

बैंक ऑफ़ इंडिया

Bank of India



LUCKNOW ZONAL OFFICE

STAR HOUSE, VIBHUTI KHAND, GOMTI NAGAR, LUCKNOW-226010

ENGAGEMENT OF SUPPORT STAFFS FOR RSETI LUCKNOW, RSETI BARABANKI AND FINANCIAL LITERACY COUNCELLOR FOR BARABANKI DISTRICT

BANK OF INDIA, LUCKNOW ZONE invites Applications for the post of various support staffs at RSETIs, and FLC on Contractual basis.

Post Name	Vacancies		Monthly Remuneration*
	RSETI LUCKNOW	RSETI BARABANKI	
Faculty	1	0	Rs. 20000/-
Office Assistant	2	2	Rs. 15000/-
Office Attendant	1	1	Rs. 8000/-
Watchman cum Gardener	2	2	Rs. 5000/-


Post Name	DISTRICT	Vacancies	Monthly Remuneration*
Financial Literacy Counsellor	Barabanki	1	Rs. 18000/-

The selected candidates shall be engaged on contractual basis. Renewal may be considered at Bank's sole discretion in terms of extant policies and rules. Decision of the Bank in this regard will be final. Application Form with detailed notification is available in our website www.bankofindia.co.in under head "career". The duly completed application form should reach us at the above address in a closed cover by 5:00 P.M. on or before 15.11.2021. Please note that Bank of India reserves the right to cancel/ postpone the advertisement/ selection process without any prior notice.

*As per extant policy guidelines.

Date: 21.10.2021

Place: Lucknow


(Y. N. Dwivedi)
Zonal Manager

Ar



APPLICATION FORM

Annexure 1

To,
Zonal Manager,
Bank of India,
Lucknow Zone

The

Paste a recent
passport sized
photograph duly
signed across on
the photograph

**APPLICATION FOR THE POST OF
RSETI Faculty, Office Assistant, Attender, Watchman cum Gardener and
FLC Counselor on contract basis in bank of india**

Sir,

Application for the post of at RSETI/FLC.....
With reference to your insertion in Bank's Website/ Daily Newspaper regarding above, I append below following information for your kind perusal and needful. I also enclose self attested papers/documents related to Proof of Identity/Address/Educational Qualifications etc.

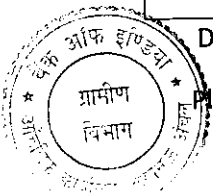
1	Full Name (In Block Letters)				
2	Father's/Husband's Name				
3	Address (including telephone/mobile No. and e-mail address) where he/she normally resides/will reside and will perform the duties after selection)				
4	Sex				
5	Date of Birth				
6	Age as on 01.10.2021	-----Years	-----Months		
7	Category (Strike of which is not applicable)	SC/ST/OBC/GENERAL			
8	Marital status				
9	Mobile Number				
10	Email Address				
11	Computer Knowledge				
12	Educational Qualification				
13	Language Known	Can Speak	Can Write	Can Read	Can Understand
14	Experience				
15	List of Certificate enclosed				
16	<p>Declaration: I hereby declare that:</p> <p>i) No case of CBI or other law enforcement agency or any proceedings in any court of law is pending against me</p> <p>ii) I am physically fit to carry out duties of the Faculty / Office Assistant / Attender / Watchman cum Gardener / FLC Counselor including continuous visits of villages and/or other places as per requirement of the Bank. (Please Tick the Post applied for)</p> <p>iii) I have gone through the job profile, engagement conditions and remuneration of FACULTY /OFFICE ASSISTANT and is unconditionally acceptable to me (Please Tick the Post applied for).</p> <p>I further declare that the information stated above is complete, true and correct to the best of my information, knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage or my not satisfying any of the eligibility criteria of Bank of India, my candidature is liable to be cancelled.</p>				

Date:-

Signature:-

Place:-

Name:-



Additional Information to be submitted in case of application by a retired employee of a Public Sector bank (Age Should not be more than 65 years as on 01.10.2021)

