

Gujarat Gramin Bank

Financial Literacy Centre Counselor

(FLCC)

Financial Literacy councilor

Financial Literacy is the ability to grow, monitor, and effectively use financial resources to enhance the wellbeing and economic security of oneself, one's family, and one's business.

Bank can use Financial Literacy Centre Counsellors (FLCC) to educate villagers / target groups about digital banking services, plans to improve financial health of family by way of educating target groups about various Savings Products like Savings Bank Account, Recurring Deposit Accounts, Fixed Deposit, various loan products for farmers, SHGs, individuals, for business development, and importance of regular repayment, help the nearby Branches of FLC Centre for recovery of NPA / Overdue Loan Accounts. Moreover, they can support the Branch to conduct Financial Literacy Camps (FLC) in the villages in a more efficient way.

Appointment of Financial Literacy councilor

1. Qualification and the knowledge /skills of the FLC Counsellors:

Well qualified/trained counsellors are selected to the center on a full time basis. The FLCC could consider appointing people having **graduation in any discipline with domain knowledge in agriculture for counselling related to agriculture and allied activities**. Also they have good command over local language and having working knowledge of computers. **Individuals such as retired bank officers, ex-servicemen etc. may be preferred among others as counsellor as they have sound knowledge of banking, law, finance, requisite communication and team building skills, etc.**

2. Age criteria: 25 - 65 years

3. Remuneration and other facilities (Details given in Annexure III T&C)

- Fixed Remuneration – ₹ 15,000/- p.m.
- Allowances for Gram Sabhas – ₹ 200/- per Gram Sabha [Target of minimum 10 Gram Sabha per months]
- Reimbursement of actual to & from fare by state transport or by sharing mode subject to maximum ₹ 2000/-. (*with prior permission of competent authority).
- One CUG SIM CARD will be provided with the limit of ₹.300/- p.m. of usage for counselling and to keep contact with the public.
- Leave Facility: The counselor permitted to avail maximum 15 days leave in a financial year, subject to approval by the competent authority.

4. Physical infrastructure

The FLC is a part of a rural branch. Vehicle support may be provided to FLC counsellor as and when needed.

5. Skill building of FLC counsellor

As and when opportunity available for a workshop/training program from RBI/NABARD or any other institute, bank arrange to nominate Financial Literacy Counsellors for the training.

6. Period of appointment

The candidate shall be appointed on Contract basis for a period of one year, subject to satisfactory performance which shall be evaluated by the HO.

Renewal may be considered at the sole discretion of the Bank in terms of extant policies and rules.

7. Grievances redressal of the public:

Each FLC counsellor will be provided with CUG number and which will be helpline number for addressing the grievances of the public in the district and the number will be adequately published.

8. Training and Knowledge Assessment

The FLC counselor shall have to attend the training/workshop session conducted by the bank in consultation with NABARD/RBI as and when needed

FLCs 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

9. The approach of FLCs on conduct of camps shall be as follows:

- Special camps for the newly included people in the financial system, including PMJDY account holders: this target group should be encouraged to make meaningful transactions and start using the associated benefits of having a bank account.
- Minimum 10 outdoor (including 5 Target group Specific and 2 Digital Platform) camps per month required to be arranged by each FLC of bank and rural branches of the bank. In each camp, efforts may be taken to cover maximum number of participants.
- Target group specific camps for the following segments:
 - .1. Farmers
 - .2. SHGs
 - .3. Micro and Small Entrepreneurs,
 - .4. Senior citizens
 - .5. School children
 - .6. Others (may be identified by the FLCs)
- Apart from above FLCs should also conduct 2 camps per month on Digital platforms on UPI and USSD.

10. Terms and Conditions

- The counselor will be required to sign short term contract agreement as per local Stamp Act.
- The contract period is kept for 1 year (Renewed every year). However, Counselor can be terminated by giving one months' notice from either side.
- Counselor has to be present at the Centre between 10 A.M. to 5 P.M. on all bank working days of the locality or as directed by Bank from time to time.
- Counselors are to refrain from marketing/providing advice regarding investment in insurance policies, investment in securities, value of securities, purchase/ sale of securities.
- Counselor is NOT to promote the products of the sponsor bank; he should maintain arm's length relationship with the sponsor bank as well as other bank branches in that district or locality.
- The performance of a counselor to be reviewed at the end of every financial quarter by the region and Head Office both and to decide to continue the contract. Apart from this, General Manager in charge of FI department will be the competent authority to terminate services of a counselor by giving one month notice in advance or by paying one-month eligible remuneration in lieu thereof at any time during the period of contract of service.

ANNEXURE- I

FLCC APPLICATION FORMS

APPLICATION FOR ENGAGEMENT / RENEWAL OF CONTRACT - INDIVIDUALS AS FINANCIAL LITRACY CENTRE COUNSELOR

To,
The Branch Manager
Gujarat Gramin Bank
_____ Branch

PHOTO

Sir,

Re: Engagement / Renewal as Financial Literacy Centre Counsellor

I submit my application for engagement as Financial Literacy Centre Counselor for Financial Literacy Centre _____ Dist. _____ of your Bank.

I give my particulars are as under for your kind consideration:

1.	Full Name			
2.	Father's / Husband's Name			
3.	Address			
4.	Telephone / Mobile No.			
5.	Date of Birth			
6.	Age			
7.	Education Qualification			
8.	Professional Qualification if any			
9.	Details of Bank, Office / Branch at the time of Retirement of Services			
10.	Date/s of Promotion			
11.	Post (Designation), Grade and Job Roll at the time of retirement			
12.	Date of cessation or Service			
13.	Reason for cessation (Retirement or VRS or Resignation) (Please enclose Certified Copy of Service Discharge Certificate)			
14.	Details of Department al Inquiry / criminal case / Penalty Imposed / complaint, pending if any			
15.	Last 15 year posting with period in the Bank.			
	Branch / Office	Designation	Period From — To	Period (Years & Months)
16.	Total No of Years of Service put in			

	Present Activity	
17.	Mother Tongue & Other Languages Known	
18.	Name and Address of Nearest Branch of BGGB from your Residence	
19.	Existing Employment, if any	
20.	Whether related to any employee of Bank	Yes/No
21.	If yes name and designation of the employee:	
22.	Other information:	

Undertaking

I understand that my offer under this application will be for acting as a Financial Literacy Centre Counselor for Financial Literacy Centre _____ Dist. _____ of Gujarat Gramin Bank. The information given above is true the best of my knowledge and I understand to abide by the rules and regulations pertaining to my engagement, if engaged.

The contractual arrangement shall be in accordance with the contract agreement signed by me and the bank and continuance of my services shall be subject to periodic review by the Bank.

Date:

Place:

SIGNATURE

NAME: _____

Enclosed.:

- (1) Certified Copy of Discharge from Service Certificate
- (2) KYC (Photos, Self Attested Copy of Aadhaar Card, PAN Number, Voter ID etc.)
- (3) Latest Address proof of residence (electricity bill, telephone bill)
- (4) Latest copy of bank statement
- (5) Education Qualifications
- (6) Experience Certification
- (7) 2 Photos