



दि दमण एवं दीव राज्य सहकारी बैंक लिमिटेड
THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.
(RBI LICENSE No. Dos. RO (AH). REG/LIC.S-2187/04.36.000/2023-24 dtd.07-March-2024)
ADMINISTRATION DEPARTMENT
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DDSTCB/ADM/59/INTERNSHIP/2026-27/107

30TH APRIL 2026

NOTICE

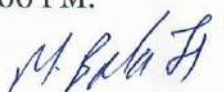
STUDENT INTERNSHIP SCHEME (SIS) 2026-27 – SKILL DEVELOPMENT & CO-OPERATIVE BANKING EXPOSURE PROGRAMME – DDSTCB

As you may be aware, The Daman & Diu State Co-operative Bank Ltd. (DDStCB) plays a vital role in promoting co-operative banking and financial inclusion in the Union Territory of Dadra and Nagar Haveli, Daman and Diu. In the evolving banking environment, there is an increasing need to build a pipeline of skilled human resources familiar with banking operations, particularly in the co-operative sector.

2. Accordingly, with the approval of the Administrator, the DDStCB has come out with a Student Internship Scheme (SIS) 2026-27 with the objective to help talented students to learn the techniques of conducting research using primary as well as secondary data by assigning them short-term tasks/projects/studies, useful and relevant to the bank, who are pursuing their Graduation or Post-graduation in Agriculture (including Veterinary, Animal/Food Nutrition), Agri-business, Social Studies, Economics, Banking, Finance and Management from Institute/University of repute. The details of the Student Internship Scheme 2026-27 of DDStCB together with the honorarium payable are given in Annexure-I.

3. The model format of application in which interested students may submit their applications through their respective Colleges/Institutes/Universities along with their recommendations, is given in Annexure-II. The duly recommended applications may be forwarded to the General Manager (Administration), The Daman & Diu State Co-operative Bank Ltd., Head Office, H.No.14/54, First Floor, Dilip Nagar, Nani Daman-396 210 or submitted by email:- adm@ddscbl.bank.in **on or before 16th May 2026.** Should you require any further clarifications, interested candidates can visit the Bank's Head Office on all working days from 10.00 am to 6.00 PM.

Encls: 2 Annexures


Balaji M. Sengundhar
General Manager (Admn)



Sub:- Scheme for Student Internship Programme of the Daman & Diu State Cooperative Bank Ltd.

1. Title of the Scheme

“Student Internship Scheme – Skill Development & Cooperative Banking Exposure Programme”

Daman & Diu State Cooperative Bank Ltd. (the Bank) plays a pivotal role in promoting cooperative banking and financial inclusion in the Union Territory of Dadra and Nagar Haveli and Daman & Diu. In the evolving banking environment, there is an increasing need to build a pipeline of skilled human resources familiar with banking operations, particularly in the cooperative sector.

Educational institutions are also emphasizing practical exposure as part of their curriculum. However, structured internship opportunities in cooperative banks remain limited.

In recent years, both Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have emphasized:

- Capacity building in cooperative banks
- Skill development in rural and financial sectors
- Strengthening governance and human capital.
- An increasing emphasis on industry-academia linkage and experiential learning as part of higher education.

2. Objectives

The objective of the Scheme is to help talented students to learn the techniques of conducting research using primary as well as secondary data by assigning them short term tasks/projects/ studies, useful and relevant to DDStCB, who are pursuing their graduation or post-graduate degree in Agriculture (including Veterinary, Animal/Food Nutrition), Agri-business, Social Studies, Economics, Banking, Finance and Management from Institute/University of repute. It is also envisaged that the scheme would provide feedback with a fresh perspective through studies/projects undertaken by the students on themes of interest to DDStCB. Further, if the findings are found useful & interesting, the same can also be considered for framing the hypothesis for an in-depth study to be launched/ sponsored by DDStCB aimed at the bank’s policy refinement. The scheme also helps the students to understand DDStCB and subject of studies in practical in a much better way and as a result, they learn the subject which will be useful in their professional career.



3. Policy Alignment & Regulatory Context

3.1 Alignment with RBI Initiatives

The proposed scheme supports RBI's broad policy directions on:

- i) **Financial Inclusion (FI) and Financial Literacy (FL)** initiatives.
- ii) Strengthening **customer service and banking outreach**.
- iii) Improving **operational efficiency and human resource quality** in banks.
- iv) Encouraging **digitization and modern banking practices**
- v) Business development and Risk Management.