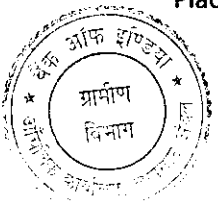
01	Name of the Bank and Branch/ Office wherefrom retired	
02	Complete address of the Bank's HR Department wherefrom retired with contact no. (In case of retired Employee)	
03	Personal No. / PF no./ Personal Identification No. with the previous employer. (In case of Retired Employee)	
04	Place and Date of retirement (in case of retired Employee)	
05	Grade/ Scale from which retired (in case of retired Employee)	
06	Name and address of the Bank/ Branch where terminal benefits settled and/or pension account in existence. (in case of retired Employee)	
07	Last 3 assignments before the retirement of 5 years	
08	<p>Declaration: I hereby declare that: i) I retired from the _____ Bank on Superannuation/voluntary retirement. ii) No punishment / penalty was inflicted on me during five years of my service in _____ Bank preceding my retirement/VRS. iii) No case of CBI or other law enforcement agency or any proceedings in any court of law is pending against me iv) I am physically fit to carry out duties of the FACULTY including continuous visits of villages and/or other places as per requirement of the Bank iii) I have gone through the job profile, engagement condition and remuneration of FACULTY and is unconditionally acceptable to me. I further declare that the information stated above is complete, true and correct to the best of my information, knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage or my not satisfying any of the eligibility criteria of Bank of India, my candidature is liable to be cancelled.</p>	
09	Certificate of the employer bank enclosed	YES/ NO

Date:-

Signature:-

Place:-

VERIFIED-----



CERTIFICATE OF THE EMPLOYER BANK

(In case of applications by retired employee of Public Sector Bank)

(Application without Employer Bank Certificate will not be considered)

We certify that the information furnished here in above by the applicant Shri/ Smt. _____ Grade/ Scale _____ retired from this bank on attaining Superannuation/ voluntary retirement on _____ have been verified with his/her Service records and found to be correct while in the Bank's service, his/her integrity was beyond doubt. There is nothing on record that may render the candidate prima facie ineligible for the post of Faculty.

Date:-

(Signature & Seal of the Competent Authority *)

Place:-

Name & Address of the Bank

*(Officer not below the rank of Chief Manager in the HR department of the Regional/ Zonal Office/Local Head Office or Head office of the Employer Bank)



Zonal office, Lucknow Zone

Financial inclusion Department

Email- Lucknow.AFD@bankofindia.co.in

DETAILED TERMS AND CONDITIONS FOR ENGAGEMENT OF FACULTY ON CONTRACTUAL BASIS

For engagement of One Faculty (on contractual basis for a period of 2 years), the following terms and conditions to be read and followed by the applicants.

Eligibility for Faculty:-

- Qualification- Minimum Graduation. Diploma in vocational courses preferable.
- Shall have a flair for teaching and possess sound computer knowledge
- Excellent communication skills in the local language essential, fluency in Hindi and English would be an added qualification.
- Shall be proficient in MS Office (Word, Excel & Power Point) and Internet
- Typing skills in Hindi/English typing will be an added advantage
- The candidate should be preferably be resident of the District where the RSETI is located

How to Apply:

Application should be submitted in Bank's prescribed format available in our website with necessary self-attested documents (Annx-1 for all applicants, Annx-2 & 3 additionally for retired employees of PSU Banks)

No. of Posts:

Total 1 (one) post for faculty position in our RSETI, Lucknow on contractual basis for an initial period of 2 Years. Provision for further renewal, based on the satisfactory performance / conduct/ behavior and for a maximum period of 5 years including initial 2 years subject to maximum age of 65 years. The contract may be terminated by either side by giving one month notice.

Age Criteria:

Minimum 25 years, Maximum 63 years as on 01.10.2021 subject to physical fitness.

Selection Procedure:

All candidates applying for the post will have to clear:-

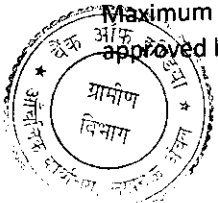
- **Written Test:** - To assess General Knowledge and Computer Capability. Kindly note that the written test will be conducted in English language only.
- **Personal Interview:** - To assess Communication ability, leadership quality, attitude, problem solving ability and ability to get along with the trainees development approach.
- **Demonstration/ Presentation:** - To assess teaching skills and communication capacity.

