

Notice for Engagement of FLC Counsellors

UCO Bank, a Government of India Enterprise, invites applications from interested candidates who are retired/VRS optee not below the rank of a Manager(Scale-II) with minimum 20 years of service from any Nationalized Bank/ SBI / Pvt. Bank. and the age of the candidate as on 31-12-2019 should not be more than 62 years for appointment as Financial Literacy Counsellor on contract basis at Banka District of Bihar.

A. Criteria for Engagement of Financial Literacy Counsellors:

Sr. No	Particulars	Proposed Criteria
1	Eligibility:	<p><u>Qualification:</u></p> <ul style="list-style-type: none">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 or college with specialization in Rural Development / or having post graduate degree in the area of Veterinary Science, Sociology, Psychology and Social work.ii) Should be well conversant with the local language.iii) Should possess flair for teaching and computer knowledge. <p><u>Experience :</u></p> <ul style="list-style-type: none">i) Shall be an Officer who has retired / Opted for VRS not below the post of Scale-II with minimum 20 years of service in any Nationalized Bank/ SBI Group/ Pvt. Bank.ii) He should have worked as Branch Manager/ Agri. Officer in any scale in a rural branch for at least 3 years.iii) He should possess satisfactory service certificate from previous employer.iv) Should be resident of the same state, preferably same or nearby district. <p><u>Age :</u></p>



		The age of the candidate as on 31-12-2019 should not be more than 62 years.
2	Remuneration:	<p>A Consolidated remuneration of Rs. 25000/- including HA/TA (conveyance expenses) will be paid for hiring services of counsellors for each completed calendar month, of which Rs 5000/- per month towards Mobile ,conveyance etc for conducting Financial Literacy Camps, subject to the condition that minimum 15 days have to be spent in conducting Financial literacy camp at villages in the district, failing which conveyance expenses @ Rs.200/- per day for actual numbers of days visit to villages will be paid.</p> <p>Explanation: If FLC counselor will go to the field for 5 days, he will get Rs.200X5=Rs.1,000/- and not Rs.5,000/-. So the total remuneration will be Rs.20,000+Rs.1,000=Rs.21,000/-. To get total remuneration of Rs.25,000/-, the FLC counselor has to spend minimum 15 days in conducting financial literacy camp at villages in the district.</p> <p>FLC Counsellor has to submit monthly visit diary of Financial Literacy Camps to the Lead Bank Manager (LDM). Subsequently, LDM should submit monthly report to Zonal Manager every month before payment of monthly remuneration. Zonal office will release amount of monthly remuneration on verification of monthly visit diary of FLC Counsellors. For a service period of less than one month, the payment will be made on pro-rata basis. Statutory tax deductions will be done as applicable by the paying authority.</p>
3	Halting/Travelling Allowance while on tour:	No separate Halting / Travelling Allowance would be considered for conducting Financial Literacy Camps.
4	Discretionary Authority for Engaging FLCCs & Contract Period:	<p>MD & CEO or ED will be the competent Authority for selection of FLC counsellors. General Manager - ARBD & RRB will issue Assignment letter to selected candidates for hiring services as FLC Counsellors / renewal of contract.</p> <p>i) Appointment will be on contract basis for a maximum period of 3 years, with annual review.</p> <p>ii) The contractual engagement is purely on temporary basis. This will not vest any right to claim for regular appointment or for continued contractual appointment.</p> <p>iii) The contract may be terminated with notice of one month from either side. Renewal of contract may be possible at</p>



