



PASCHIM BANGA GRAMIN BANK

HEAD OFFICE - NATABAR PAUL ROAD, CHATTERJEE PARA MORE

TIKIAPARA, HOWRAH -711 101

Phone: 2667 9650; Fax: 2667 9589

www.pbgbank.com

Email: pasc3616@dataone.in

ADVERTISEMENT

APPOINTMENT OF FINANCIAL LITERACY COUNSELLORS ON CONTRACT BASIS

Paschim Banga Gramin Bank , invites applications from interested candidates who are retired from Paschim Banga Gramin Bank not below rank of Sr. Manager(Scale III) , for appointment as Financial Literacy Counsellor on contract basis at the specified centres.

For full details & application form visit attached Annexure A

Last date of submission of application : 20/05/2021

Note : Duly filled in application form along with all the required documents shall be submitted to Planning & Development Department , PBGB Head Office , Natabar Paul Road, Chatterjee Para More Tikiapara Howrah- 711101

Date : 04/05/2021




General Manager

Selection procedures for FLC Counsellors on contract basis:

FLC Counsellors has been assigned the job of conducting financial literacy camps at villages in the districts with the purpose of imparting training on financial planning, inculcate saving habits and improve the understanding of financial products for effective use of financial services by the common man.

The details of the personnel which are proposed to be hired as Counsellors by Bank are as under:

A. Criteria for Engagement of FLC Counsellors:

Sr. No	Particulars	Proposed Criteria
1	Eligibility	<p>Qualification:</p> <p>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.</p> <p>ii) Should be well conversant with the local language.</p> <p>iii) Should possess flair for teaching and computer knowledge</p> <p>Experience :</p> <p>i) Shall be an Officer of Paschim Banga Gramin Bank who has retired not below the post of Scale-III with minimum 20 years of service .</p> <p>ii) He should have worked as Branch Manager/ Officer in any scale in a rural branch for at least 3 years.</p> <p>iii) He should possess satisfactory service certificate from previous employer.</p> <p>iv) Should be well conversant with the local language.</p> <p>v) Should be resident of the same state, preferably same or nearby district.</p>



		<p>Age : At the time of appointment on contract, candidate will not be more than 65 years.</p>
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 Regional Manager (RM). Subsequently, RM should submit monthly report to Head Office every month before payment of monthly remuneration. Regional office will release amount of monthly remuneration on verification of monthly visit diary of FLCCs. 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	<p>No separate Halting / Travelling Allowance would be considered for conducting Financial Literacy Camps.</p>
4	Discretionary Authority for Engaging FLCCs & Contract Period:	<p>Chairman will be the competent Authority for selection of FLC counsellors. General Manager 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>



		iii) 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.
5	Key Responsibility Area :	He Would be in charge of a particular FLC and would provide counselling at FLC in accordance with the guidelines of RBI on FLC. He shall report to the concerned Lead District Manager.
6	Roles & Responsibilities	<p>i) Carry on day to day activities of FLCs as per guidelines of RBI (enclosed as Annexure)</p> <p>ii) Impart financial literacy in the form of simple messages like why save, why save with banks, why borrow from Banks, etc..</p> <p>iii) to ensure that miss selling of financial products and services does not take place</p> <p>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</p> <p>v) To arrange gram sabhas / awareness camps in rural areas</p> <p>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/ RO/SLBCs/ LDMs.</p> <p>vii) Other responsibilities that may deem fit from time to time.</p>
7	Reporting Authority:	The selected Counsellors will report to the concerned Regional Manager and Regional Manager will submit monthly report to Head Office before payment of monthly remuneration.
8	Leave entitlement:	<p>i. Casual Leave :- 1 day for every completed month</p> <p>ii. Sick Leave :- 15 days full pay for every year. Credit will be given pro-rata Basis on completion of every month.</p> <p>iii. In case of absence from office without valid leave/ leave at credit, prorata deduction from monthly payment shall be made.</p>



		<p>iv. Un-availed leave cannot be carried forward to next calendar year.</p> <p>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.</p>
9	Discontinuation/ Termination of services:	General Manager , on the recommendations of Regional 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 of counsellors quits the job.

B. Procedures of engagement for hiring services of FLCCs:

1. Mode of Selection: Interview

ii. Attributes of Assessment:

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

Sl. 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

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 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. 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 & 18/12.01.018/2015-16 dated 14.01.2016).

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.



**APPLICATION FOR THE POST OF FINANCIAL LITERACY COUNSELLOR
ON CONTRACTUAL BASIS**

To,
General Manager
Paschim Banga Gramin Bank
Head Office
Tikiapara

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 .../.../.....: _____ Years

6. Details of Non-refundable Application Fee:

Name of DD issuing Bank:

Place of Issue:

Date of Issue:

Amount:

7. Contact Details:

MOBILE NO. -

LANDLINE No.

E-MAIL ID-

8. GENDER:

9. NATIONALITY:

10. RELIGION:

11. MARTIAL STATUS:

12. FATHER's/ Husband's NAME:

13. PERMANENT ADDRESS:

14. EDUCATION 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) _____

Sl. No	Name Of Bank	Designation	Duration From To	Responsibilities	Pay Scale	Extraordinary Achievements

16. 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

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

18. DETAILS OF PRESENT EMPLOYMENT:

(a) Organisation

(b) Full Address:

(c) Position:

(d) Reporting to:

(e) Salary/Compensation presently drawn:

19. 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.

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



21. 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: _____

Enclosures:

