measures wherever required based on performance outcomes.
- Submit periodic reports to Senior Management and other competent authorities covering business performance, major initiatives, performance gaps and areas requiring intervention.

10. Other Responsibilities

- Undertake such other functions and responsibilities relating to business development as may be assigned by the Senior Management/Board of Management from time to time.

II. ELIGIBILITY CRITERIA:

1. Age as on **01.09.2026**: Minimum – 40 Years; Maximum – 62 Years

2. **Educational Qualification**:

   - **Mandatory**: Graduate from recognised University/Institution.
   - **Desirable**: MBA/PGDM in Management/Marketing/Finance/Banking, CAIIB or other relevant professional qualification.

3. **Work Experience**:

   i. Mandatory Experience:
   - Minimum 15 years of experience in banking/financial services, with at least 5 years in a senior leadership/business management role involving responsibility for a region/zone/business vertical/large portfolio or multi-branch network.
   - The candidate should be serving, or should have served, at Scale-V or above in a Scheduled Commercial Bank/Regional Rural Bank/Cooperative Bank, or in an equivalent senior management position in a reputed private sector bank/financial institution.

   ii. Desirable additional experience:
   - Preference shall be given to candidates having demonstrated and quantifiable achievements in business growth, deposits/CASA mobilisation, retail/agri/MSME lending, branch productivity, customer acquisition, product development or business turnaround.

- Experience/exposure in Rural Banking, Agriculture Finance, MSME, Financial Inclusion, SHG/JLG/FPO financing, Government business or rural distribution networks will be an added advantage.

III. TERMS OF CONTRACT:

The CHIEF BUSINESS DEVLOPMENT OFFICER (CBDO) would oversee the functioning of the Bank's Business Development of APCOB & DCCBS for a contractual term of one (01) year initially, extendable annually based on performance and requirement of the Bank.

IV. REMUNERATION AND OTHER PERKS & ALLOWANCES:

The selected candidate will be paid a consolidated monthly remuneration which will be market-linked and commensurate with qualification, experience, current/last drawn compensation and suitability, within the limits approved under the Bank's Contractual Appointment Policy.

V. LEAVE:

During the period of contractual engagement, the candidate will be eligible to avail Paid Leave @ 1 day for each completed month, maximum 12 days over a period of 12 months, without carry forward facilities of accumulated leave. Leave may be availed not exceeding 4 days at a stretch. Any other absence shall be treated as on Loss of Pay affecting the Fixed Component of the compensation package. Accumulated leave shall not be eligible for encashment.

VI. PLACE OF POSTING:

The Andhra Pradesh State Co-operative Bank ltd., Head Office, Governorpet, Vijayawada, Andhra Pradesh

VII. SELECTION PROCEDURE:

1. Selection will be through interview and Personal interaction on the basis of eligibility, experience, qualification & performance during interview/interaction. Merely satisfying the eligibility norms do not entitle a candidate to be called for Interview. APCOB reserves the right to call only the requisite number of candidates for the Interview after preliminary screening/ short listing with reference to candidates' qualification, experience, profile vis-a-vis job requirements, etc.
2. The candidates shortlisted for interview shall share a 3-year Business Transformation Strategy for APCOB and DCCBs covering deposits/CASA, agriculture/MSME/retail advances, PACS-led business acquisition, digital channels, product innovation, branch

productivity and profitability, before the interviews as per communication from bank during the selections process.

3. All further announcements/ details pertaining to this process will be provided only on the bank's website www.apcob.bank.in from time to time.

VIII. APPLICATION GUIDELINES:

1. Candidates can apply for the post from **28.09.2026 to 07.10.2026** in the prescribed proforma application available in the Bank's website www.apcob.bank.in.
2. Candidates must submit their application form through **post/email**, in the prescribed format, along with self-attested supporting documents of age proof, educational qualification, experience and other credentials with the prescribed fee of Rs.1000/- by way of Demand Draft favouring" THE ANDHRA PRADESH STATE COOPERATIVE BANK LTD" payable at Vijayawada OR through NEFT/IMPS/UPI for the details given below:

   A/c No: 610000006843
   A/c Name: APCOB-HRMD
   IFSC: APBL0000002

3. Candidates working in Government/Pubic Sector Undertakings/Commercial banks should apply through proper channel. In case, the candidate anticipates any delay in forwarding his/her application for want of employer recommendation, he/she may submit advanced copy of application along with all the requirements (except employer recommendation) before the last date i.e., **07.10.2026** However, the application, duly recommended by the employer, shall reach the Bank by **13.10.2026**.
4. Applications should be addressed to the General Manager (HRMD), The A.P. State Cooperative Bank Ltd, NTR Sahakara Bhavan, D No. 27-29-28, Governorpet, Vijaayawada-520002 and the envelope containing the application should be super scribed" APPLICATION FOR THE POST OF CBDO, APCOB & DCCBs."
5. Applications not complying with the conditions of age, qualifications, experience, fee, proceedings if any, etc., will be summarily rejected.

IX. GENERAL GUIDELINES:

1. Incomplete applications and / or applications without aforesaid documents will be rejected outright without assigning any reason thereof.
2. The Bank reserves right to alter, modify or change the eligibility criteria and/ or any of the other terms and conditions spelt out in this Notification.

3. The Bank takes no responsibility for any delay in receipt or loss in postal transit of any application or communication.
4. While every effort will be made by Bank to ensure that the intimation to the eligible candidates shortlisted for attending the Personal Interview will be sent sufficiently in advance, the Bank will not be held responsible for delay in receiving the intimation by the applicant for any reason whatsoever.
5. No travelling Allowance is payable to candidates who are called for interview.
6. Any resultant dispute arising out of this notification shall be subject to the sole jurisdiction of the courts situated in Vijayawada.

X. DISCLAIMER:

In case it is detected at any stage of selection that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his /her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated. Decision of APCOB in all matters regarding eligibility and selection would be final and binding on all candidates. No representation or correspondence will be entertained by APCOB in this regard.

Vijayawada
Date: 28.09.2026

Sd/-
General Manager (HRMD)