



UTTAR BIHAR GRAMIN BANK

RECRUITMENT/ENGAGEMENT OF IN CHARGE OF FINANCIAL LITERACY CENTRE

ANNEXURE--II

(advertisement)

RECRUITMENT /ENGAGEMENT OF INCHARGES FOR FLCC ON CONTRACT BASIS FOR THE YEAR 2023-24.

DATE OF APPLICATION : Last date of receipt of applications is 10.04.2023.

BANK PROFILE:

Uttar Bihar Gramin Bank, the only RRB operating in the 18 districts of North Bihar (Excluding Samastipur), with Branch Network of 1031 branches and 3340 Sunehra Sapna Kendras with total business of more than 25000 Crores and driven by a work force of about 3500 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 18 Districts of North Bihar.

The details are given below :

1. AGE, QUALIFICATION & EXPERIENCE (As on 31.12.2022)

Name of the Post	In charge of FLCC
Age	Less than 65 years with sound health
Qualification	Essential: i) Graduate/Post Graduate degree from a UGC recognized University Desirable: 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	Essential: i) Candidate should have retired on VRS or on attaining superannuation with minimum 20 years of service of which at least 07 years in Officer Cadre (Preference shall be given to candidates having experience of 10 years in officer cadre). ii) He should have worked as Branch Manager in any scale in a rural branch/Semi-Urban branch for at least 3 years OR as AFO (Agriculture Finance Officer) in a rural branch for a period of 3 years.

	<p>iii) He should have unblemished record and possess satisfactory service certificate from the previous employer.</p> <p>iv) Should be well conversant with the local language.</p> <p>v) Should have retired from scale I and above.</p> <p>vi) Should be resident of the same or nearby district.</p> <p>vii) Should own and be well versed with Motor Cycle driving.</p>
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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 by concerned Regional Office as per advice of head office shall be made 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, 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:

- a. 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.
- b. Organize minimum 8 financial literacy program in a month in consultation with Regional offices and provide report in concerned format.
- c. Maintain record of person/visitor to whom the information is provided.
- d. Design literacy program for rural area/villages/BC/Farmers Club etc.
- e. Any other work assigned by Regional offices/Head office from time to time.
- f. 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 **10.04.2023** 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) :-

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.

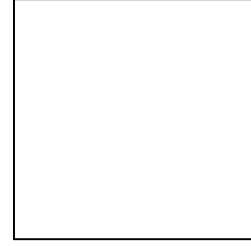
- (i) Proof of Date of Birth
- (ii) Photo Identity Proof
- (iii) Mark-sheets or certificates for Graduation or equivalent qualification etc.
- (iv) Proper Retirement Certificate.
- (v) Documents regarding experience of Rural Branch/Semi-Urban branch.

ANNEXURE--III

**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 23.03.2023 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 31.12.2022	:	
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)
<i>Graduation</i>						
Post Graduation						
Professional Qualification						
Others / Computer Knowledge						

15. **RELATIVE EXPERIENCE** – Total (in years) _____.

Sr. No.	Name of Bank & branch	Designation	Duration	Responsibilities	Pay Scale	Extra Ordinary Achievements
16.	Retired on VRS / Superannuation			:		
	Date of Retirement			:		
	Total years of Service			:	Years.	

	Out of which as an Officer	:	Years.
	No. of years worked as Rural/Semi-Urban Branch Manager	:	Years.
17.	Date of issue of Service	:	
	Certificate of previous Employer	:	
18.	<u>Details of Present Employment</u>		
	(a) Organization	:	
	(b) Full Address	:	
	(c) Position	:	
	(d) Reporting to	:	
	(e) Salary / Compensation Presently drawn	:	
19	Brief details of experience in the Bank in respect of working in Rural Area / as Rural Development In-Charge / As Faculty / As LDM.		
20..	Significant Achievement (if any) in respect of above assignments:		
21.	Name & Address of two references:		
	(1)	(2)	

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22. Options for placement as FC, if found selected

Sl.No.	Option	FLC	Region
1.	1 st Option		
2.	2 nd Option		
3.	3 rd 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	Regional Office	District
1	Forbesganj	Araria	Araria
2	Bahadurganj	Araria	Kishanganj
3	Haflaganj	Purnea	Katihar
4	Dhamdaha	Purnea	Purnea
5	Bajjnathpur	Saharsa	Saharsa
6	Raghopur	Saharsa	Supaul
7	Singheshwar	Saharsa	Madhepura
8	Jhanjharpur	Jhanjharpur	Madhubani
9	Benipur	Darbhanga	Darbhanga
10	Samhuti Bazar	Sitamarhi	Sheohar
11	Runnisaidpur	Sitamarhi	Sitamarhi
12	Saraiya	Muzaffarpur	Muzaffarpur
13	Lalganj	Hajipur	Vaishali
14	Marhaura	Chapra	Saran
15	Maharajganj	Siwan	Siwan
16	Mirganj	Gopalganj	Gopalganj
17	Dhaka	Motihari	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.
- 3.
- 4.
- 5.

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 be also 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.