# यूनाइटेड बैंक ऑफ इंडिया /United Bank of India मानव संसाधन प्रबन्धन विभाग/Human Resources Management Department प्रधान कार्यालय/Head Office

Engagement of Retired Bank officers for monitoring of comprehensive Financial Inclusion and augmentation of Financial Literacy under PMJDY.

### 1. Number of vacancies:

Financial Inclusion Supervisor (FIS): 130 (To be engaged in two phases as detailed below).

Financial Inclusion Counselor (FIC): 21 (To be engaged in two phases as detailed below).

### **Vacancies for FIS:**

SI.	Region	District	No of Posts to	No of Posts	Total
No			be tentatively	to be	
			filled up in	tentatively	
			August'15	filled up in	
				November'15	
1	24Parganas	24 Parganas (North)	7	3	10
	(North)				
2	24Parganas	24 Parganas (South)	8	6	14
	(South)				
3	Burdwan	Burdwan	4	2	6
		Birbhum	Burdwan-2	Burdwan-2	
			Birbhum-2		
4	Cachar	Cachar	4	4	8
		Hailakandi	Cachar -1	Cachar -2	
		Karimganj	Hailakandi-1	Karimganj-1	
		Manipur State	Karimganj-1	Manipur -1	
			Manipur -1 State	State	
5	Hooghly	Hooghly	3	3	6

		Howrah	Hooghly-3	Hooghly-1	
				Howrah-2	
6	Malda	Malda	6	4	10
		Uttar Dinajpur	Malda-3	Malda-2	
		Dakshin Dinajpur	Uttar Dinajpur-2	Uttar	
			Dakshin Dinajpur-	Dinajpur-1	
			1	Dakshin	
				Dinajpur-1	
7	Murshidabad	Murshidabad	6	2	8
8	Nadia	Nadia	8	2	10
9	Nagaon	Nagaon	4	2	6
		Morigaon	Nagaon-4	Morigaon-2	
10	North Bengal	Jalpaiguri	3	2	5
		Coochbehar	Jalpaiguri-2	Jalpaiguri-1	
		Alipurduar	Coochbehar-1	Coochbehar-1	
		Darjeeling	Alipurduar-1		
			Darjeeling-1		
11	Paschim	Paschim Medinipur	8	4	12
		r ascillin Medinipul	0	4	12
	Medinipur				
12	Purba Medinipur	Purba Medinipur	6	8	14
13	Purulia	Purulia	7	4	11
		Bankura	Purulia-4	Purulia-2	
			Bankura-3	Bankura-2	
14	Sibsagar	Jorhat	4	2	6
		Golaghat	Jorhat-2	Golaghat-1	
		Sibsagar	Golaghat-1	Sibsagar-1	
			Sibsagar-1		

15	Tripura	Gomati	&	South	2	2	4
		Tripura			Gomati & South	West Tripura	
		Unokoti	&	North	Tripura-1	& Sepahijola-	
		Tripura			Unokoti & North	1	
		West	Tripur	a &	Tripura-1	Dhalai &	
		Sepahijo	la			Khowai-1	
		Dhalai &	Khowa	ai			
	Total	l			80	50	130

## Vacancies for FIC:

SI	Region	Centre	District	Vacancy in	Vacancy in
				Aug'15	No'15
1	Cachar	R-SETI,	Cachar	1	Х
		Cachar(FLCC)			
2	Nadia	LDM, Nadia	Nadia	1	Х
3	Bankura	R-SETI,	Bankura	1	Х
		Bankura			
4	Purulia	R-SETI, Purulia	Purulia	1	Х
5	Purba Medinipur	LDM Purba	Purba Medinipur	1	Х
		Medinipur			
6	Malda	LDM, Malda	Malda	1	Х
7	24 Pargana (S)	R-SETI,	24-Pargs (S)	х	1
		Rajpur(FLCC)			
8	Hooghly	R-SETI, ,	Howrah	х	1
		Belur(FLCC)			
9	Murshidabad	LDM,	Murshidabad	1	Х
		Murshidabad			
10	Malda	R-SETI, , Uttar	U Dinajpur	1	Х
		Dinajpur			
11	Malda	R-SETI Dakshin	D Dinajpur	1	Х
		Dinajpur			
12	Paschim	LDM, Paschim	Paschim Medinipur	1	Х

