Selection procedures for FLC Counsellors on contract basis:

Bank has decided to hire services of FLC Counsellors at following centers in the state of Gujarat and U.T. of Dadra & Nagar Haveli.

Sr. No.	Name of FLC	Name of Zone	State
1.	Ahmedabad	Ahmedabad	Gujarat
2.	Bhuj	Bhuj	Gujarat
3.	Himatnagar	Gandhinagar	Gujarat
4.	Gandhinagar	Gandhinagar	Gujarat
5.	Mehsana	Mehsana	Gujarat
6.	Palanpur	Mehsana	Gujarat
7.	Patan	Mehsana	Gujarat
8.	Silvassa	Surat	DNH
9	Aravalli	Gandhinagar	Gujarat
10	Botad	Bhavnagar	Gujarat
11	Devbhoomi Dwarka	Rajkot	Gujarat

Criteria for Engagement of FLC Counsellors are as under:

Sr. No	Particulars	Proposed Criteria
1	Eligibility	*Qualification:* i) A graduate degree from recognized University. Preference will be given to having post graduate degree in the area of Agriculture, 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. ***Experience :*** i) Shall be an Officer who has retired / Opted for VRS not below the post of Scale-II with minimum 20 years of service of which at least 10 years in Scale-I 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 ***Age :*** At the time of appointment on contract, candidate should not be more than 62 years of age.

		Resident : Should be resident of : i) For FLC of Gujarat - Resident of Gujarat, ii) For FLC of DNH - Resident of DNH.
2	Remuneration	A Consolidated remuneration of Rs. 15000/- including HA/TA (conveyance expenses) will be paid to the counsellors for each completed calendar month, of which Rs 5000/- per month as HA/TA (conveyance expenses) 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. FLC Counsellor will have to submit monthly visit diary of Financial Literacy Camps to the Lead Bank Manager (LDM). The remuneration amount will be released by Zonal Manager 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.**
3	Halting/ Travelling Allowance while on tour	No separate Halting / Travelling Allowance would be considered for conducting Financial Literacy Camps.
4	Key Responsibility Area :	FLC Counsellors 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.
5	Roles & Responsibilities:	i) Carry on day to day activities of FLCs as per guidelines of RBI (enclosed as **Annexure-II**) 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 miss selling 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.

6	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.
7	Leave entitlement:	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, prorate 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 counsellors remaining on unauthorized absence for more than 15 days beyond the entitled leave in a calendar year.
8	Discontinuation/ Termination of services	Services of the FLC Counsellors may be terminated by Bank if performance of the FLC Counsellors is not satisfactory and/ or any other reason; bank does not require FLCC services. One month advance notice period will be issued by bank & vice versa, in case of counsellors quits the job.
9	Mode of Selection	Interview
10	Application form	The candidate will be required to take a print out of the application available on our web site and submit to the Field General Manager Gujarat along with required documents/ certificates in respect of eligibility criteria, and application fee. **<u>Address of Field General Manager – Gujarat is as under:</u>** FIELD GENERAL MANAGER (GUJARAT) DENA LAXMI BUILDING 3RD FLOOR, 188-A ASHRAM ROAD NAVRANGPURA AHMEDABAD - 380 009 **Name of Financial Literacy Centre (FLC) for which the applicant is applying should be clearly mentioned as under:** **"APPLICATION FOR FLC ……"**
11	Application Fee:	The application fee/ postages would be as under: Rs.400/- : General & OBC category Rs. 50/- : Reserved category (SC/ST/Physically Handicapped) The application fee will be by way of Demand Draft drawn in favour of Dena Bank payable at Ahmedabad.

<table>
<tr><td>12</td><td>Minimum qualifying marks in interview</td><td>The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 50% (45% in case of SC/ST/OBC and PH candidates). Marks obtained in the interview will be reckoned for merit ranking.</td></tr>
<tr><td>13</td><td>Attributes of Assessment</td><td>The assessment of the candidates on various attributes with weightage will be as under:
<table>
<tr><th>Sr. No.</th><th>Attribute</th><th>Weightage in the Interview</th></tr>
<tr><td>1</td><td>Attitude/Inter-Personal Relations</td><td>20</td></tr>
<tr><td>2</td><td>Communication Skills</td><td>20</td></tr>
<tr><td>3</td><td>Banking Knowledge</td><td>50</td></tr>
<tr><td>4</td><td>Conversant with local language</td><td>10</td></tr>
<tr><td></td><td>TOTAL:</td><td>100</td></tr>
</table></td></tr>
<tr><td>14</td><td>Preparing Final Merit & Declaration of Result:</td><td>The final merit list will be prepared on the basis of the marks scored by the candidates in the interview.

