

# POLICY FOR RECRUITMENT/ENGAGEMENT OF IN CHARGE OF FINANCIAL LITERACY CENTRE

## ANNEXURE--I

### **GUIDELINES FOR ENGAGEMENT/ RECRUITMENT OF INCHARGES OF FLCC**

In order to avail/engage the services of Financial Counselor for Bank's FLC on Annual Contract basis, the following guidelines require to be followed scrupulously and without any deviation.

1) **Advertisement:** Head Office shall release advertisement for publication in Hindi or English for circulation in the area inviting application from eligible candidates. For this the format of advertisement is enclosed as annexure II which shall be advertised and uploaded at Bank's website (Annexure-II).

2) **Application Fee:** No application fee is prescribed.

3) **Scrutiny of applications received:** Applications received in the process should be scrutinized by a committee formed by the General Manager, in respect of eligibility, age, experience qualification etc.

4) **Interview:** For conducting Interview of candidates, G.M will constitute the committee headed by General Manager UBGB, two Chief Managers, one senior most Regional Manager and one SC / ST member not below the rank of Scale- III. Quorum of the committee shall be minimum 4. The committee will conduct the interview for all the FLCs at Head Office, Muzaffarpur on the basis of their eligibility, profile and option submitted.

Assessment of candidates on various attributes with weightage may be as under: -

Sl.No.	Attribute	Weightage in Interview
1.	Personality	10
2.	Attitude	10
3.	Communication	10
4.	Mannerism	10
5.	Job Knowledge	10
	<b>Total</b>	<b>50</b>

Marks obtained in the interview will be reckoned for merit ranking having minimum qualifying marks as 50% of total marks with a wait list valid for one year from the date of declaration of result for offering contract of one year for recruitment of FC.

On declaration of result, offer letter would be issued to the selected candidates giving 15 days' time for joining the services. In case of non-joining of selected candidates during the stipulated time line, fresh offer letter will be issued to next selected candidate having opted his preference for same FLC.

5) **Selection:** The duly signed rating sheet should be prepared by the HRD / FI Dept and after approval of the same by the G.M, the result shall be declared and engagement letter to the selected candidates will be issued by the HRD / FI Dept.

6) **Terms and Conditions of engagement:** The engagement letter should be issued as per format vetted by the law officer of Bank. A list of selected candidates with their placement should remain with HRD / FI department for record.



## ANNEXURE--II

(Specimen for advertisement)

### RECRUITMENT /ENGAGEMENTOF INCHARGES FOR FLCCON CONTACT BASIS FOR THE YEAR 2022-23.

**DATE OF APPLICATION:** Last date of receipt of applications to be decided by the Bank after the Board approval.

#### BANK PROFILE:

Uttar Bihar Gramin Bank, the only RRB operating in the 18 districts of North Bihar, with Branch Network of 1032 branches and 3338 CSPs with total business of more than 25000 Crores and driven by a work force of about 3223 employees is looking for retired bank officers in scale I and above for In-charge of FLCC/FC post, having experience of working in any public sector bank/SBI (i.e. Our Bank/any other Public Sector Bank/State Bank of India) and RRBs with relevant expertise for recruitment on contract as In Charge of FLCC/FC, in all 18 Districts of North Bihar.

The details are given below:

#### 1. AGE, QUALIFICATION & EXPERIENCE (As on 31-09-2021)

Name of the Post	In charge of FLCC
Age	Less than 65 years with sound health
Qualification	<b>Essential:</b> i) Graduate/Post Graduate degree from a UGC recognized University  <b>Desirable:</b> Officers with rural development background i.e. Agriculture Finance Officer/Rural Development Officer/Agriculture Officers converted to Mainstream of Banking/Lead District Managers and Faculty Leaders/Faculty members of Training Centers/Colleges with specialization in Rural Development etc shall be preferred.
Experience/other eligibility criteria	<b>Essential:</b> i) Candidate should have retired on VRS or on attaining superannuation with minimum 20 years of service of which at least <b>15 years in Officer Cadre.</b>  ii) He should have worked as Branch Manager in any scale in a rural branch for at least 3 years OR as AFO (Agriculture Finance Officer) in a rural branch for a period of 3 years.  iii) He should have unblemished record and possess satisfactory service certificate from the previous employer.  iv) Should be well conversant with the local language.  v) Should have retired from scale I and above.  vi) Should be resident of the same or nearby district.  vii) Should own and know Motor Cycle driving.