	Medinipur	Medinipur			
13	Nagaon	R-SETI, ,	Morigaon	1	Х
		Morigaon			
14	Dibrugarh	LDM, Dibrugarh	Dibrugarh	1	Х
15	Dibrugarh	LDM, Tinsukia	Tinsukia	1	Х
16	Dibrugarh	R-SETI, ,	Lakhimpur	1	Х
		Lakhimpur			
17	Dibrugarh	R-SETI, ,	Dhemaji	1	Х
		Dhemaji			
18	Nagaon	LDM, Nagaon	Nagaon	1	Х
19	Tripura	R-SETI, , Dhalai	Dhalai	1	Х
20	Tripura	LDM, Dhalai	Dhalai	1	Х
21	Tripura	R-SETI, ,	Udaipur	1	Х
		Udaipur			
	Total	1		19	2

## 2. Common 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.

Existing FIS/FIC who is due to complete their final term in October'15 and those who have already served as FISs/FICs may also apply afresh for reengagement provided they satisfy the age/health criteria and maintain satisfactory track record. However, in such circumstances, if anyone is selected and engaged, he will have to continue with the last drawn pay package till attainment of 68 years, subject to review of performance at every completed half year.

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.

#### 2.1 Other criteria:

#### 2.1.1. 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/ Bank Mitra Points to be monitored.

Candidates having two wheeler (Motor cycle/ Scooter) will be given a preference.

#### 2.1.2. For FIC:

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

### 3. Duties and Responsibilities:

## 3.1 Financial Inclusion Supervisor (FIS):

Financial inclusion supervisor role would be to co-ordinate, advice, aid and assist the Bank's serving officials in financial inclusion programme under Pradhan Mantri Jan Dhan Yojna. The financial inclusion supervisors are the intermediaries between the Bank and Bank Mitras (BC agents) cum Business Facilitators (BFs) with no financial or administrative powers. While the normal functions of supervision and control of the Bank Mitras would be carried out by the serving officials, the financial inclusion supervisor would provide feedback on the functions of the Bank Mitras to enable the Bank to take necessary corrective action wherever warranted. They will provide support and guidance to the Bank Mitras working in the area of their operation to help achieve their business targets and also provide feedback to the branches and controllers about their performances.

#### The financial inclusion supervisor will primarily perform the following duties:

- > Helping in identifying suitable Bank Mitras cum Business Facilitators in his area of operation and initial screening by collecting preliminary information.
- ➤ Helping Bank in performing due diligence exercise for selection of Bank Mitras, verifying the particulars of Bank Mitras through enquiry/public opinion.
- Assisting in conducting awareness campaign on financial inclusion in the identified unbanked villages/ Sub Service areas (SSAs).
- ➤ Imparting training and providing hand holding support to the Bank Mitras in coordination with Branch/Technology Service Provider/corporate BC.
- Assisting Bank Mitras in conducting survey of the unbanked villages/ SSAs, preparation of village profile, identification of un-banked households, assessment of credit gaps and needs of other financial, remittance and insurance products and preparation of business plan.
- Tracking of the business sourced by Bank Mitras.

- Assisting branch officials in keeping records of business sourced by the Bank Mitras.
- > Communicating business targets to the Bank Mitras and verification of the performance of Bank Mitras on a regular basis by conducting surprise visits, checking written records and submit report of the same to the reporting authority (i.e. Base Branch) from time to time.
- > Review the performance of the Bank Mitras and re-fixing business targets of the Bank Mitras.
- > Encouraging and educating customers/Bank Mitras for opening accounts and safe transactions through Aadhar.
- Assisting branch in handling customer/ Bank Mitra complaints and grievances.
- Assisting the serving officials of the Bank for monitoring and supervision of the activities of Bank Mitras. 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 branch level, scrutiny of transaction trail of Bank Mitras, reconciliation etc.
- Making available adequate account opening forms, applications for various products, publicity materials, pamphlets on schemes and products of the Bank / Insurance/ Pension to the Bank Mitras.
- > To help in enhancing activity level of Bank Mitras.
- Facilitating customer's education/awareness on ICT based financial inclusion.
- > To co-ordinate with branch for calculation, payment and checking of commission to be paid /paid to Bank Mitras at the predetermined rate.
- > Recommending engagement of new Bank Mitra, disengagement of inactive Bank Mitra.
- Reporting of faculty devices and other logistical issues to the technology service provider/ corporate BC/Branch.
- Maintain a Register to note the day to day activities undertaken by him/her. The serving official of the Bank or any authorized 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 attendance, punctuality of Bank Mitra.
- ii. Verify whether the Bank Mitra are provided with Photo Identity Cards by the corporate BC or not.
- iii. Verify whether the Bank Mitras are wearing the standard dress material supplied by the Bank or not.
- iv. Follow up regarding availability of device, its functioning and status of repairing or replacement and follow up the pending cases with the Technology Service Provider/ Branch from time to time.

