

Annexure-I

A. Vacancies for the Post of FIS

Region	Distts.	Villages (2000+) allocated	No. of villages where enrolment started	No. of FIS working	No. of FIS to be engaged	Remarks
24 Parganas(S)	24 Parganas (S)	183	175	9	8	-
24 Pgs(N)	24 Pgs(N)	135	135	3	10	-
Nadia	Nadia	141	140	3	10	-
Murshidabad	Murshidabad	88	88	2	7	-
Hooghly	Hooghly Howrah	78	76	4	4	-
Bhubaneswar	Balasore,Bhadrak ,Cuttack,Ganjam, Jagatsinghpur, Jajpur,Kendupara ,Khurda	59	59	2	4	-
Sambalpur	Bargarh,Sundergarh, Angul	9	8	X	2	-
Tripura	N.Tripura, S.Tripura, Dhalai	97	93	4	3	-
Malda	N.Dinajpur, D.Dinajpur & Malda	95	87	x	10	-
North Bengal	Cooch-Behar, Jalpaiguri & Darjeeling	66	17	x	3	CSP selection going on. Expected to be complete by end of December'11.
Purba Medinipore	Purba Medinipore	115	9	X	5	Expected to increase the no. of villages by December'11.
Guwahati	Bongaigaon, Darang, Dhubri, Goalpara	61	22	x	4	Expected to cover all the villages by end of November'11
Nagaon	Nagaon, Morigaon, Sonitpur	99	59	X	10	.-do-
Sibsagar	Golaghat, Jorhat, Sibsagar	72	22	x	3	Expected to increase the no. of villages by December'11.
Dibrugarh	Lakhimpur, Dibrugarh, Tinsukia	55	7	X	2	-do-
Cachar	Cachar, Hailakandi, Karimgunj	107	39	x	5	-do-

Bihar	Arariah Arrah Aurangabad Banka Begusarai Buxar Darbhanga Katihar Madhubani Muzaffarpur Purnea Saharsa Samastipur Kishanganj	88	32	X	4	-do-
Purulia	Purulia, Bankura	52	34	X	3	-do-
Burdwan	Burdwan & Birbhum	61	X	X	5	Expected to start enrolment within 15 th Dec'11
Paschim Medinipore	Paschim Medinipore	78	X	X	5	-do-
Total		1739	1102	27	107	

B. Vacancies for the Post of FIC:

State	Name of the FLCC	Controlling RO	Place	No. of FIC to be engaged
West Bengal	Balurghat	Malda	D.Dinajpur	1
	Raigunj		U.Dinajpur	1
Tripura	Dhalai	Tripura	Dhalai	1
Assam	Cachar	Cachar	Silchar	1
Manipur	Manipur	Cachar	Manipur	1
Total				5

Annexure-II

Eligibility Criteria for FIS/FIC:

- Should have retired on attaining superannuation/ voluntarily retired / retired under VRs from the Bank's service as officer in **JMG/MMG I /II/III for FIS** and **MMG/SMGs scale –II/III/IV for FIC** of FLCCs .
- Age: Should not **exceed 65 years** at the time of initial engagement.
- His integrity should not have any doubtful during his service in the bank
- No punishment / penalty should have been inflicted on him during five years of his service in the Bank proceeding to his retirement.
- Cases of CBI or other law enforcement agencies should not be pending against him.

1.1 Other criteria:

1.2 For FIS:

- Should be physically fit to carry out the duties of financial inclusion supervisor including continuous village visit.
- Should be proficient in local language- reading, writing, speaking and understanding.
- Should be resident of town/village which is within the commutable distance from the villages to be monitored.
- Candidates having two wheeler (Motor Cycle/Scooter) will be given a preference.

1.3 For FIC:

- For counsellor of FLCCs, the retired officer with domain knowledge in agriculture/ worked as faculty member of the Staff Training college of the Bank will be given preference.

Annexure-III

Selection procedure:

- The selection will be through interview.
- The respective Regional offices will collect the data of the intending retired officers of any Bank including RRBs in **JMG/MMG scale I or above upto Scale III** for the post of **FI Supervisor(FIS)** and **MMG/SMG Scale II & above upto Scale IV** in case of **FI Counsellors(FIC)** in the prescribed Formats supplied by the HRM, HO, in terms of the eligibility criteria mentioned in **Annexure-II**.
- **All application should be deposited at respective Regional offices of the Bank. Last date of submission of the application is 05.01.2012.**
- The candidates shall be required to **submit applications** along with their photograph **to the respective Regional offices** of the Bank where such ex-officer are to be engaged as FIS/ FIC. All such application received shall be properly recorded and acknowledged by the respective ROs.
- The preliminary **scrutiny** will be done by **the Regional offices** and then **ROs will send** all the documents along with the list to **Human Resource Management Department Head office**, for **final scrutiny**.
- The **Call Letters** will be issued by the **HRM, HO** to the **eligible ex-officers** (candidates) for appearing in the **Interview**. Besides, names of the short listed candidates will also be displayed on the Bank's notice Board at H.O and concerned Regional offices and also to be posted on **Bank's Website**.
- The candidates shall be **interviewed** at the **respective Regional offices by an. Interview Committee** constituted for the purpose by the Bank.
- The ex-officers will be tested for knowledge in Banking, mental agility and personal traits.
- **Intimation** of the selected candidates will be sent by **Post/ e-mail** and the list of selected candidates will also be displayed on Bank's notice Board as well as Website. This fact will be advised to the candidates at the time of interview itself.

Annexure-IV

Duties and responsibilities of Financial Inclusion Supervisor (FIS):

Financial inclusion supervisor role would be to co-ordinate, advise, aid and assist the Bank's serving officials in financial inclusion programme. The financial inclusion supervisors are the intermediaries between the Bank and Banking Correspondent (BC)/ agent /Business Facilitator (BF) with no financial or administrative powers. While the normal functions of supervision and control of the BC/BC agent/BF would be carried out by the serving officials, the financial inclusion supervisor would provide feed-back on the functions of the BC/BF to enable the Bank to take necessary corrective action wherever warranted. They will provide support and guidance to the BCs/BC agents/BFs working in the area of their operation to help achieve their targets and also provide feedback to the branches and controllers about their performances.

Command Area:

10 to 15 adjoining villages will be allocated to each FIS. While allocating villages it may so happen that the Base branches may be more than one (1). Therefore, the command area of the FIS would constitute all the villages allocated to him/her. However, the controlling Base Branch would be decided on the basis of maximum no. of villages falling under such cluster of base branches.

The financial inclusion supervisor will perform the following duties:

- Helping in identifying suitable BC agents / BFs in his area of operation and initial screening by collecting preliminary information.
- Helping Bank in performing due diligence exercise for selection of BC agents /BF, verifying the particulars of BC agents /BFs through enquiry/public opinion.
- Assisting in conducting awareness campaign on financial inclusion in the identified unbanked villages.
- Identification of the potential villages for financial inclusion initiatives.
- Imparting training and providing hand holding support to the BC agents /BFs.
- Assisting BC agents /BFs in conducting survey of the unbanked villages, preparation of village profile, identification of un-banked households, assessment of credit gaps and needs of other financial products and preparation of business plan.
- Tracking of the business sourced by BC agents /BFs
- Assisting branch officials in keeping records of business sourced by the BCs /BF
- Communicating targets to the BC agents /BFs and verification of the performance of BCs/BFs on a regular basis by conducting surprise visits, checking written records and submit report of the same to the reporting authority.
- Review the performance of the BC/BF and re-fixing business targets of the BCs/BFs
- Assisting branch in handling complaints and grievances.
- Assisting the serving officials of the Bank for monitoring and supervision of the activities of BC/BF. This will include checking of KYC compliance, checking of demographic data in respect of accounts opened in the CBS system with that of Hard copy retained at the Br. level.
- Making available adequate account opening forms, applications for various products, publicity materials, pamphlets on schemes and products of the Bank to the BC/BFs.
- To help in enhancing activity level of BC/BFs.

- Facilitating customer's education/awareness on BC/BF model
- To co-ordinate with branch for calculation and payment of commission to BC/BF at the predetermined rate.
- Recommending engagement of new BC/BF, disengagement of inactive BC/BF
- Maintain a Register to note the day to day activities undertaken by him/her. The serving official of the Bank or any authorised outside agency (viz. auditor/inspector/regulator etc.) may verify the Register from time to time.
- **Regular visit of the BC/BF outlets to:**
 - i. Verify the availability of BC/Agents(CSPs)
 - ii. Ensuring Smart cards are delivered to the customers against proper records by BC/Agents (CSPs).
 - iii. Ensuring Bank's fair practice code for the lenders are strictly adhered during recovery procedures by BC/BF
 - iv. Ensuring BC/BF does not charge any commission from the customer.
 - v. Ensuring receipts are handed over against each ICT based transaction by BC/Agents(CSPs)
 - vi. Ensuring list of DO's and DONT'S are made available to the customer
 - vii. Ensuring list of DO's and DONT'S are displayed at the BC outlet.
 - viii. Ensuring mini statement are handed over to the customer on demand by BC(CSPs) in respect of ICT based FI solution.
 - ix. Ensuring code of conducts is adhered to by BCs/BFs in letter and spirit.
 - x. Ensuring no cash handling by BFs
- Reporting any adverse features /act of BC/BF not in the interest of the Bank to the reporting authority.
- Assisting bank officials in updating and delivery of passbook to FI customers.
- Obtaining feedback about functioning of BC/BF from the customers (at least from five customers per village per week selected at random).
- Assisting any other work relating to Financial Inclusion as & when required by the Bank.

Duties and responsibilities of Financial Inclusion counsellor (FIC) of FLCC:

- To provide financial counselling services through face-to-face interaction as well as through other available media like e-mail, fax, mobile, etc. as per convenience of the interested persons, including education on responsible borrowing , proactive and early savings, and offering debt counselling to individuals who are indebted to formal and/or informal financial sectors;
- To educate the people in rural and urban areas with regard to various financial products and services available from the formal financial sector ;
- To make the people aware of the advantages of being connected with the formal financial sector ;
- To formulate debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions, including cooperatives, for consideration ;
- To take up any such activity that promotes financial literacy, awareness of the banking services, financial planning and amelioration of debt-related distress of an individual.

Annexure-V

Service Conditions:

The financial inclusion supervisors/ counselors of FLCCs will be appointed on a contract and cost to Bank basis, initially for a period of 1 year. The contract of service may be renewed for a further period of one year for another 2 terms subject to continued good performance and physical fitness. They will not be entrusted with any financial/ administrative powers.

Other Conditions:

- a) The FIS/FIC shall be entitled casual leave on full emoluments upto a maximum of 12(twelve) working days in each calendar year to be availed on pro-rata basis. Casual Leave may be taken in not more than four working days at a time. Leave application has to be submitted to the controlling Base Branch and controlling Regional Office in case of FIS and FIC, respectively.
- b) The FIS shall be liable to be transferred to any Base branch within the state.
- c) Payment of remuneration will be subject to payment of Income Tax etc. as per prevailing norms.
- d) The FIS shall submit a monthly tour report to the controlling Base branch. At the time of payment of remuneration, the controlling Base branch will verify the tour programme(submitted by the FIS on weekly basis) and the tour report.

Duty Hours:

In case of FIS, the duty hours shall be generally from 10.00 A.M. to 5.00 P.M. from Monday to Saturday which may, however, be flexible according to the requirement of the Bank. The FIS shall submit a Tentative Field Tour programme to the Base branch(es) on weekly basis and shall report to the respective Base Br. Manager(s) on a predetermined day and time for assisting the branch(es) for updation of FI Pass Books.

Performance monitoring and termination of contract:

The Performance of the Financial Inclusion Supervisor and the Financial Inclusion Counselor will be monitored on half yearly basis (i.e.30th June, and 31st December) and bank may decide to terminate the contract of service if the performance of the FIS/FIC is not found satisfactory. The review will be done by the GM in charge of financial inclusion on recommendation respective Regional head. A review format will be prepared by Financial Inclusion Department, Head office. Renewal of the contract will be done after completion of the full year term.

A. Remuneration & other benefits to be paid to the Financial Inclusion Supervisors(FIS):

1. A consolidated amount of **Rs. 10,000 /- per month** will be paid as **remuneration** packages to Financial Inclusion Supervisor in the initial one year of contract of service. In case the contract of service is renewed, a consolidated amount of Rs.11000/-per month and Rs.12000/- per month will be paid after completion of one year and two years of contractual service respectively.

2. In addition, the said remuneration, the financial inclusion supervisor will be paid **conveyance charge of Rs.2500/- per month** for regular visits to the villages in their coverage area.
3. The FIS will be reimbursed **mobile phone charges of Rs. 500/- per month** on declaration basis.
4. The Financial inclusion Supervisors may also purchase **Accidental Insurance Policy** for themselves and obtain re-imbusement of the premium from the bank on production of the receipt subject to a maximum amount of **Rs.2000/- per annum** which will be over and above the consolidated package.
5. If they are called upon by the Bank to attend training programmes/meetings/workshops etc, outside their head quarters, they will be entitled to travel by AC II tier rail by shortest route and where railway service is not available, by public transport.
6. When the Financial inclusion supervisor shall be on tour / deputation on official duties outside their Head quarters/Command area, they will be eligible for halting allowance at the following rates.

Metro/Urban Centres : Rs. 600/- per diem

Semi Urban centres : Rs. 400 / - per diem

Rural centres : Rs.250/- per diem

B. Remuneration & other benefits to be paid to the Financial Inclusion Counselors (FIC):

1. A consolidated amount of **Rs. 12000 /- per month** will be paid as **remuneration** packages to counselor of FLCC in the initial one year of contract of service. In case the contract of service is renewed, a consolidated amount of Rs.13000/-per month and Rs.14000/- per month will be paid after completion one year and two years of contractual service respectively.
2. Since the FICs would normally carry out their activities at the FLCC centres, they are not entitled to any conveyance charges unlike FIS. However, in case they are required to undertake any off campus FLCC programmes or make visit to the Regional Office, HO or local Govt./NABARD offices, they may claim reimbursed against actual conveyance charges incurred. However, before undertaking such journey or visit, the FIC should seek written approval detailing the purpose of such journey/visit, Mode of Conveyance, date & time etc. from the concerned Regional Offices.
3. The Counselor will be reimbursed **mobile phone charge of Rs. 500/- per month** on declaration basis.
4. If they are called upon by the Bank to attend training programmes/meetings/workshops etc, outside their head quarters, they will be entitled to travel by AC II tier rail by shortest route and where railway service is not available, by public transport.

5. When the Financial inclusion supervisor shall be on tour / deputation on official duties outside their Head quarters/Command area, they will be eligible for halting allowance at the following rates.

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