3.2 Alignment with NABARD Initiatives

The proposed scheme is closely aligned with NABARD's thrust areas:

- i) **Capacity Building & Skill Development** in Co-operative banks
- ii) **Institutional Development of Cooperative Credit Structure (CCS)**
- iii) Support for **rural entrepreneurship and agri-finance exposure**.
- iv) Promotion of **internships, training, and field-level learning**

3.3 Alignment with National Skill Development Agenda

The scheme also complements:

- i) Government of India's **Skill India Mission**
- ii) Promotion of **employability and job readiness**
- iii) Enhancing **practical knowledge in financial services**
- iv) Develop professionals in Cooperative sector.

3.4. Need for the Scheme

In view of the above policy directions, the DDStC Bank proposes to introduce a structured internship programme to:

- i) Develop **skilled human resources for cooperative banking**.
- ii) Develop a pool of **future talent for the Bank**
- iii) Provide **hands-on training** in rural, agricultural, and MSME financing
- iv) Promote awareness and support the Bank's role in **financial inclusion and outreach programmes as also cooperative principles**.
- v) Build a pipeline of **future-ready banking professionals**.



- vi) To provide **practical exposure** to students in banking operations.
- vii) To bridge the gap between **academic knowledge and real-world banking practices.**
- viii) To create awareness about **cooperative banking principles.**
- ix) To develop a pool of **trained and skilled potential candidates** for future recruitment.
- x) To support students through **stipend-based learning opportunities /internships.**

4. Eligibility Criteria

Students fulfilling the following criteria shall be eligible:

4.1 Educational Qualification

- Pursuing Graduate (B.Com, BBA, BA Economics, etc.)
- Pursuing Postgraduate (M.Com, MBA, MA Economics, etc.)
- Pursuing Professional courses (CA Inter, CS, ICWA, Banking & Finance)

4.2 Institutional Criteria

- Students from **recognized universities/colleges/institutions of India.** Preference to institutions located in UT of Dadra and Nagar Haveli and Daman & Diu Region:

4.3 Academic Performance

- Minimum **50% marks** (or equivalent grade)

4.4 Age Limit

- Between **18 and 28 years**

4.5 Duration of Internship

- Minimum: **4 weeks**
- Maximum: **12 weeks**

5. Number of Interns

Since DDStCB is a small entity, we may not enrol large number of Interns. To begin with, the following modalities can be thought of and considered.

- i) Branch Level: Maximum 2 interns per branch preferably in Nani Daman, Bhimpore, Moti Daman and Diu.
- ii) Head Office: Maximum 3 interns, who can study our Loan Department functioning, HR, Accounts Department, Audit & Inspection departments, Risk Management, etc.



6. Theme of Internship

While advertising for internship, we may give the following broad areas on which interns can undertake their internship.

- i) **Retail Banking Operations**
- ii) **Agricultural & Allied Lending**
- iii) **MSME Finance**
- iv) **Credit Appraisal and Management**
- v) **Recovery & NPA Management**
- vi) **IT & Digital Banking**
- vii) **Audit & Inspection**
- viii) **HR & Administration**
- ix) **Treasury or Funds Management**
- x) **Risk Management**
- xi) **Financial Inclusion & Government Schemes.**
- xii) **Any other subject of Bank's interest.**

7. Strategic Benefits to the Bank/Banking sector

- i. Strengthens **human resource capacity** in line with NABARD vision
- ii. Supports **business operations and outreach programmes**
- iii. Builds **future recruitment pipeline for banking sector.**
- iv. Enhances **institutional reputation.**

8. Selection Process

After due approval of the proposal by our Administrator, the bank may invite

- i) Application through College recommendation or Direct application (Bank website/email)
- ii) Screening by HR Department
- iii) Brief interaction/interview (physical/virtual)

9. Stipend Structure

In order to encourage the interested students who want to pursue their academic and professional career further, the bank can consider granting them suitable stipend which may act as a motivating factor. Accordingly, it is suggested that we



may consider the following as a reasonable stipend that can be provided to the Interns:

Category	Stipend (Per Month)
Graduate Students	₹10,000
Postgraduate Students	₹12,000
Professional Course Students	₹15,000

Procedure for payment of Stipend

- i) Stipend will be **pro-rated** for shorter durations.
- ii) Paid subject to **minimum of 60% attendance** considering remaining time for report writing etc.
- iii) No additional allowances (travel/TA/DA) will be paid.