- v. Monitoring and supervision of delivery of smart cards/ RuPay cards to the FI customers.
- vi. Ensuring whether Bank's fair practice code for the lenders are strictly adhered to during recovery procedures by the Bank Mitra or not.
- vii. Ensuring Bank Mitra does not charge any service charge/commission from the customer without any specific direction from the Bank in this regard.
- viii. Ensuring printed receipts are handed over against each ICT based transaction carried out by the Bank Mitra to the respective customers.
- ix. Ensuring list of DO's and DONT's are made available to the customers.
- x. Ensuring list of DO's and DONT's are displayed at the Bank Mitra Outlet.
- xi. Verify the Cash Book and the Cash Delivery Register.
- xii. Ensuring mini statements are handed over to the customers on demand by Bank Mitras.
- xiii. Ensuring code of conduct is adhered to by Bank Mitras in letter and spirit.
- > Reporting any adverse features /act of Bank Mitra not in the interest of the Bank to the reporting authority.
- > Assisting bank officials in updating and delivery of passbook to FI customers.
- Assisting Bank Mitras regarding use of KYC and AEPS transactions.
- > Obtaining feedback about functioning of Bank Mitra from the customers (at least from five customers per village per week selected at random).
- Assisting any other work relating to Financial Inclusion as and when required by the Bank.

#### **Command Area:**

Normally FIS would be required to supervise and monitor 15-20 Bank Mitras, while allocating Bank Mitras; 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 Bank Mitras allocated to him/her. However, the controlling Base Branch would be decided on the basis of maximum number of Bank Mitras falling under such cluster of base branches.

## 3.2 Financial Inclusion Counselor (FIC):

Financial Inclusion Counselors (FICs) will be engaged either at the Office of the Lead District Manager or R-SETI of the Bank to help and support the financial literacy drive undertaken by the respective offices.

## FIC would undertake the following activities:

> Provide financial counseling 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 counseling to individuals who are indebted to formal and /or informal financial sector:

- > To educate the people in rural and urban areas with regard to various financial and insurance products and services to be provided under Pradhan Mantra Jan Dhan Yojana (PMJDY);
- > To make the people aware of the advantages of being connected with the formal financial sector;
- > To create awareness on activation of accounts, credit/recovery culture, ATM facility;
- ➤ Aadhar based account opening, AEPS transactions and insurance products at the grass root level;
- > To prepare publicity material/write up for promoting financial literacy;
- > 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/insurance/pension products, financial planning and amelioration of debt related distress of an individual.

#### 4. Remuneration & other benefits

#### 4.1 FIS:

- ➤ A consolidated amount of Rs.10,000 /- per month will be paid as remuneration packages to Financial Inclusion Supervisor (FIS) 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.
- ➤ In addition, the said remuneration, the financial inclusion supervisor will be paid conveyance charge of Rs.2500/- per month for regular visits to the Bank Mitra Points/ SSAs/villages in their coverage area.
- ➤ The FIS/ and Counselor will be reimbursed mobile phone charges of Rs.500/- per month on declaration basis.

> The Financial inclusion Supervisors may also purchase accident insurance policy for

themselves and obtain re-imbursement 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.

> If they are called upon by the Bank to attend training programmes/meetings/workshops etc

outside their head quarters/command area, they will be entitled to travel by AC II tier rail by

shortest route and where railway service is not available, by public transport.

> 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/Urabn Centres

: Rs. 600/- per diem

Semi Urban centres : Rs. 400/ - per diem

Rural centres

: Rs. 250/- per diem

4.2 FIC:

A consolidated amount of Rs. 12,000 /- 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 consolidate amount of Rs 13000/- per month and Rs 14000/- per

month will be paid after completion of one year and two years of contractual service

respectively.

> Since the FICs would normally carry out their activities at the FLCC centres, they are not

entitled to any conveyance charges like 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 reimbursement against 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.

The Counselor will be reimbursed mobile phone charge of Rs 500/- per month on

declaration basis.

➤ 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.

➤ 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/Urabn Centres : Rs. 600/- per diem
Semi Urban centres : Rs. 400/ - per diem
Rural centres : Rs. 250/- per diem

#### 5. Service Conditions:

The financial inclusion supervisors/ counselors 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.