		Bank's sole discretion in terms of extant policies and Rules.
5	Key Responsibility Area :	He Would be in charge of a particular FLC and would provide counseling at FLC in accordance with the guidelines of RBI on FLC. He shall report to the concerned Lead District Manager.
6	Roles & Responsibilities:	<ul style="list-style-type: none"> i) Carry on day to day activities of FLCs as per guidelines of RBI (enclosed as Annexure-A) ii) Impart financial literacy in the form of simple messages like why save, why save with banks, why borrow from Banks, etc.. iii) to ensure that misselling of financial products and services does not take place iv) 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 v) To arrange gram sabhas/ awareness camps in rural areas vi) Imparting knowledge on various schemes of Govt. of India (like PMJDY, APY, PMSBY, PMJBY and other social security schemes etc.) announced from time to time as per instructions of HO/ ZO/ LDMs. vii) Other responsibilities that may deem fit from time to time.
7	Reporting Authority:	The selected Counsellors will report to the concerned Lead District Manager and LDM will submit monthly report to Zonal Manager before payment of monthly remuneration.
8	Leave entitlement:	<ul style="list-style-type: none"> i. Casual Leave :- 1 day for every completed month ii. Sick leave : - 15 days full pay for every year. Credit will be given pro-rata Basis on completion of every month. iii. In case of absence from office without valid leave/ leave at credit, prorata deduction from monthly payment shall be made. iv. Un-availed leave cannot be carried forward to next calendar year. v. Bank would be free to terminate the services in case of a counsellor remaining on unauthorized absence for more than



		15 days beyond the entitled leave in a calendar year.
9	Discontinuation/ Termination of services:	General Manager, ARBD & RRB, on the recommendations of Zonal Manager- If performance is not satisfactory and/ or any other reason, bank does not require FLCC services. One month advance notice period is to be issued by Bank & vice versa, in case if counsellor quits the job.

ANNEXURE – A

- A. Physical Infrastructure:- The FLC being a part of the lead bank office or a rural branch should have a separate room/ space with a seating capacity of minimum 10 members to address walk in customers.
- B. Basic Amenities:- There should be provision of providing one LCD projector with one laptop, laser printer to Counsellor along with furniture and fixtures.
- C. Vehicular Support:- There is a provision of providing Rs.200/- per day as payment towards conveyance for organizing Literacy Camps subject to maximum Rs.5000/- per month (Refer Point No. 2 Remuneration in the "Criteria for Engagement")
- D. Each FLC should have a dedicated Help line for addressing grievances of the public in the district and helpline should be adequately publicized.
- E. Skill building of FL Counsellors: RBI will organize a workshop / training programme in collaboration with CAB, Pune to train the Financial Literacy Counsellors. Regional offices of RBI will hold workshops at state level every year as part of the Financial Literacy Week in each state.

Each SLBC Convener bank should update the data base on Financial Literacy Centres through their SLBC/ UTLBC Website on a real time basis with inputs from the LDMs / Sponsored Banks on Format as per RBI.

Tailored Approach to Financial Literacy and conducts of Camps:-

In a diverse country like ours, financial education should be customized to meet the requirements of different target groups, besides the basic financial literacy that every person is expected to know.

In this regard, FLCs and Rural & semi-urban branches should identify different target groups at the ground level and conduct camps for a homogenous audience so that there could be more focus and in depth transmission of financial education.



Going forward, the approach of FLCs and rural branches of banks on conduct of camps will be as follows:-

1. **Special camps for the newly included people in the financial system, including PMJDY account holders:** FLCs and rural branches of banks across the country should address this target group on a special footing given that they have recently come into the financial system. They should be encouraged to make meaningful transactions and start using the associated benefits of having a bank account. A sample booklet containing the information to this target group has been prepared by RBI and is available in RBI website. The financial literacy guides issued by RBI vide Circular No. RPCD.FLC.No. 7641/12.01.018/2012-13 dated January 31, 2013 may be utilized by trainers as per requirements barring pages ii, iv and v that specify the operational guidelines for conduct of camps (Refer to Instruction Circular No..12831/PSC/2013-14/40 Date: 02.01.2014).

Target: Minimum of one outdoor camp per month by each FLC and rural branch of banks. The special camps need to be conducted for a period of one year. In each camp, efforts may be taken to cover maximum number of participants.

2. **Target group specific camps for the following segments:**

- Farmers
- SHGs
- Micro and Small Entrepreneurs
- Senior citizens
- School children
- Others (may be identified by the FLCs)

Target: One camp per month for each target group by each FLC and rural branch of banks. Adequate publicity may be given before the conduct of the camps.

I. **Concerted Approach & financial support:**

FLCs should try to get on board as many stakeholders as possible at the district/panchayat/village level viz. LDM, DDM of NABARD, LDO of RBI, District and Local administration, Block level officials, NGOs, SHGs, BCs, Farmers' clubs, panchayats, PACS, village level functionaries etc. during the conduct of the camps. Adequate publicity should be given before the camps are conducted. Distribution of pamphlets, intimation through panchayat and local administration, media publicity etc. should be considered to make the camps a success.

