



ZONAL OFFICE: KOLHAPUR ZONE, 1519 C, Jaydhal Bldg. 3rd Floor, Laxmipuri, P. B. No. 5. Kolhapur – 416002, Phone: 0231-2646373, 2646374, 2646375. Email: ZO.Kolhapur@bankofindia.co.in

REF NO: KZO/FI/NPK/587

DATE – 12-03-2018

ENGAGEMENT OF COUNSELOR FOR FLC IN KOLHAPUR ZONE

For engagement of retired bank officials as in-charge/Counselor on contractual basis to oversee overall functioning of financial literacy Center (FLC) at Kolhapur in our Kolhapur Zone.

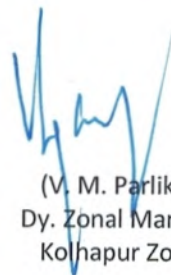
The details of vacancies are as under:

District	Location	No. of Vacancies
Kolhapur	Kolhapur	01

- Annexure I : Detailed Terms & Conditions for engagement of FLC counselor.
- Annexure II : Duties to be performed by counselor.
- Annexure III : Application format and format of Employers certificate.

Last date for submission of application is 28-03-2018. The date of Interview will be decided with due consultation with higher authorities and committee for the same.




(V. M. Parlikar)
Dy. Zonal Manager
Kolhapur Zone

Annexure I

Eligibility for Counselor of FLC

- ❖ The applicant retired as Bank official on attaining superannuation from Bank's service as an officer in MM-II and above will be eligible for in-charge/Counselor for FLC on contractual basis.
- ❖ His integrity should not have been doubtful during his service in the Bank.
- ❖ Counselors are expected to counsel the public in all issues related with financial institutions. Proficiency in local language (reading, writing, speaking and understanding) is essential.
- ❖ The official should have right aptitude/flair for training and rural development activities & needs special skill.

Qualification

- ❖ Graduate/post graduate degree from a UGC recognized university.

Age Criteria

- ❖ The age of the candidate should not be above 62 years as on 01.04.2018 & he should be of sound health. (Candidates above age of 62 years & up to the age of 65 years may be considered with certain terms & conditions as per Bank's discretion).

How to apply

- ❖ Application should be submitted in Bank's prescribed format available on our Website or at "Financial Inclusion Dept, Kolhapur Zone" with employer Bank certificate of satisfactory service.

Selection Procedure

- ❖ The selection is based on performance in the interview. Decision of the Bank in this regard will be final.

Remuneration

- ❖ The remuneration will be fixed i.e. Rs. 18,000/- per month.
- ❖ Reimbursement of travelling expenses will be as per Bank's extant guidelines.

Contract Period

- ❖ The candidate will be engaged on contract basis for a period of 1 year.
- ❖ Renewal of the contract may be possible at Bank's sole discretion in terms of extant policies & rules.
- ❖ The contract may be terminated by either side giving one month's notice.

Last date for submission of application is 28-03-2018.

- ❖ The date of interview will be decided with due consultation with higher authorities and committee for the same.