#### 6. 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 re fixed 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 branch. Manager(s) on a predetermined day and time for assisting the branch (es) for supervisory jobs as may be advised by the Branch /RO/HO from time to time.

## 7. Performance monitoring and termination of contract:

The FISs/FICs would submit a Fortnightly Performance Report in a prescribed format to the base branch/Regional Offices and FI cell, Ho covering the activities /developments undertaken.

The performance of the Financial Inclusion Supervisor and the Financial Inclusion Counselor will be monitored and reviewed on half yearly basis (i.e. 30<sup>th</sup> June and 31<sup>st</sup> 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 of the respective Regional Heads and views of the Financial Inclusion Cell, HO.

## 8. Selection procedure for engagement of FIS/FIC:

- > The cut-off date for submission of application in the prescribed format is **31.08.2015**.
- > The selection should be through interview.
- ➤ The Regional offices should collect the data of the intending retired Bank Officers (any PSB or RRB) in JMG/MMG scale I or above up to scale III for the post of FI Supervisor (FIS) and MMF/SMG Scale II and above up to scale IV in case of FI Counselors (FIC) in the prescribed formats supplied by the HRD, HO in terms of the eligibility criteria mentioned in Point no 2 above.
- Existing FIS/FIC who is due to complete their final term in October'15 and those who have already served as FISs/FICs may also apply afresh for re-engagement provided they satisfy the age/health criteria and maintain satisfactory track record. However, in such circumstances. If anyone is selected and engaged he will have to continue with the last drawn pay package till attainment of 68 years, subject to review of performance at every completed half year.
- ➤ All application should be deposited at respective Regional Offices of the Bank as mentioned in the application form. The Regional Office will send the applications to Head Office, HRM Department after the cut-off date i.e. **31.08.2015**.
- The candidates shall be required to submit applications along with their photograph to the respective Regional Offices of the Bank where such ex-officer is 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 Department, Ho 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, name of the short listed candidates will also be displayed on the Bank's notice board at HO and concerned Regional Offices and also to be posted on Bank's website. This fact is to be incorporated in the application form itself so that the candidate can themselves find out whether their names appear in the list or not in the notice board or website as per their convenience.
- ➤ The candidates shall be interviewed at the respective Regional Offices or any other convenient place decided by the Bank. One interview committee consisting of three members viz. one General Manager/ Dy General manager/ Asst General Manager looking after FI/Priority Sector at HO, Chief Regional Manager of the concerned Region and one officer in the rank of scale IV of the region would be constituted.
- > The ex-officers will be tested for knowledge in banking, mental agility and personal traits.
- ➤ No boarding/lodging/travelling cost will be paid to the candidates selected for interview.

- 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.
- After selection of the candidates, engagement of the FIS and FIC would be done in two phases as per the requirement and sole discretion of the Bank.

#### 9. Other Service conditions:

- ➤ The FIS/FIC shall be entitled casual leave on full emoluments up to a maximum of 12 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 offices in case of FIS and FIC respectively.
- The FIS shall be liable to be transferred to any base branch within the district/state without any extra financial benefit.
- > Payment of remuneration will be subject to realization of TDS as per prevailing norms.
- ➤ 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.



To be submitted to the Regional Office of the Bank for the Districts mentioned in the last page of the application.

APPLICATION FOR ENGAGEMENT OF RETIRED BANK OFFICERS ON CONTRACT BASIS FOR THE POST OF FINANCIA INCLUSION SUPERVISOR (FIS)/FINANCIAL INCLUSION COUNSELOR (FIC).

The General Manager Human Resources United Bank of India HRM Department 11, Hemanta Basu Sarani, Kolkata-700001.

AFFIX PASSPORT SIZE PHOTO

Dear Sir,

<u>Sub: Application for the post of Financial Inclusion Supervisor(FIS)/ Financial Inclusion Counselor (FIC) on contract basis.</u>

(Apply separately for the above posts and strike out whichever is not applicable)

In response to your advertisement/Notice dated......, I hereby submit my candidature for the post of

.....as per the prescribed format.