Note: Only those candidate who qualify in written exam will be called for interview / presentation.

Remuneration: The remuneration will be Rs 20,000/- (Rupees Twenty thousand only) per month on consolidated basis. .

Actual Travelling expenses:

Maximum Rs.250/- per diem, for taking on the job training wherever required at site, other than the institute, to be approved by RSETI In-charge / Director based on the reasonability of the same.



Leave:

- a) 12 days in a calendar year to be availed with prior approval of RSETI Director, Maximum 4 days on each occasion.
- b) There is no provision for encashment of leave even after exit of the Faculty on any reason/ ground. No leave can be accumulated at the end of the calendar year, the leave would lapse

Note:- Bank reserves the right to remove the RSETI Faculty at any time even before the expiry period of the contract in case his performance is not upto the Bank's expectation or otherwise too.

Exit Policy: 1 months' notice from either side.

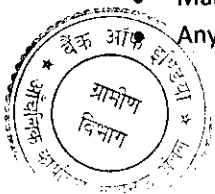
➤ **Last date for submission of application is 15.11.2021**

The duly completed application form should reach us at the address **The Zonal Manager, Bank Of India, Lucknow Zonal Office, Star House, Vibhuti Khand, Gomtinagar, Lucknow, UP Pin-226010** in a closed cover by 5 PM on or before 15.11.2021. "APPLICATION FOR THE POST OF RSETI FACULTY" should be mentioned on the top of the envelope. Partially filled or unfilled applications will be summarily rejected. Bank will not held responsible for any postal delay or non-delivery of any communication. Candidates should mention their E-mail IDs without fail in application form as all communication will be made through e-mail. Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. If any candidate is selected, he/she should not be attached to any Government/Private/any other organization on permanent/temporary/ contractual basis as on the date of issue of engagement order.

The date of written test & interview will be decided with due consultation with higher authorities and committee for the same.

Job Profile:-

- Assisting the Director in conducting Training programmes.
 - Conducting pre-training activities including awareness programmes, generation of applications and selection of candidates.
 - Assisting the Director in preparation of Annual Action Plan, designing the customized Training programmes and evaluation of the Training.
 - Organizing the logistics for the Training programmes, including Training material and guest faculty.
 - Handling sessions relating to motivation, entrepreneurship, market survey, business opportunity guidance, business plan preparation, launching formalities and enterprise management aspects (costing, pricing, inventory management, marketing, customer relations etc.)
 - Providing post Training escort services including follow up visits/ meets.
 - Preparation of business plan/ project report to RSETI trained entrepreneurs.
 - Providing counselling, credit linkage, marketing linkage, etc., to the trained entrepreneurs.
 - Preparation of success stories / case studies of entrepreneurs.
 - Preparation of notes for training session, post programme report, Monthly progress report & Annual Activity report.
 - Organizing the functions, events and meetings of the Institute.
 - Preparation of press release/ reports on the activities of the institute for media coverage.
 - Supervising the work of the Office Assistant, sub-staff, watchman of the institute.
 - Monitoring the performance of the guest faculty (Skill Training).
 - Maintenance of the fixed assets & library of the institute.
 - Overseeing the maintenance of campus including, class rooms, kitchen, dining hall and dormitories.
 - Up keep of premises/ campus of the institute and all fixed assets including furniture and fixtures and library/ books of the institute.
 - Maintaining discipline in the institute including the practices of daily attendance, prayer, Yoga and Shramdaan.
- Any other work/ responsibilities, entrusted by the Director.



Zonal office, Lucknow Zone

Financial inclusion Department

Email- Lucknow.AFD@bankofindia.co.in

DETAILED TERMS AND CONDITIONS FOR ENGAGEMENT OF OFFICE ASSISTANT ON CONTRACTUAL BASIS

For engagement of Four Office Assistants (On contractual basis for a period of 2 years) the following terms and conditions to be read and followed by the applicant.