**2. CONTRACT PERIOD:** The candidate shall be appointed on Contract basis for a period of one year and can further be extended for a period of one year. Renewal may be possible at Bank's sole discretion in terms of extant policies and rules. Bank will have the right to terminate the said contract at any time on no prior notice.

**3. CONTRACT AMOUNT AND OTHER TRAVELLING EXPENSES:** The contract amount shall be fixed as Rs. 15,000/- per month, which can be revised by the Bank as per need.

Further a lump sum amount of only Rs.500/- per month shall be paid towards mobile, conveyance etc.

Reimbursement of expended amount towards TA for traveling as per advise of head office shall be made by Regional offices after producing the original bill/receipt. No Deim Allowance (DA) will be paid.

Reimbursement of DA (Diem Allowance) for pre-approved official visits shall be made Rs. 300/- per day by Regional office, where vehicle is not provided.

No other allowances/reimbursement of expenses will be admissible.

Monthly report of Expense will be submitted by Regional offices to Head office.

**4. LEAVE:** The candidates shall be entitled for 15 days leave per year with maximum of 02 days per month. In case of exceeding the leave duration, contract amount will be deducted on prorata basis.

**5. JOB PROFILE:**

- (1) The officer shall be working as "In charge - FLCC" and have to oversee the overall functioning of FLCC under the supervision and control of Regional office/ Head office
- (2) Organize minimum 8 Financial literacy program in a month in consultation with Regional offices and provide report in concern format.
- (3) Maintain Record of person/visitor to whom the information is provided.
- (4) Design literacy program for rural area/villages/BC/Farmers Club etc.
- (5) Any other work assigned by Regional offices/Head office from time to time.
- (6) Display of posters/ banner and distribute material for financial literacy in village as per Bank/NABARD/RBI guidelines issued from time to time.

**6. SELECTION PROCEDURE:** The eligible candidates will be called for personal interview after initial screening and the decision of the Bank to call the selected candidates in this regard shall be final. No correspondence regarding the selection procedure of initial screening will be entertained.

**7. SUBMISSION OF APPLICATION:** Eligible candidates have to submit their applications in the given format (Annexure -A). Last date for receipt of application is ..... No application shall be entertained beyond the stipulated date. Incomplete applications will be rejected at glance. Address the application, super scribing "Application for the post of Recruitment as In charge of FLCC on contract" to

General Manager,  
F.I. Department,  
Uttar Bihar Gramin Bank,  
Head Office, Sharma Complex,  
Kalambagh Chawk, Muzaffarpur (BIHAR)  
PIN-842001

**8. APPLICATION FEE:** There is no application fee prescribed.



## GENERAL INSTRUCTIONS:

- a) While applying for the posts, the applicant should ensure that he / she fulfill the eligibility and other norms mentioned above and that the particulars furnished are correct in all respects. In case it is detected at any stage of recruitment that a candidate does not fulfill 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 automatically stand cancelled. If any of the above shortcoming(s) is / are detected even after appointment, his / her contractual appointment is liable to be terminated without any notice.
- b) In case of suitable and deserving cases, any of the requirements and conditions of eligibility mentioned above, may be relaxed at the discretion of the Management. The Management reserves the right to fill or not to fill the above advertised position without assigning any reason thereof.
- c) Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him / her right to be called for interview.
- d) List of Documents to be produced at the time of interview / joining (as applicable) :-
  - a. The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview / joining failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview/ joining will debar his candidature from further participation in the recruitment process.
    - (i) Proof of Date of Birth
    - (ii) Photo Identity Proof
    - (iii) Mark-sheets or certificates for Graduation or equivalent qualification etc.
    - (iv) Proper Retirement Certificate.
    - (v) Documents regarding experience of Rural Branch.