10. Roles & Responsibilities of Interns

The following Roles and Responsibilities will be entrusted to them.

Interns will:

- i) Assist in **day-to-day banking operations in the branches**
- ii) Support **data entry, documentation, and MIS preparation**
- iii) Participate in **field visits (loan appraisal/recovery)** where permitted
- iv) Prepare a **project report** at the end of internship.
- v) Maintain **confidentiality of bank data for which an undertaking will be obtained from the intern before their placement in the branch/HO.**

11. Mentorship & Supervision

- i) Each intern will be assigned a **Mentor (Officer-level) i.e. either Branch Manager in the branch and General Manager/Officer Incharge of Department.**
- ii) They will undertake review of progress of work done by the Intern and give feedback to the bank.



12. Working Days and Hours

The Interns will be advised to attend to their assigned job in the Branch/Head Office Department during office hours on working days of the Bank.

13. Code of Conduct

Interns shall:

- i) Follow **Bank's discipline and confidentiality norms**
- ii) Not to disclose **customer or financial data**
- iii) Maintain **professional behaviour and dress code**

Violation may lead to:

- Immediate termination of internship
- Non-payment of stipend

14. Evaluation & Certification

At the end of internship:

- i) Intern submits **Project Report**
- ii) Evaluation based on:
 - a) Attendance
 - b) Work performance
 - c) Project quality

15. Certificate:

- i) "Internship Completion Certificate" issued by the DDStCBank
- ii) Mention of **performance grading may be considered (optional)**

16. Termination Clause

The Bank may terminate the internship:

- i) For misconduct
- ii) Poor performance
- iii) Breach of confidentiality committed by the concerned Intern during the course of his/her assignment with the bank.

17. No Employment Guarantee

It may be made clear to the Intern concerned, at the time of taking up the Internship that **Internship does not guarantee employment.**



18. Implementation Authority

- i) Overall control: **Managing Director**
- ii) Execution: **HR Department / Branch Heads**

19. Review of Scheme

- Scheme to be reviewed periodically and modifications based on feedback from interns and departments and Bank's operational requirements

20. The Administrator/Board is requested to:

1. **Approve** the introduction of the
“Student Internship Scheme – Skill Development & Cooperative Banking Exposure Programme”
2. **Authorize** the Managing Director to:
 - i. Implement the scheme
 - ii. Make necessary operational modifications
 - iii. Fix the number of interns and stipend within the approved framework
 - iv. Based on the number of interns and amount of stipends to be paid, necessary financial budget will be prepared and put up for approval.

21. Effective Date

This scheme shall come into effect from the date of approval by the Administrator/Board.



ANNEXURE-II

THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.

STUDENT INTERNSHIP SCHEME (SIS) 2026-27

1) Details of Institution / University:

CURRICULUM VITAE

(i) Name of College / Institute / University:

(ii) Address for Correspondence:

(iii) Contact Details of Competent Authority (e-mail, Phone Landline & Mobile phone No.)

(iv) Period of Summer Break (During 01 April 2026 – 31 Aug 2026):

2) Personal Details of the Student/ Candidate:

i) Name of Student:

(ii) Father's Name:

(iii) Date of Birth:

(iv) Permanent residential address:

(v) E-Mail ID:

(vi) Mobile No.

3) Details of the Course / Degree:

(i) Course / Degree, Pursuing at present:

(ii) Specialization:

(iii) Month of Admission & Academic Session:

(iv) Enrolment / Registration No.:

4) Academic Qualifications (from 10th or SSC onward)

Std/

Degree

Board/ Institute/ University

Major Subjects

Year of Passing CGPA Percentage

5. Interested theme/area of Internship:

6) Extra-Curricular Activities, Interests & Skills:

7) Experience/ Other Assignments handled, if any:

8) Other information, if any

Date:

Place:

Signature of the Candidate

(Sign & Seal of Competent Authority of the
College/Institute/University)