Eligibility for Office Assistant:-

- Shall be a Graduate with basic knowledge of Computer.
- Knowledge in Basic Accounting is a preferred Qualification
- Shall be fluent in spoken and written local language
- Fluency in Hindi / English would be an added qualification.
- Shall be proficient in MS Office (Word and Excel), Tally and Internet
- Skills in typing in local language is essential, typing skills in English an added advantage
- The candidate should be preferably be resident of the District where the RSETI is located

How to Apply:

Application should be submitted in Bank's prescribed format available on our website with necessary self-attested documents (Annx-1 for all applicants, Annx-2 & Annex-3 additionally for retired employees of PSU Banks)

No. of Posts:

Two post at RSETI, Lucknow and two post at RSETI, Barabanki on contractual basis for an initial period of 2 years. Provision for further renewal, based on the satisfactory performance / conduct/ behavior and for a maximum period of 5 years only. The contract may be terminated by either side by giving one month notice.

Age Criteria

Minimum 18 years and Maximum 43 years as on 01.10.2021.

Remuneration: The remuneration will be Rs. 15000/- (Rupees Fifteen thousand only) per month on consolidated basis.

Leave:

- 12 days C/L in a calendar year to be availed with prior approval of RSETI Director, maximum 4 days on each occasion.
- There is no provision for encashment of leave even after exit of the Office Assistant on any reason/ ground. No leave can be accumulated. At the end of the calendar year, the leave would lapse

Exit Policy: 1 months' notice from either side.

Selection Procedure: The selection is based on performance in the written test and personal interview. Decision of the Bank in this regard will be final. Kindly note that the written test will be conducted in English language only.

Last date for submission of application is 15.11.2021

The date of written examination and interview will be decided with due consultation with higher authorities and Committee for the same.



The duly completed application form should reach us at the address **"The Zonal Manager, Bank Of India, Lucknow Zonal Office, Star House, Vibhuti Khand, Gomtinagar, Lucknow, UP Pin-226010"** in a closed cover by 5 PM on or before 15.11.2021. **"APPLICATION FOR THE POST OF OFFICE ASSISTANT"** should be mentioned on the top of the envelope. Partially filled or unfilled applications will be summarily rejected. Bank will not held responsible for any postal delay or non-delivery of any communication. Candidates should mention their E-mail IDs without fail in application form as all communication will be made through e-mail. Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. If any candidate is selected, he/she should not be attached to any Government/Private/any other organization on permanent/temporary/contractual basis as on the date of issue of engagement order.

Job Profile:-

- Assisting the Director and Faculty in effective functioning of the Institute to fulfill the objectives of the Trust
- Maintaining of Cash book, General Ledger, vouchers as per the guidelines (Presently single entry Book keeping)
- Maintaining all books, registers, both manual and soft copy as per the prevailing guidelines from Trust/Ministry
- Maintaining and updating all data relating to trainings, follow up, settlement etc.
- Creating and updating MIS data as per the guidelines
- Preparation of monthly report and other periodical reports and submission to Trust, Ministry and other agencies involved in overall supervision of functioning of RSETI
- Organizing the required logistics for training including arranging Boarding, Dormitory etc.
- Arranging the training materials for skill batches
- Making registration of candidates in all the trainings, taking daily attendance of trainees, taking boarding attendance of trainees.
- Conducting follow up visits as directed by Director and reporting the same to the Director
- Up keeping of all fixed assets and maintaining of Inventory of items including training materials and equipment
- Maintaining of Library books and issuing books to the trainees as and when they demand
- Carry out all the Instructions/any other work given by the Director and faculty from time to time



DETAILED TERMS AND CONDITIONS FOR ENGAGEMENT OF ATTENDANT ON CONTRACTUAL BASIS

For engagement of Two Attendant (on contractual basis for a period of 2 years) the following terms and conditions to be read and followed by the Applicants.

Eligibility:

- Minimum Matriculate pass
- Ability to read and write the local language preferred
- The candidate should be preferably be resident of the District where the RSETI is located

How to Apply:

Application should be submitted in Bank's prescribed format available in our website with necessary self-attested documents (Annx-1 for all applicants, Annx-2 & 3 additionally for retired employees of PSU Banks)

No. of Posts:

One post at RSETI, Lucknow and one post at RSETI, Barabanki on contractual basis for an initial period of 2 years. Provision for further renewal subject to satisfactory performance / conduct/ behavior upto the maximum period of 5 years.

