

## **VACANCIES FOR FINANCIAL LITERACY COUNSELLORS**

Our bank has established “**Gramadeepam** Financial Literacy Centres” across the state headed by Financial Literacy Counsellors for imparting banking knowledge to the public.

We are inviting applications from qualified and interested individuals for working as Financial Literacy Counsellors with Kerala Gramin Bank on contract basis for a period of 3 years in the below 9 Taluks/Blocks.

<b>Block</b>	<b>District</b>	<b>RO</b>
Mankada	Malappuram	Malappuram
Wandoor	Malappuram	Malappuram
Thalikkulam	Thrissur	Thrissur
Pandalam	Pathanamthitta	Kottayam
Thodannur	Kozhikode	Kalpetta
Tuneri	Kozhikode	Thalassery
Manjeswar	Kasaragod	Kasargod
Taliparamba	Kannur	Kannur
Erattupetta	Kottayam	Kottayam

The contract period may be extended by the bank based on the performance of the counsellor.

### **Eligibility Conditions of Financial Literacy Counsellors**

1. As FLCs are expected to play a crucial role in assisting and guiding the distressed individuals only well qualified/ trained counselors are selected to the centre on a full time basis. The applicant should have enough banking knowledge- Retired/Voluntary retired Managers/Senior Managers/Chief Managers of Nationalized Banks/RRBs will be given preference. The Counselors should have sound knowledge of banking, law, finance, requisite communication and team building skills, etc.
2. The Upper age limit of the applicant should not be above 62 years. The contract period of the Counselor not more than three years and in exceptional cases the same can be extended for a further period of two years or on attaining 65 years of age whichever is earlier, based on the performance of the Counselor.
3. The applicant should have good financial discipline. The selected Counselor is required to give an undertaking to the effect that he has not involved in any financial irregularities including overdues in loans availed, at the time of accepting the offer of appointment.

### **Objectives of Financial Literacy Centres**

The broad objective of the Financial Literacy Centre (FLCs) will be to provide free financial literacy /education. The specific objective of the FLCs would be

1. To provide financial counselling services through face-to-face interaction as well as through other available media like e-mail, fax, mobile phone etc. as per the convenience of the interested persons, including education on responsible borrowing, proactive and early savings, and offering debt counselling to individuals.
2. To educate the people in rural and urban areas with regard to various financial products and services available from the formal financial sector.
3. To make the people aware of the advantages of being connected with the formal financial sector.
4. 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.
5. The FLCs in coordination with the link branch would also conduct outdoor financial literacy camps with focus on financially excluded people. For the purpose, the assistance from experienced NGO may also be taken. The focus of the FLCs is on simple messages of financial literacy. The Counsellor working at FLCs should be provided training in behavior orientation with periodic knowledge up-gradation on various banking products and services so as to enable them to work as effective trainers. FLCs should not however, act as investment advice centres/marketing centres for products of any particular bank/banks. Counsellors may refrain from marketing/providing advice regarding investment in insurance policies, investment in securities, value of securities, purchase/sale of securities, etc. or promoting investments only in bank's own products.

### **The roles and responsibilities of Counselors:**

1. Counselors have to establish rapport with various Government Departments, Banks, NGOs, Kudumbasree, Farmers Clubs etc.
2. Conduct the programs in the Villages. Counselors have to visit the Villages continuously. Counselors are advised to address the public in different meetings and seminars. (conduct/attend at least 7 outdoor seminars/meetings with a cumulative participation of minimum 700 members every month).
3. They have to involve in transfer of technology to the Villages from Krishi Bhavans, Agricultural Departments etc. They have to conduct awareness programs on Dairy, agriculture and other related areas. They meet the farmers and interact with them in the meetings and give clarifications about their doubts and clarify the same by giving proper explanations. They will also guide them on points, like how to become a bank customer, how to save with Banks, what are the types of deposit accounts, the rate of interest for deposits in various Banks, the details of nomination facilities, security norms, repayment of loans, the risk and responsibility of standing as co-obligant or guarantor for loans, the benefits of insurance products, fund transfer, prompt repayment of loans etc.

4. They have to involve in rural development activities.
5. They have to educate the villagers on banking products and services.
6. Each Counselor has area of operation of one entire Block
7. They have to associate with local Grama Panchayath and organize the programs to educate the villagers and bring changes /development in the village.
8. They have to liaise with the Link Branch of the Bank for providing the feedback and carrying out the instructions
9. They are required to submit monthly progress report, tour programmes and work done report to the Link branch in the format appended, before 5th of every month with a copy of the same to concerned Regional Office and Financial Inclusion Cell, HO
10. They may liaise with District Industries Centre and such other institutions and conduct programmes on Small & Micro Enterprises. They shall also attend Entrepreneurship Development Programmes, Karshika-Mela and other development programmes conducted by Government agencies and take advantage of these programmes to spread the message of FLC concept. They shall also take the advantage of interacting with Self Help Groups and educate them about the proper utilisation of the loan facilities available from Banks and prompt repayment of loans.
11. They have to involve actively in popularizing the Social Security schemes viz. PMJJBY, PMSBY and APY

Interested candidates to contact corresponding regional office of Kerala Gramin Bank

<b>Regional Office</b>	<b>Contact Number</b>
Malappuram	9400999397
Thrissur	9400999400
Kottayam	9400999660
Kalpetta	9400999393
Thalassery	9400999398
Kasargod	9400999395
Kannur	9400999394