On approval by the competent authority the result will be declared and placed on bank's website for information of the candidates. No separate advertisement will be given in the newspaper.</td></tr>
<tr><td>15</td><td>Issuing assignment offer / letter</td><td>On declaration of result, the competent authority will issue offer letter for hiring services as FLC Counsellors to the candidate selected, giving 15 days' time for joining the services.</td></tr>
<tr><td>16</td><td>Waiting List</td><td>Wait list of candidates will be drawn provided the candidates meet the minimum required standards and selected by the Interview Committee. Waiting list will be kept to fill the vacancies arising out of non-acceptance, non-reporting, termination by candidate/Bank. Waitlist will be valid for one year from the date of declaration of result.</td></tr>
</table>

Disclosures

- **Banks has reserved right to change in number of Posts, Terms & condition at any time during hiring process or after joining of FLC Counsellors.**
- **In case of any dispute about procedures and application form, English version will be final.**

ANNEXURE – II

A. Financial Literacy - Guidance note for trainers:

1. The objective of conduct of financial literacy camps is to facilitate financial inclusion through provision of two essentials i.e. literacy and easy access. It should aim at imparting knowledge to enable financial planning, inculcate saving habits and improve the understanding of financial products leading to effective use of financial services by the common man. Financial literacy should help them plan ahead of time for their life cycle needs and deal with unexpected emergencies without resorting to debt. They should be able to proactively manage money and avoid debt traps. In order to ensure that the knowledge provided through awareness results in inculcating banking habits, literacy inputs need to be synchronized with access to financial services so as to enable the common man to use the information effectively to gain control over financial matters. It should also result in enhancement of their economic security aided by use of banking services.

2. The banks as providers of financial services, have an inherent gain in the spread of financial inclusion and financial literacy, as it would help them capture the untapped business opportunities. Small customer is the key and banks should harness the business opportunities available at the bottom of the pyramid. Hence banks must view the financial literacy efforts as their future investments. Banks must provide a bouquet of banking services comprising of a small overdraft facility, variable recurring deposit account, KCC, remittance facilities to the account holders in order to make the accounts transactional. People should be encouraged to make transactions in these accounts so that the cost of maintaining the accounts is recovered to make it a viable and profitable business of the banks. The provision of adequate credit is also important not only in the interest of the customer, but also for the banks as the income earned through interest earned would make the exercise a commercially viable proposition. Banks must provide credit at a competitive though non exploitative rate but certainly not at a subsidised rate.

3. Creating awareness and knowledge about various products and providing these products at their doorstep would be the first step in capturing the accounts. The objective of Financial Literacy Guide is to create awareness and educate masses in a lucid manner about management of money, importance of savings, advantages of saving with banks, other facilities provided by banks and benefits of borrowing from banks. This guide is a ready reckoner for trainers involved in Financial Literacy and Financial Inclusion. It should be used as a standard text to be imparted to excluded people during the monthly financial literacy camps. In line with the objective of

bringing the unbanked people into the banking fold, the strategy of conducting the literacy programs should also incorporate opening of accounts in camp mode followed by close monitoring of usage of accounts. In addition, a granular review would help in identifying the factors inhibiting the frequent use of accounts. The strategy should also include sorting out all such issues at the earliest. Moreover, while organizing financial literacy events, the involvement of Local Government officials and other prominent persons in the villages is also highly recommended. The banks may also consider associating NGOs with proven track record in the field of financial Literacy. However the contents of this guide should be used as a standard text to be imparted to financially excluded people during the monthly financial literacy camps.