Annexure I

Additional Terms and Conditions of Engagement

1. Counselor for Financial Literacy and Credit Counseling (herein after called as Counselor) will be required to work on all Bank working days i.e. 6 days a week (except second & fourth Saturday) for 6 hours per day i.e. 11.00 AM to 5.00 PM, Counselor will be expected to devote sufficient time to his duties to enable him to carry out the assignment efficiently for which he may be required to attend the office OR to be available to perform functions outside these hours and days.
2. The monthly consolidated remuneration has been enhanced from Rs.12,000/- to Rs. 18,000/- per month. This additional amount of Rs 6,000/- will be paid to the counselor subject to conduct of minimum 8 outdoor camps per month.
3. An additional sum of Rs.500/- to be paid to the counselor towards telephone expenses on declaration basis.
4. As the counselor is expected to conduct outdoor camps as well, a lump sum expenses of Rs. 1500/- be reimbursed, in lieu of not providing conveyance, provided they are holding minimum 8 (eight) such outdoor camps per month.
5. As per extant provision from NABARD, under Financial Inclusion Fund, FLCs are eligible for full reimbursement of expenses incurred towards organizing outdoor/ field level camps. As such it will be joint responsibility of FLC counselor and Lead District Manager to receive full reimbursement of expenses incurred in this regard.
6. The contract will be for initial period of one year and renewable at the sole discretion of the Bank for further period on such terms and conditions as may be stipulated by the bank subject to maximum age of 65 years and good performance and physical fitness of the Counselor.
7. Counselor may avail a maximum of 12 days leave per calendar year. The leave will be on pro rata basis i.e. 1 day leave for every completed month. The Counselor shall not absent himself from duties for a continuous period of more than 3 days. If the Counselor absents himself from work exceeding the above period, Bank shall within its right to deduct proportionate amount from the monthly remuneration payable.
8. In connection with the said engagement, Counselor will be required to visit extensively at various places and for which the Counselor will have to take prior permission at the Bank before the travel to places outside his jurisdiction presently, Kolhapur District.
9. Counselor shall at all times do his duties punctually, honestly, faithfully and diligently and devote full time and attention to the functions assigned to him and shall at all times conduct himself soberly while at work and show courtesy and attention in all transactions and dealings with the persons having any dealings or connections with the bank.
10. Counselor should maintain strictest secrecy regarding organizational affairs of the Bank and shall not at any time directly or indirectly divulge any information of a confidential nature to any unconcerned or unauthorized person whether in the service of Bank or not. Counselor shall be required to execute a confidentiality agreement with the Bank.



11. Counselor shall not engage in any other job, business, service, trade or calling during the period of the said contract without express prior permission from the Bank.
12. During the course of the contract, Counselor shall be governed by the terms and conditions contained herein and as may be amended/advised by the Bank from time to time. Counselor will strictly observe, adhere to, obey and abide by the same including instructions, orders and directions as may be given by the Bank or by person authorized by the Bank from time to time.
13. Counselor shall furnish the present and permanent address and his contact numbers to the Bank and intimate change, if any, from time to time. Counselor will keep official under whose superintendence or control Counselor may be placed, informed before taking any leave.
14. Counselor shall be accountable for all property, books, papers, charts, tools, instruments, equipments which may come in his possession by virtue of this assignment.
15. Counselor under no circumstances shall be treated as an employee of the Bank and will not be entitled to Provident Fund. Pensioners benefits or Gratuity or for any other perquisites of facilities from Bank.
16. Bank shall be within its right review the performance of the Counselor monthly/quarterly/half yearly. If the performance of Counselor found unsatisfactory, Bank shall be within its right may terminate the contract forthwith without any prior notice or any payment in lieu of notice.

(Signature of Counselor on all pages of Annexure as well)



Annexure II

Duties to be performed by Counselor

A) General

- ❖ Advising public on financial management.
- ❖ Creating awareness among the public about financial management.
- ❖ Counseling people who are struggling to meet repayment obligations and helping in debt resolution
- ❖ Helping in rehabilitation of borrowers in distress to enable them reestablish normal day to day life.

B) In Urban Centers

- ❖ Focus is on issues relating to personal financing extended through use of credit cards and personal loans.