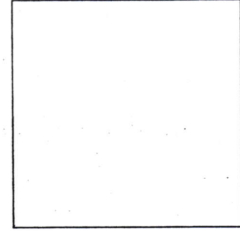




**APPLICATION FOR THE POST OF COUNSELOR FOR FLCs  
ON CONTRACTUAL BASIS.**

To

**General Manager,  
Uttar Bihar Gramin Bank,  
Head Office, Sharma Complex,  
Kalambagh Chawk, Muzaffarpur  
PIN-842001**



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	:	
	Age in completed years as on _____	:	
6.	Contact Details:		
	Mobile No.	:	
	Landline No.	:	
	**e-mail ID-	:	
8.	GENDER	:	
9.	NATIONALITY	:	
10.	RELIGION	:	
11.	MARITAL STATUS	:	
12.	FATHER's / HUSBAND's NAME	:	
13.	PERMANENT ADDRESS	:	

\*\* Candidate has a valid personal email ID, which should be kept active till the selection of FC. UBGB will send all intimation/ information/ admit card for interview/ all communications to this e-mail ID only. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying and must maintain that email account.



\*\*Intimations will be sent by email to the given email ID only. UBGB will not take responsibility for late receipt / non-receipt of any communication e-mailed to the candidate due to change in the email address, technical fault. Candidates are hence advised to regularly keep in touch with the authorized UBGB website www.ubgb.in for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

**14. EDUCATIONAL QUALIFICATION:**

Qualification	Details (B.A/ B. Sc. / M.A / M. Sc. Etc.)	Board / University	Full Time / Part-Time	Year of Passing	Subject / Specialization	Marks (Rank if any)
Graduation						
Post Graduation						
Professional Qualification						
Others / Computer Knowledge						

**15. RELATIVE EXPERIENCE – Total (in years) \_\_\_\_\_.**

Sr. No.	Name of Bank	Designation	Duration	Responsibilities	Pay Scale	Extra Ordinary Achievements
16.	<b>Retired on VRS / Superannuation</b>			:		
	<b>Date of Retirement</b>			:		
	<b>Total years of Service</b>			:	Years.	
	<b>Out of which as an Officer</b>			:	Years.	
	<b>No. of years worked as Rural Branch Managers</b>			:	Years.	
17.	<b>Date of issue of Service</b>			:		
	<b>Certificate of previous Employer</b>			:		





18.	<b>Details of Present Employment</b>		
(a)	Organization	:	
(b)	Full Address	:	
(c)	Position	:	
(d)	Reporting to	:	
(e)	Salary / Compensation Presently drawn	:	

19	<b>Brief details of experience in the Bank in respect of working in Rural Area / as Rural Development In-Charge / As Faculty / As LDM.</b>	
20..	<b>Significant Achievement (if any) in respect of above assignments:</b>	
21.	<b>Name &amp; Address of two references:</b>	
	(1)	(2)

**22. Options for placement as FC, if found selected**

Sl.No.	Option	FLC	Region
1.	1 <sup>st</sup> Option		
2.	2 <sup>nd</sup> Option		
3.	3 <sup>rd</sup> Option		



Above options should not be taken as a confirmation for placement at the opted FLCs. Bank reserves the right to place any selected candidate to any of the Financial Literacy center, within its area of operation.