Age Criteria:

Minimum 18 years and Maximum 63 years as on 01.10.2021

Selection Procedure:

The selection is based on performance in the Interview. Decision of the Bank in this regard shall be final.

Remuneration: The remuneration will be Rs. 8000/- (Rupees Eight thousand Only) per month on contractual basis or at minimum rates of wages for unskilled labor as per State Govt. Circular whichever is higher.

Leave:

- Maximum 12 days in a calendar year limited to a maximum 4 days on each occasion to be availed only with prior approval of RSETI Director.
- There is no provision for encashment of leave even after exit of the Attendant on any reason/ ground. No leave can be accumulated. At the end of the calendar year, the leaves would lapse

Exit Policy: One months' notice from either side.

➤ **Last date for submission of application is 15.11.2021**

The date of Personal Interview will be decided with due consultation with higher authorities and Committee for the same. The same shall be communicated to the Applicants by email.



The duly completed application form should reach us at the address **"The Zonal Manager, Bank Of India, Lucknow Zonal Office, Star House, Vibhuti Khand, Gomtinagar, Lucknow, UP Pin-226010"** in a closed cover by 5 PM on or before 15.11.2021. **"APPLICATION FOR THE POST OF ATTENDANT"** should be mentioned on the top of the envelope. Partially filled or unfilled applications will be summarily rejected. Bank will not held responsible for any postal delay or non-delivery of any communication. Candidates should mention their E-mail IDs without fail in application form as all communication will be made through e-mail. Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. If any candidate is selected, he/she should not be attached to any Government/Private/any other organization on permanent/temporary/contractual basis as on the date of issue of engagement order.

Job Profile of RSETI Attendant:-

- Generally all subordinate work of the Institute for assisting the Director and other staff of the Institute for smooth functioning of the day to day activities.
- Up keeping of premises including office, training class rooms, dormitory, bathrooms, filing cabinet, visitors lounge etc.
- Any other work entrusted by the Director from time to time



DETAILED TERMS AND CONDITIONS FOR ENGAGEMENT OF WATCHMAN CUM GARDENER ON CONTRACTUAL BASIS

For engagement of Four Watchman cum Gardener (on contractual basis for a period of 2 years) the following terms and conditions to be read and followed by the Applicants.

Eligibility :

- Should have passed 8th Standard (VIII Pass)
- Ability to read and write the local language preferred
- Should have experience preferably in agriculture/gardening/horticulture
- The candidate should preferably be resident of the District where the RSETI is located

How to Apply:

Application should be submitted in Bank's prescribed format available in our website with necessary self-attested documents (Annx-1 for all applicants, Annx-2 &3 additionally for retired employees of PSU Banks)

No. of Posts:

Two post at RSETI, Lucknow and two post at RSETI, Barabanki on contractual basis for an initial period of 2 years. Provision for further renewal, based on the satisfactory performance / conduct/ behavior and for a maximum period of 5 years only

Age Criteria:

Minimum 18 years and Maximum 63 years as on 01.10.2021

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 Rs. 5000/- (Rupees Five thousand Only) per month on contractual basis or at minimum rates of wages for unskilled labor as per State Govt. Circular whichever is higher.

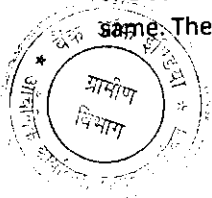
Leave:

- 12 days in a calendar year to be availed with prior approval of RSETI Director, maximum 4 days on each occasion.
- There is no provision for encashment of leave even after exit of the Watchman on any reason/ ground. No leave can be accumulated. At the end of the calendar year, the leaves, if any would lapse

Exit Policy: One months' notice from either side.

➤ **Last date for submission of application is 15.11.2021**

The date of Personal Interview will be decided with due consultation with higher authorities and Committee for the same. The same shall be communicated to the Applicants by email.