Currently, NABARD is in the process of preparing a comprehensive policy on funding for setting up of FLCs by all banks. With regard to detail on funding on financial literacy activities from the Financial Inclusion Fund, banks may follow guidelines issued by NABARD.

II. **Reporting Mechanism:-**



FLC Counsellors will be required to submit various returns in formats prescribed by Bank, SLBC and other regulatory bodies at specified intervals of time within due dates.

Apart from what has been indicated in this circular, FLCs are free to undertake financial literacy activities as deemed necessary, as per local needs.

The financial literacy guidelines issued by RBI vide circular: RBI/2015-16/286 FIDD.FLC.BC.No.18/12.01.018/2015-16 dated 14/01/2016 and circular no: RPCD. FLC. No. 7641 / 12.01.018 /2012-13 dated January 31,2013 may be utilized by trainers as per requirements barring pages iii, iv, and v that specify the operational guidelines for conduct of camps.

The financial literacy camps will be assessed / evaluated on an ongoing basis by the Lead District Officers (LDOs) of Reserve Bank of India.

B. Procedures of engagement for hiring services of FLCCs:

1. Mode of Selection:

Interview

The model of application format is annexed at **Annexure-C**.

The candidate will be required to take a print out of the application and submit to the following address along with required documents/certificates in respect of eligibility criteria, and application fee.

The application duly filled in should be sent to the following address

UCO BANK
Zonal Office Bhagalpur
S. K .Tarafdar Road , Adampur
Bhagalpur , Bihar
PIN-812001



The last date of the submission of application would be **15/01/2020**.

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 Bhagalpur



APPLICATION FOR THE POST OF FINANCIAL LITERACY COUNSELLOR
ON CONTRACTUAL BASIS

APPLIED FOR (NAME OF THE LEAD DISTRICT):

To,
Zonal Manager,
Zonal Office Bhagalpur
S. K Tarafdar Road
Bhagalpur Bihar
PIN 812001

Paste Passport
size Photograph
Please sign
across the
Photograph

Dear Sir,

With reference to your advertisement on Bank's website dated _____, I submit my application in prescribed format.

1. NAME (in full)-_____

2. ADDRESS FOR CORRESPONDENCE:

3. CATEGORY:_____.

4. If person with Disability:

Type of disability:

Percentage of disability:

5. DATE OF BIRTH (As per School leaving Certificate) :

Age in completed years as on **31/12/2019**: _____ Years

6. Details of Non refundable Application Fee:

Name of DD issuing Bank:

Date of Issue:

Place of Issue:

Amount:

7. Contact Details:

MOBILE NO. -

LANDLINE No.

E-MAIL ID-



[illegible]

17. RETIRED ON VRS/ SUPERANNUATION _____
DATE OF RETIREMENT _____
TOTAL YEARS OF SERVICE _____ years
OUT OF WHICH AS AN OFFICER _____ years
POSITION AT THE TIME OF VRS/ RETIREMENT _____
NO. OF YEARS WORKED AS RURAL BRANCH MANAGER _____ years

18. DATE OF ISSUE OF SERVICE CERTIFICATE OF PREVIOUS EMPLOYER _____

19. DETAILS OF PRESENT EMPLOYMENT:

(a) Organisation

(b) Full Address:

(c) Position:

(d) Reporting to:

(e) Salary/Compensation presently drawn:

20. Brief detail of experience in the Bank in respect of working in Rural area /as Rural Development In-charge/ as Faculty/as LDM/ FI, Agriculture at HO, etc.

21. Significant Achievement (If Any) in respect of above assignments-

22. Name and addresses of two references-

1) _____



2)

DECLARATION

I hereby declare that the particulars furnished above are true and correct to the best of knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/ appointment for the said post is liable to be cancelled/terminated at any stage and if appointed, my service are liable to be terminated. I am willing to serve anywhere in India. I agree that Bank has right to transfer me to any part of the country at its discretion.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of said advertisement can be instituted by me only at Kolkata and Courts/tribunals/forums at Kolkata undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Banks website dated_____.

(Signature of applicant)

Place:_____

Date:_____