**List of FLCs of Uttar Bihar Gramin Bank**

Sl.No.	Name of FLCs	Region	District
1	Forbesganj	Araria	Araria
2	Bahadurganj	Araria	Kishanganj
3	Haflaganj	Purnea	Katihar
4	Dhamdaha	Purnea	Purnea
5	Baijnathpur	Saharsa	Saharsa
6	Raghopur	Saharsa	Supaul
7	Singheshwar	Madhepura	Madhepura
8	Jhanjharpur	Jhanjharpur	Madhubani
9	Benipur	Benipur	Darbhanga
10	Samhuti Bazar	Sitamarhi	Sheohar
11	Runnisaidpur	Sitamarhi	Sitamarhi
12	Saraiya	Muzaffarpur East	Muzaffarpur
13	Lalganj	Hajipur	Vaishali
14	Marhaura	Chapra	Chapra
15	Maharajganj	Siwan East	Siwan
16	Mirganj	Gopalganj	Gopalganj
17	Dhaka	Motihari North	East Champaran
18	Narkatiaganj	Bettiah	West Champaran

**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 area of operation of the Bank. I agree that Bank has right to transfer me to any part of the area of operation of the Bank 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 Muzaffarpur (Bihar) only and Courts / Tribunals / Forums at Muzaffarpur (Bihar) only undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Bank's website dated \_\_\_\_\_.

\_\_\_\_\_  
\_\_\_\_\_

\*(Signature of applicant)

Place : \_\_\_\_\_

Date : \_\_\_\_\_

Enclosures:

- 1.
- 2.





(Letter of Engagement on Contract)

Annexure-IV

Dear Sir,

**Reg: Your application for the post of Counselor, FLCC Centre.**

This has reference to your application in response to the advertisement for the above mentioned post. We are pleased to inform you that consequent upon the interview, you have been found suitable for engaging your services on contract as Counselor, FLCC.

1. You are allocated FLCC \_\_\_\_\_ center. Accordingly, are advised to report at Regional Office \_\_\_\_\_ on \_\_\_\_\_ at 10.00 AM before taking up the assignment as above.
2. The initial contract period is for one year from the date of your reporting at Regional Office \_\_\_\_\_. Renewal of the contract may be considered after evaluation of your performance at Bank's sole discretion and subject to compliance of eligibility criteria/ other terms & conditions as decided by the Bank's Society/ Trust from time to time.
3. Your contract amount shall be fixed as Rs.15000/- per month. In addition of this, a lump sum amount of Rs.500/- per month shall be paid towards mobile, conveyance etc.
4. Reimbursement of expended amount towards TA for traveling as per advise of head office shall be made by after producing the original bill/receipt. No other allowances/reimbursement of expenses will be admissible.
5. Reimbursement of DA (Diem Allowance) for pre-approval official visits shall be made Rs. 300/- per day, where vehicle is not provided.
6. You shall be entitled for 15 days leave per year with maximum of 2 days per month.
7. No other allowances/reimbursement of expenses will be admissible.
8. Your contract will not be considered for renewal or may be terminated in between by giving one-month notice, if your outdoor visits for bringing financial literacy is **less than 8** per month or **96 annually** or function found to be unsatisfactory on bank's/ RBI parameter.
9. You have to submit your monthly performance report in stipulated format by 5<sup>th</sup> day of subsequent month to regional offices/Head office, falling which it will be assumed that you have not worked during the month.
10. You have to share your one-week advance tour program to concerned RM in copy to HO.
11. Your attendance as well as your performance will be monitored by concerned Regional Office.
12. You have to submit your performance appraisal to the undersigned one month prior to the date of expiry of your contract.
13. As mention in your declaration while submitting application for engagement on contract in the very beginning, the legal proceeding in any matter of claim can be instituted by you subject to jurisdiction of Courts/ Tribunals/ Forums only at Mumbai.