The duly completed application form should reach us at the address **"The Zonal Manager, Bank Of India, Lucknow Zonal Office, Star House, Vibhuti Khand, Gomtinagar, Lucknow, UP Pin-226010"** in a closed cover by 5 PM on or before 15.11.2021. "APPLICATION FOR THE POST OF WATCHMAN IN RSETI" should be mentioned on the top of the envelope. Partially filled or unfilled applications will be rejected. Bank will not held responsible for any postal delay or non-delivery of any communication. Candidates should mention their E-mail IDs without fail in application form as all communication will be made through e-mail. Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. If any candidate is selected, he/she should not be attached to any Government/Private/any other organization on permanent/temporary/contractual basis as on the date of issue of engagement order.

Job Profile of RSETI Watchman:-

- Watch & ward of the premises.
- Maintenance & upkeep of the premises
- In case of need to perform the duties of the attendant
- Any other work entrusted by the Director from time to time



DETAILED TERMS AND CONDITIONS FOR ENGAGEMENT OF FINANCIAL LITERACY COUNSELOR ON CONTRACTUAL BASIS

Eligibility for Counselor of FLCC

- 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 FLCC 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 31.03.2021 & he /she 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 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:

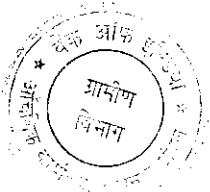
- The remuneration will be fixed i.e. Rs.18, 000/- per month.
- Telephone Expenses Rs.500/- per month & Conveyance Exp Rs.1500/- Per month
- Reimbursement of travelling expenses will be as per Bank's extant guidelines.
- As per extant provision from NABAD, under Financial Inclusion Fund, FLCs are eligible for full reimbursement of expense incurred towards organizing outdoor/field level camps. As such it will be joint

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 months' notice.

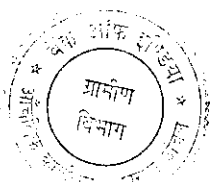
Last date for submission of application is 15.11.2021.

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



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 be 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 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.
3. 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 him selves from work exceeding the above period, Bank shall within its right to deduct proportionate amount from the monthly remuneration payable.
4. 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 of the Bank before the travel to places outside his jurisdiction- present **District**.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.



10. Counselor shall be accountable for all property, books, papers, charts, tools, instruments, equipment which may come in his possession by virtue of this assignment.
11. Counselor under no circumstances shall be treated as an employee of the Bank and will not be entitled to Provident Fund, Pensioner benefits or Gratuity or for any other perquisites or facilities from Bank.
12. 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.

Duties to be performed by FLC Counselor

A) General

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

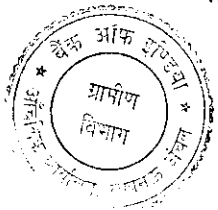
B) In Urban Centers

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

C) In Semi Urban and Rural Centers

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

- (i) 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".
- (ii) Guiding distressed farmers to enable them reschedule/ restructure their account or settle for OTS.
- (iii) 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 / activities related to the needs of the village and nearby areas etc.
- (iv) Providing technical counseling by coordinating with agencies like NABARD, training facilitators including Government agencies etc.
- (v) 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.
- (vi) 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.
- (vii) 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.



- (viii) In nonagricultural areas, it will provide guidance to the distressed debtors to reschedule / restructure their borrowings or guide them for resolution.
- (ix) Wherever needed, counselors will co-ordinate with the other bankers with whom the person is having a banking relationship.
- (x) Spread awareness on the dangers of excessive indebtedness through loans/ usage of credit cards etc. through various foray including NGOs etc.

The duly completed application form should reach us at the address **The Zonal Manager, Bank Of India, Lucknow Zonal Office, Star House, Vibhuti Khand, Gomtinagar, Lucknow, UP Pin-226010** in a closed cover by 5 PM on or before 15.11.2021. "APPLICATION FOR THE POST OF FLC Counselor" should be mentioned on the top of the envelope. Partially filled or unfilled applications will be summarily rejected. Bank will not held responsible for any postal delay or non-delivery of any communication. Candidates should mention their E-mail IDs without fail in application form as all communication will be made through e-mail. Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. If any candidate is selected, he/she should not be attached to any Government/Private/any other organization on permanent/ temporary/ contractual basis as on the date of issue of engagement order.