1	Name in Full (Block Letters)	Mr/Mrs.
2	Permanent Address	
3	Present Address (for communication)	
4	Name & Address of last serving employer	

5	Category (please attach self attested copy of						
	certificate wherever necessary)		SC	ST	OBC	General	
6	Date of birth (As per School Leaving						
	Certificate SLC)	Dat	teMon	thYea	r		
7	Age as on 01.07.2015		Yrs	Month			
8	Contact Details		Mobile No	)			
			Landline N	lo			
			a mail ID				
			e-mail ID				
9	Educational & Professional qualification						
,		•					
10. Pa	articulars of post qualification experience	inclu	iding the p	resent occu	upation (if a	any) as on	date of

10. Particulars of post qualification experience including the present occupation (if any) as on date of application:

Name of the employer	Designation and rank			Length of service	Nature duties	of	Remarks ( Reasons for
employer	dia raik			(11 month)	performed in details	in	leaving service)

11. Particulars of retired Bank Officers who have previously worked as FIS/FIC in United Bank of India:

Region	Worked as	Name of the	Date of	Date of	No of	Details of last
	FIS/FIC	base	joining	completion of	completed	remuneration
		branch/FLCC		tenure as	years served	received*
		attached		FIS/FIC		

<sup>\*</sup>Please attach copy of the last service contract renewal.

12	Whether placed under suspension in your	Yes/No
	previous employment	If Yes;
		i. Date of suspension
		ii Suspension revoked on:

13	Whether awarded with any punishment by way	Yes/No
	of disciplinary action by your employer	If Yes:
	previously.	Date and detail of punishment.
14	Whether prosecution for a criminal charge is	Yes/No
	pending against you.	If Yes:
		Please furnish details.

DECLARATION: I hereby declare that all statements/date furnished in the application are true, complete and correct to the best of my knowledge and belief. Subsequently, if any information furnished by me is found to be false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/engagement is liable to be cancelled/terminated.

I am willing to serve anywhere in the State/ District. I undertake to abide by all the terms& conditions mentioned in the advertisement given by the Bank.

Place:	
Date:	(Full signature of the applicant)
Enclosure:	
1	
2	

For submission of the application form, please choose the correct Regional Office as mentioned overleaf.

## **UNITED BANK OF INDIA**

## **List of Regional Offices**

SI	Region	Address
1	24 Parganas (North)	United Bank of India, 24 Parganas (North) Regional Office 48A Jessore Road, Barasat, (near Sethpukur)24 Parganas North Dist PIN-700124
2	24 Parganas (South)	United Bank of India, 24 Parganas (South) Regional Office Kulpi road, Po Baruipur 24 Parganas South Dist PIN-700144
3	Burdwan	United Bank of India, Burdwan Regional Office City Centre, Red Cross Road, Durgapur-713216
4	Cachar	United Bank of India, Cachar Regional Office, Central Road, Silchar, Assam-788001
5	Dibrugarh	United Bank of India, Dibrugarh Regional Office, UBI Building, R K B Path, Dibrugarh, Assam-786001
6	Hooghly	United Bank of India, Hooghly Regional Office, 23/A Rai M C Lahiri BahadurStreet,Serampore, Hooghly-712201
7	Malda	United Bank of India, Malda Regional Office, Nazrul Sarani, Malda-732101
8	Murshidabad	United Bank of India, Murshidabad Regional Office, 26/11 Sahid Surya Sen Road, Berhampore, Murshidabad-742101
9	Nadia	United Bank of India, Nadia Regional Office,1/4, Pandit L K Moitra Road, Krishnagar, Naida-741101
10	Nagaon	United Bank of India, Nagaon Regional Office, Haladhar Bhuyan Market, Natun Bazar, Chariali, Nagaon, Assam-782003
11	North Bengal	United Bank of India, North Bengal Regional Office Co-operative Hawkers' Centre Bldg, 1 <sup>st</sup> Floor, Hill Cart Road, Pradhan Nagar, Siliguri, WB-734403
12	Paschim Medinipur	United Bank of India, Paschim Medinipur Regional Office ,Shahid Khudiram Bose Road, Burdge Town, Medinipur, Dist: Paschim Medinipur, WB-721101
13	Purba Medinipur	United Bank of India, Purba Medinipur Regional Office Padumbasan Mecheda- Haldia State Highway, Tamluk, Dist Purba Medinipur, WB-721636
14	Purulia	United Bank of India, Purulia Regional Office, Sasadhar Ganguly Street, Rajabundh Para, Purulia, WB-721636

15	Sibsagar	United Bank of India, Sibsagar Regional Office, Dohabora Road, Jorhat, Assam-
		785001
16	Tripura	United Bank of India, North Tripura Regional Office, Durgabari Road, Agartala,
		Tripura-799001