**Notwithstanding the above, Bank reserves the right to reduce the tenure of engagement or prematurely terminate the engagement with one month's notice.**

**If you agreeable to terms and conditions stated above, please sign duplicate of this letter as a token of acceptance.**

General Manager  
Uttar Bihar Gramin Bank



(Letter of Engagement on renewal of contract)

ANNEXURE - V

Dear Sir,

**Reg: Renewal of engagement on contract to work as Counselor, FLCC Centre.**

This has reference of your Annual Performance Appraisal dt. \_\_\_\_\_ submitted for renewal of engagement on contract to work as \_\_\_\_\_.

In view of your performance and considered opinion of Bank's Society/Trust, your engagement on contract is renewed for a period of one year under following terms and conditions:

1. Your contract will be for a period of one year from the date of your reporting at Regional Office \_\_\_\_\_. Further renewal of the contract may be considered after evaluation of your performance at Bank's Society/ Trust sole discretion and subject to compliance of eligibility criteria/other terms and conditions as decided by the Trust/Society from time to time.
2. You will discharge responsibility of Counselor, CENT-FLCC \_\_\_\_\_ centre.
3. Your contract amount shall be fixed as Rs. 15000/- Per Month.
4. In addition to above, a lump sum of Rs. 500/- Per Month shall be paid towards mobile conveyance etc. please note that no other benefit charges shall accrue/ or be payable to you.
5. Reimbursement of expended amount towards TA for traveling as per requirement of the post shall be made after producing the original bill/receipt. No other allowances/reimbursement of expenses will be admissible.
6. Reimbursement of DA (Diem Allowance) for pre-approval official visits shall be made Rs. 300/- per day, where vehicle is not provided.
7. You shall be entitled for 15 days leave per year with maximum 02 days per month.
8. **(In case of FLCC Counselors only)**  
Your contract will not be considered for renewal or may be terminated in between by giving one month notice if your out door visits for bringing financial literacy is **less than 8** per month or **96 annually** or function found to be unsatisfactory on bank's/ RBI parameter.
9. You have to submit your performance appraisal to the undersigned one month prior to the date of expiry of your contract.
10. As mentioned in your declaration while submitting application for engagement on contract in the very beginning, the legal proceeding in any matter of claim can be instituted by you subject to jurisdiction of courts/ tribunals/ forums at Mumbai.

Notwithstanding the above, Bank reserves the right to reduce the tenure of engagement or prematurely terminate the engagement with one month's notice.

If you are agreeable to terms and conditions stated above, please sign duplicate copy of this letter as a token of acceptance.

**General Manager  
Uttar Bihar Gramin Bank**





**ANNUAL PERFORMANCE APPRAISAL OF COUNSELLORS/ IN-CHARGE OF FLCC**  
**ANNEXURE - VI**

Year		As On	
Name of Counselor			
Designation		Name of FLCC Center	
Qualification			
Date of retirement from earlier institution/ organization			
Date of joining as Counselor/ In-Charge			
Past Experience/ exposure including pre-retirement			
Leave Details	Entitled		
	Availed		

**A) Functional Area:**

**1.1 (a). Counselling programme extended in the premises (information to be maintained in register form, Ref. CO/RD/2011-12/407 dated 21.12.11).**

Area of Counseling		No. of Person	
Agriculture/ MSME			
General Banking/ Financial Products			
Govt. Schemes/ Programs			
Adv./ Credit/ Debt. Restructuring			
Financial Inclusion			
Grievance Redressal			

**1 (b). Counseling program extended outside the premises (to be maintained in register form).**

Area Counseling		Villages Covered		No. of Persons	
Agriculture/ MSME					
General Banking/ Financial Products					
Govt. Schemes/ Program					
Adv./ Credit/ Debt. Restructuring					
Financial Inclusion					
Grievance Redressal					

**2. Number of Persons directed/ introduce to banks for:**

% to total Counseling	
Deposit	
Credit Availment	
Obligation in Credit accounts	

**3. Efforts made towards bringing awareness amongst rural poor/ illiterate:**



- Issues taken up with the branches banks in case of restructuring/ rescheduling/ recovery:
- In case of Natural calamity or nay other issues beyond the control of borrowers/ beneficiaries, the role explored by the counselors:
- Media of communication (Public announcement system, audio visual aid, distribution of banking services related literature) and their effect in achieving of financial literacy programme:

#### 4. Initiatives taken in:

- Identification of activities in coordination with LDM/ Director, RSETI having potential in the district:
- Devising counseling module to meet the requirement of banking/ financial services in the area:
- Meeting Local Organization and making them involved in financial literacy programmes:

#### 5. Meetings:

- No. of DLRAC meeting held with quality of deliberations/ follow up action on action points/ Quick and Timely addressing of pending issues:
- No. of DLCC/ BLBC attended:

#### B) Administrative Area:

##### 1. Book and Record Keeping:

- Records of pre. And post counselling (up to date maintained/ not maintained):
- Maintenance of daily books of accounts:
- Submission of information/ statement to different agencies:
- Compliance and follow up of inspection/ audio report:

##### 2. Liasoning with branch managers of banks/ LDM/NGOs/ Jeevika /Other agencies/ authorities in the area:

- Involvement in formulation and launching of New area specific schemes:
- Personal efforts in re-orienting and motivating the Branch Managers for providing required services to the beneficiaries to their satisfaction:

##### 3. Implementation of various directives issued by Govt. of India/ RBI/ NABARD/ Sponsor Bank in smooth and effective functioning of FLCC:

I hereby declare that the information furnished is based on the record available true to best my knowledge.

Signature of Counselors/ In-charge

Comments & Views of Regional Manager:





## ANNEXURE--VII

### MAJOR OBJECTIVE AND GUIDELINES OF FLCCs

#### MAJOR OBJECTIVE:-

- I. To provide financial counseling services in a non-intimidating environment using local languages.
- II. To advocate advantages of connecting with the formal financial sector.
- III. To provide education on financial planning, responsible borrowing, proactive and early saving, debt counseling, micro pension and insurance.
- IV. To educate about various financial products and services available from the formal financial sector.
- V. To formulate debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions for consideration.
- VI. To take up any other such activities that promotes financial literacy, awareness about banking services, financial planning and amelioration of debt related distress of an individual.

#### BROAD GUIDELINES for FLCs

- I. The financial literacy efforts of FLCs will encompass basic issues like the need for saving and starting early savings, making use of bank services, linking borrowing with repayment capacity, timely repayment, insurance and pension.
- II. The FLCs and rural branches of UBGB will also conduct outdoor Financial Literacy Camps with focus on financially excluded people as per circular of NABARD. For the purpose, the help of experienced NGOs may also be taken.
- III. As far as possible, the FLCs should be opened in the premises of the UBGB itself.
- IV. The basic focus of the FLC will be financial literacy.





- V. FLC staff will be provided training to work as effective trainers. There should also be a system of providing periodic knowledge up-gradation on various banking products and services.
- VI. UBGB may also prepare material on above illustrative topics in vernacular languages using stories and pictorial representations to disseminate information on the four basic banking products i.e. (i) savings cum overdraft account, (ii) pure savings products, ideally a recurring deposit scheme, (iii) remittance products for electronic benefits transfer and other remittances, and (iv) entrepreneurial credit in the form of General-purpose Credit Card (GCC) or Kisan Credit Card(KCC).
- VII. FLCs and rural branches of UBGB should maintain recording the form of a register containing details such as name, gender, age, profession, contact details, whether banked or un-banked, details of services availed etc.
- VIII. The Head / Controlling Offices of the UBGB would monitor the financial literacy efforts undertaken by their FLCs / Branches through periodic reporting and also by resorting to random on-site visits. They would periodically (at least once in a year) undertake impact evaluation of their literacy efforts so as to make way for continuous improvement.
- IX. FCs will be liable to monitor each BC center under their area of operation. They will ensure that all norms are being followed by each BC.

Placed before Hon'ble Board for their kind perusal & approval.

