

**A. Criteria for Engagement of FLC Counsellors:**

Sr. No	Particulars	Proposed Criteria
1	Eligibility:	<p><b><u>Qualification:</u></b></p> <ul style="list-style-type: none"> <li>i) A graduate degree from recognized University. Preference will be given to officers with rural development background .i.e Agriculture finance Officer/Rural Development Officer, Rural Branch Manager of Bank, Agriculture Officers converted to Mainstream of Banking/Lead District Managers/Faculty members of training centers /college with specialization in Rural Development / or having post graduate degree in the area of Veterinary Science, Sociology, Psychology and Social work.</li> <li>ii) Should be well conversant with the <b>local language</b>.</li> <li>iii) Should possess flair for teaching and computer knowledge.</li> </ul> <p><b><u>Experience :</u></b></p> <ul style="list-style-type: none"> <li>i) Shall be an <b>ex-banker (Officer Cadre)</b>/ Opted for VRS in any Nationalized Bank/RRB/Pvt. Bank. He should possess satisfactory service certificate from previous employer.</li> <li>ii) Should be resident of the same state, preferably same or nearby district.</li> </ul> <p><b><u>Age :</u></b> At the time of appointment on contract, candidate will not be more than <b>65 years</b>.</p>

**B. Procedures of engagement for hiring services of FLCs:**

**1. Mode of Selection:**

Interview

**2. Application Fee:**

The application fee/postages would be: Rs.400/-

The application fee will be by way of Demand Draft drawn in favour of UCO Bank payable at Kolkata.



### 3. Conducting Interview:

The applications will be shortlisted on the basis of educational qualifications and experience of candidates, in the ratio of 1:4 for the interview

The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 50%. Marks obtained in the interview will be reckoned for merit ranking.

The assessment of the candidates on various attributes with weightage will be as under:

Sr. No.	Attribute	Weightage in the Interview
1	Attitude/Inter-Personal Relations	20
2	Communication Skills	20
3	Banking Knowledge	50
4	Conversant with local language	10
	TOTAL:	100

Scope and terms of the assignment are as under:-

1. Your services will be on full time **contract basis for a period of three years** from the date of taking over charge of the assignment, subject to review of your performance periodically. The contract may be terminated with notice of **one month** from either side. Renewal of contract may be possible at Bank's sole discretion in terms of extant policies and Rules.
2. You will be posted at LDM **office**. However, your services are liable to be transferred to any of the branch of the bank in state/UT depending on requirement.
3. You will be paid **Rs. 25,000** (Rupees Twenty Five Thousand only) per month all inclusive .i.e **Rs.20,000/-** towards remuneration + **Rs.5000/-** towards Conveyance & Mobile etc. per month on monthly basis. TDS and other statutory deductions will be made from the above payment as applicable.

**Rs.5000/-** per month as ( Conveyance , Mobile etc.) as above for conducting Financial Literacy Camps , subject to the condition that minimum **15 days** have to be spent in conducting financial literacy camps at villages in the district , failing which conveyance expenses @ **Rs.200/-** per day for actual numbers of days visit to villages will be paid.

4. Your appointment is provisional subject to :-



- a) Your fulfilling all the prescribed eligibility criteria,
- b) You, being found medically fit.
- c) Submission of following documents/ certificates in original (along with one photo copy duly attested)
  - i. Proof of date of birth, ( birth certificate ,SSC/Matric certificate showing date of birth)
  - ii. Certificates in support of your educational qualifications from SSC/Matric onwards (including degree/ post-graduation / technical and professional qualifications) along with mark sheets for each year/ semester.
  - iii. Experience certificate/s if any
  - iv. Three recent passport size photographs
  - v. Caste/ community certificate issued by the Competent Authority in the format prescribed by Govt. of India, in case you belong to SC/ST/OBC category.
  - vi. Candidates belonging to OBC category should submit the latest OBC certificate. Specifically mentioning the "creamy layer" clause. The certificate should not be more than one year old as on the date of application.
  - vii. Computer literacy certificate/s.
  - viii. Medical certificate from the medical board at the district level in case you belong to Physically Challenged Category.
  - ix. Relieving order from your present employer, if employed.
  - x. Satisfactory character certificates from two respectable persons, who know you for more than three years not related to you and obtained on recent date, i.e. not more than six months old.
  - xi. Declaration that you have never been arrested prosecuted, kept under detention or bound down/fined, convicted by a Court of Law for any Offence involving moral turpitude.
  - xii. You shall have no objection if your designation is changed from Financial Literacy Counsellor or to any other designation.

The above referred information/ documents submitted by you shall be deemed to be material for the purpose of this appointment. If any of the documents, information, statements, and claims is found to be false or incomplete your contract are liable to be terminated, as having being secured on misrepresentation.

- 5. You will have to execute Declaration of Fidelity, Secrecy Non-Compete Agreement.