C) In Semi Urban & Rural Centers

The focus will be on agriculture and related activities, such as

- ❖ Guiding farmers regarding modalities for availing loan from Banks, Debt Swap schemes of Banks to free them from money lenders, educating them on banking habits, other banking products including 'No frill Accounts'.
- ❖ Guiding distressed farmers to enable them reschedule/ restructure their account or settle for OTS.
- ❖ Co-ordinate with SHGs/JLGS to effectively animate the formation to discuss issues leading to excessive indebtedness, preventive measures and other avenues of income generation other than agriculture I activities related to the needs of the village and nearby areas etc.
- ❖ Providing technical counseling by coordinating with agencies like NABARD, training facilitators including Government agencies etc.
- ❖ Guiding on community aggregation for purchase of common inputs, sale of products generated etc, for achieving reasonable levels of economies of scale. For this purpose the counselor will extend assistance for linkage with NGOs etc.
- ❖ Help individuals left out of the banking system by coordinating with banks/ other voluntary agencies to bring such people under the ambit of Financial Inclusion.
- ❖ Similarly providing linkage with NGOs / MFIs for uncovered areas so that the benefits of micro financing can accrue to the people in those areas and they get the full benefit of financial education too including management of their personal finances.
- ❖ In non agricultural areas, it will provide guidance to the distressed debtors to reschedule / restructure their borrowings or guide them for resolution.
- ❖ Wherever needed, counselors will coordinate with the other bankers with whom the person is having a banking relationship.
- ❖ Spread awareness on the dangers of excessive indebtedness through loans/ usage of credit cards etc. through various foray including NGOs etc.



Annexure III

APPLICATION FOR THE POST OF COUNSELOR OF FLCC ON CONTRACTUAL BASIS

To,
The Zonal Manager,
Bank of India,
Kolhapur Zone
1519 C, Jaydhaval Bldg. 3rd Floor,
Laxmipuri, P. B. No. 5.
Kolhapur - 416002

Paste Passport size
Photograph & Please
Sign across the
Photograph

With reference to your newspaper advertisement dated _____ I, submit my application in prescribed format.

1. NAME (in full)- _____

2. ADDRESS FOR CORRESPONDENCE:

3. Applied For : Counselor of FLCC – Kolhapur

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

Age in completed years as on 01.04.2018: ____ Years ____ Months ____ Days.

5. Contact Details:

a. MOBILE NO. _____ LANDLINE No. _____
b. E-MAIL ID _____

6. GENDER: _____

7. NATIONALITY : _____

8. RELIGION: _____

9. CATEGORY: _____

10. MARTIAL STATUS: _____



11. FATHER/ Husband NAME: _____

12. PERMANENT ADDRESS: _____

13. EDUCATION QUALIFICATION:

Qualification	Board / University	Degree	Full Time / Part Time	Year of passing	Subject / Specialization	Marks (Rank if any)
Graduation						
Post Graduation						
Professional Qualification						
Others / Computer Knowledge						

14. RELATIVE EXPERIENCE Total (in years). _____

Sr. No.	Name of Bank	Designation	Duration		Responsibilities	Pay Scale	Extra Ordinary Achievements
			From	To			

15. RETIRED ON VRS/ SUPERANNUATION _____

- DATE OF RETIREMENT _____
- TOTAL YEARS OF SERVICE _____
- OUT OF WHICH AS AN OFFICER _____ years
- NO. OF YEARS WORKED AS RURAL BRANCH MANAGER _____ years

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

17. DETAILS OF PRESENT EMPLOYMENT: (If Any)

- Organization :
- Full Address:
- Position:
- Reporting to:
- Salary/Compensation presently drawn:



18. Brief detail of experience in the Bank in respect of working in Rural area /as Rural Development In charge/ as Faculty/as LDM etc

19. Significant Achievement (if Any) In respect of above assignments-

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 Mumbai and Courts/tribunals/forums at Mumbai undertake to abide by all the terms and conditions mentioned in the newspaper advertisement or advertisement displayed on Banks website dated_____

(Signature of applicant)

Place:

Date:

Enclosures:

1.

2.

3.



CERTIFICATE OF THE EMPLOYER BANK

(Application without Employer Bank Certificate will not be considered)

We certify that the information furnished hereinabove by the applicant Shri/Smt. _____ Grade _____ retired from this Bank on attaining superannuation / Voluntary retirement on _____ have been verified with his/her Service record and found to be correct. While in the Banks service, his/her integrity was beyond doubt. There is nothing on record that may render the candidate prima facie ineligible for the post of "Counselor of Financial Literacy & Credit Counseling Centre".

Place :

Date :

(Signature & Seal of the Competent Authority*)

Name & Address of the Bank:

* Officer not below the rank of Chief Manager in the HR Department of Regional/ Zonal Office/ Local Head Office of the employer Bank.