

Curriculum vitae

Personal Details

Name	Bhawana Pal
Date of Birth	04 November 1978
Educational Qualifications	B.Sc (Microbiology), MA(English), PGDIR, LW&PM, PGJMC(IGNOU), ANC(NIIT), CAIIB & MBA(HR & Marketing from XIMB).
E-Mail	bhawana.banjare@nabard.org
Mobile No.	7587476522
Languages known	English, Hindi and Chhattisgarhi
Hobbies	Listening old songs/ gajals and Painting

Professional Details

Designation / Post	Organisation	Period
Assistant Manager	NABARD	Dec 2003 - June 2009
Manager	NABARD	July 2009 - June 2016
Assistant General Manager	NABARD	July 2016 - May 2021
Faculty Member	NABARD	June 2021 onwards

Work experience

Particulars	Details	Period
Bihar RO, Patna	Non Farm Sector & Accounts Department	Dec 2003 - April 2007
Odisha RO, Bhubaneswar	Corporate Planning Department & General Administration Department	May 2007 - May 2012
Chhattisgarh RO, Raipur	Corporate Planning Department, Public Relation Officer & Corporate Communication Department	May 2012 - April 2016
Odisha RO, Bhubaneswar	Institutional Development Department & Farm Sector Development Department	April 2016 – July 2020
Assam RO, Guwahati	Micro Credit Innovation Department & Department of Financial Inclusion Banking Technology	August 2020 – May 2021
BIRD -Kolkata	Faculty Member	June 2021 onwards

Highlights / Credits

- ✓ Experience in appraisal of projects towards Rural Entrepreneurship Development Programme (REDP), Rural mart & Rural Haat in Bihar.
- ✓ Experience in collation of potential Linked Credit Plan and State Focus Paper. Analysis of GLC flow to various Agriculture & Allied Sectors. Conduct of State Credit Seminar at Odisha & Chhattisgarh.
- ✓ Being a PRO, I ensured that news related to NABARD get wide coverage in print and electronic media. Film and advertisements were also supported depicting NABARD programmes & Financial Inclusion material through CCD. Press conference for Chairman, NABARD and Chief Minister of Chhattisgarh was coordinated by me.
- ✓ Experience in handling Tribal Development Fund (TDF), dedicated fund of NABARD through which Wadi is supported for tribal families where a holistic approach is followed for addressing production, processing and marketing of the produce and also other livelihood needs. In Odisha, Malkangiri, Kandhamal & Gajapati districts were sanctioned Wadi projects during my tenure. In addition to it, I had undertaken desk and field appraisal of Detailed Project Reports (DPRs), preparation of Internal Memorandums, documentation, monitoring, disbursement, conduct of review meet, etc. in TDF projects.
- ✓ Long pending claims of Farmers Clubs were settled and SHG/ farmers were sent for Capacity Building for Adoption of Technology (**CAT**) exposure visits to various States from Odisha.
- ✓ I was in the team for Accreditation of training institutes at ACSTI, MICM, Bhubaneswar and Cooperative Training Institute, Gopalpur, Odisha.
- ✓ I was instrumental in release of recapitalization amount to Utkal Grameen Bank & Odisha Gramya Bank through followup with sponsor bank of respective RRB and IDD, HO.

- ✓ Board members and CEOs of DCCBs/ PACs were deputed to exposure visits to other States. State Level Task Force meetings were coordinated by me in Odisha.
 - ✓ I looked after Micro Credit Innovation Department in Assam and was instrumental in sanction of 25 LEDPs & 50 MEDPs so that training could be provided to the rural youth so that they can attain livelihood. I also coordinated with PIAs of E-Shakti project in five districts so that credit linkage of SHGs can be increased by the Banks. Various Capacity development programmes were sanctioned for SHG/ JLG, etc.
 - ✓ I have represented NABARD in the interview panel for recruitment of DR/ clerk and internal promotion in various cadres of staff/ officers in RRB at Chhattisgarh, Odisha & Assam. I am in the empaneled list of interview members of IBPS.
 - ✓ Presently working at BIRD-Kolkata as Faculty Member. Areas of specialization are – HR, Marketing, Microfinance, Digital Banking, Institutional Development, etc.
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