6. Your Role and responsibilities will be as under :-
- Carry on day to day activities of FLCs as per guidelines of RBI (enclosed as Annexure -II).
  - Impart financial literacy in the form of simple messages like why save, why save with banks, why borrow from Banks, etc..
  - To ensure that miss-selling of financial products and services does not take place.
  - To maintain record in the form of register containing details such as name , gender, age, profession, contact details, whether banked or unbanked, details of services availed and whether linked with banking services .
  - To arrange gram sabhas/ awareness camps in rural areas.
  - To visit villages for imparting Financial literacy camps
  - Other responsibilities that may deem fit from time to time.
7. You shall act diligently and honestly in all the activities to be performed by you as Financial Literacy Counsellor and keep confidentiality of the information received from the Bank during your performance of duties and even after the agreement is terminated due to any reason.
8. You will be entitled for leave as under:
- Casual Leave: - 1 day for every completed month.
  - Sick leave : - 15 days full pay for every year. Credit will be given pro-rata Basis on completion of every month.
  - In case of absence from office without valid leave/ leave at credit, prorated deduction from monthly payment shall be made.
  - Un-availed leave cannot be carried forward to next calendar year.
  - Bank would be free to terminate the services in case of a counselor remaining on unauthorized absence for more than 15 days beyond the entitled leave in a calendar year .
9. You shall not have any right to use in your own name in any manner whatsoever any intellectual Property rights(i.e. copyright, trade mark, trade name, logo, etc.) in part or in full belonging to UCO Bank whether registered or not.
10. All information and data regardless of form generated in the performance of or delivered to you by UCO Bank shall be and remain the sole property of UCO Bank and you shall treat the same confidential.
11. You are required to make a full and frank disclosure of any dealings you propose to enter into either directly or indirectly or through any of your relatives or family



members with any of the Organization's agents, dealers, vendors, suppliers, subcontractors or the like by whatever name called UCO Bank reserves the right to disapprove such dealing immediately. Failure to do so shall result in violation of these terms and conditions.

12. You shall not :

- a. Take or give or attempt to take any unfair assistance or use or attempt to use any unfair methods or means in matters relating to UCO Bank during the course of discharge of his/her duties.
- b. Engage directly or indirectly in any trade or business or undertake any employment, provided that occasional honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious character may be taken up if your official duties do not thereby suffer or such work is not detrimental to the interest of the UCO Bank. However, you shall not undertake or shall discontinue such work if so directed by the UCO Bank.
- c. Take part in the registration, promotion or management of any firm or society or Bank for commercial purpose except in the course of discharge of your official duties.
- d. Accept any fee for any work done by you for any public body or any private person without the sanction of the competent authority.
- e. Act as an agent or canvass business in favour of any person, firm, or Bank except for the benefit of the Organization in the normal course of your duties.
- f. Except in the bonafide discharge of your duties, you shall not—
  - i. Own or conduct or participate in the editing or management of any newspaper or other publication(s).
  - ii. contribute any article or write any letter in your own name, anonymously or in the name of other person, to any newspaper or periodical or magazine or publish or cause to publish or pass on to others any documents, papers or information which may come to his/her possession or is within your knowledge about the Organization.
  - iii. Use your position or information in your possession as such or influence directly or indirectly to secure employment / personal gain for any person related by blood or marriage, to you or to your spouse.
  - iv. Except with the prior permission of the UCO Bank, permit any member of your family to accept employment in any private firm, company or undertaking which is obligated to the UCO Bank.



- v. In your discharge of official duties, knowingly enter into or authorize the entering into by or on behalf of the UCO Bank any contract, arrangement, agreement with any person, firm company or undertaking, if any member of your family is interested in any manner in such contract, arrangement or agreement without any prior sanction of the UCO Bank.
- vi. Take active part in politics or political demonstration or stand for election as member of a Municipal Council, District Board or any legislative body.
- vii. Absent yourself from duty or be late in attending office without obtaining prior permission of your superior authority. However, in the event of unavoidable circumstances, where availing of such prior permission is not possible, the permission may be obtained later subject to the satisfaction of the concerned superior authority.
- viii. Place yourself or any member of your family under a pecuniary obligation to a broker or a money lender, or any person, or association of persons, firm, company or institution, whether incorporated or not, having dealings with the UCO Bank. You should so manage your private affairs as to avoid insolvency or habitual indebtedness.

#### **General terms and conditions:**

1. You shall act diligently and honestly in all the activities to be performed by you as **"Financial Literacy Counsellor"** and keep confidentiality of the information received from the Bank both during your performance of duties and after expiry of the period of appointment;
2. There shall be no employer-employee relationship between you and UCO Bank in any manner whatsoever on account of your appointment as **"Financial Literacy Counsellor"**.
3. You agree and understand that you will not be governed by any of the service conditions applicable to regular employees of UCO Bank and the engagement as **"Financial Literacy Counsellor"** shall not confer any right to claim employment to any position with UCO Bank in any manner in future.
4. In the event of any dispute or difference arising between UCO Bank and you, such dispute of difference shall be resolved amicably by mutual consultation and if such resolution is not possible, then the unresolved dispute or difference shall be referred to arbitration by a sole arbitrator appointed by the Bank and such arbitration proceeding shall be held at (Place where UCO Bank branch is located). The Arbitration and Conciliation Act, 1996 shall be applicable for such arbitration proceedings and the cost of the proceedings shall be shared equally by the parties or as may be decided by the Arbitrator/s.



5. You shall make good any loss or damage sustained by the Organization in consequence of any negligence / misconduct on your part during the performance of the duties.
6. The Bank will have the right to recover at its discretion, any amount incurred / suffered on account of any act / omission caused by you, from the amounts due and payable by the Bank without prejudice to any other remedies the Bank may adopt for recovering the same.
7. You shall not ask for or accept contributions or associate with the raising of any funds or other collections either in cash or in kind in pursuance of any objective whatsoever from public / clients.
8. If the above terms and conditions are acceptable to you, please inform us in writing your unconditional acceptance on the enclosed duplicate copy of this letter to reach us within 10 days.
9. If the Bank does not receive an unconditional acceptance within the stipulated period, the offer to you will be treated as withdrawn and cancelled unless you are expressly permitted to join the Bank's service. No correspondence in this regard, for any change in placement and / or modifications in terms and conditions of appointment shall be entertained by the Bank.