B. Conduct of Financial Literacy Camps- Operational Guidelines:

All the Financial Literacy Centres and rural branches should prepare an annual calendar of locations for conduct of outdoor Financial Literacy Camps. At every location, the program should be conducted in three stages to be spread over a period of three months comprising of three sessions of minimum two hours each plus a visit to ensure timely delivery of cards. Suitable premises or open place for conduct of program should be identified in advance. Banks may customize the program depending upon the requirement of a particular location and available resources. In all circumstances, the underlying objective of the conduct of program should be to bring the maximum number of participants into the banking fold.

1. First Session

- The first session would mainly focus on creating awareness on financial concepts, personal finance and management of money amongst the people. For this purpose, bank should organize a camp for a group of villagers. Advance publicity should be given in the village about the conduct of the camp to ensure good attendance by the villagers.
- The work of organizing the camp should be taken up beforehand with the involvement of prominent persons of the area like village sarpanch, school teachers or any other person having good rapport with the villagers. Suitable arrangements may be made at the place identified for the conduct of the program. All the charts and play cards should be placed before the arrival of the participants.
- Prepare a list of participants with details of name, age, occupation etc.
- Topics to be covered should be financial planning, budgeting, savings, how to maintain financial diary, advantages of saving with banks, the concept of

a Business Correspondent, difference between formal and informal sources of borrowing, purpose and cost of borrowing, different types of borrowing etc, as given in the guide.

- Distribute a financial diary to each of the participants. Explain how to use the financial diary for preparing the budget and maintaining periodical accounts. Reiterate the advantages of maintaining the diary. Ask them to use diary at home for preparing their budget and writing income and expenses for one month. Advise them to bring the diary when they come for the next session.
- At the end of the first session, the date for holding the second session to be announced and villagers to be informed that the Business Correspondent shall be introduced to the villagers during the second session. The fact that accounts will be opened through the BC should be conveyed to the villagers. The villagers must be made aware of the documents required to open the accounts and they should be asked to bring all these documents in the next session. Clear message should be that all the participants need to attend the second session.
- Paste all the charts for permanent reading at a suitable place like village panchayat or sarpanch or school.

2. Second Session (Fortnight after holding of first session):

- Take attendance. Find out the reasons for absence of the participants, if any. Introduce the Business Correspondent to the villagers and explain in detail the relationship of the BC with the bank, advantages of operations through BC, details of deposit and credit products and other services that would be available through the BC.
- Give a demonstration of the working of the ICT device to the participants and explain how each of the features work, e.g. how it works when a deposit/withdrawal is made, etc.
- Check the financial diary. Find out whether they had any difficulty in writing the diary. Advise them of corrections, if required. Advise them to write it regularly every month.
- Explain the features of the account such as number of deposits/withdrawals that can be made in a month, limits on deposit/withdrawal if any, the amount of applicable charges, the modus operandi of crediting of social benefits directly into the account, types of remittances which can be made/received through the accounts.
- Start enrollment for the opening of accounts.

- At the end of the enrollment, advise them regarding the approximate time within which the account would be opened and that they would get the cards for operating the account. Advise them that they should start using the accounts for day to day needs immediately after getting the cards.
- After 15 days of the second session, branch officials should visit the village to ensure delivery of cards to the villagers. They will also make sure that the BC has started operations and villagers are able to make transactions.

3. Third Session (2 months after holding of second session):

- Hold a meeting of villagers who had enrolled for account opening during the previous session. Interact with the villagers and the BC.
- Ask them about any difficulty faced in the operation of the accounts or in using the ICT based system and seek suggestions for improvement of the same.

Any change by RBI/ GoI in above guideline will be applicable time to time.

APPLICATION FOR THE POST OF FINANCIAL LITERACY COUNSELLOR ON CONTRACTUAL BASIS

APPLICATION FOR FLC ……..……

To,
Field General Manager,
Dena Bank
FGM Office,
_____

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 Nonrefundable 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 EXPEREINCE - Total (in years)_____

SN	Name of Bank	Designation	Duration From To	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
POISITION AT THE TIME OF VRS/ RETIREMENT_____
NO. OF YEARS WORKED AS RURAL BRANCH MANAGER _____years

17. DATE OF ISSUE OF SERVICE CERTIFICATE OF 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, etc.

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

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21. Name and addresses of two references-

1) _____
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2) _____
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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 advertisement displayed on Banks website dated_____.

(Signature of applicant)

Place:_____

Date:_____

Enclosures:
1.
2
3.
4.
5.