

Annexure - A
Selection procedures for FLC Counsellors on contract basis for NARMADA District

Bank has decided to hire services of a Counsellor for Financial Literacy & Credit Counselling Centre (FLCC) at Rajpipla for NARMADA District, Gujarat.

Advertisement on Bank's website/Local Newspaper dated. 15.02.2025

Sr.	Name of FLCs	Name of Regional Office	State	No. of vacancy
1.	Financial Literacy & Credit Counselling Centre, Rajpipla	Baroda District Region	Gujarat	01

Last date of Submission of Offline application: 05.03.2025 (Wednesday)

Revised selection procedures for FLC Counsellors on contract basis:

Bank will be hiring services of FLCC Counsellors for various centers in the states where FLCCs are functioning. The details of role & responsibility along with qualification and remuneration of the personnel proposed to be hired as Counsellors by Bank are as under:

Sr No	Particulars	Proposed Criteria
1	Eligibility	<p><u>Qualification:</u></p> <ul style="list-style-type: none"> i) A graduate degree from recognized University. Preference will be given to having post graduate degree in the area of Agriculture, Veterinary Science, Sociology, Psychology and Social work. ii) Should be well conversant with the local language. iii) Should possess flair for teaching and computer knowledge. <p>Candidates for the post of FLCC counsellor may be selected from open market. Counselors should have sound knowledge of banking, insurance, investment, pension, law, finance, requisite communication and team building skills etc.</p> <p><u>Experience:</u></p> <ul style="list-style-type: none"> i) Shall be an ex-banker with minimum 5 years of experience in any Nationalized Bank/ RRB/ Pvt. Bank. OR Persons having minimum 5 years of experience in banking/ with related fields, NBFCs / FIs. OR Business correspondent / BC- Coordinator with minimum 5 years of experience OR Ex RSETI Director/Faculty with minimum 5 years of Experience. <p><u>Age:</u></p> <p>Maximum age at the time of appointment on contract should not be more than 64 years subject to good health.</p>



		<p><u>Resident :</u></p> <p>Should be resident of respective state preferably from the same district</p> <p>i) For FLC of Gujarat -Resident of Gujarat, preferably from same district i.e. NARMADA District</p> <p>Panel may be formed to conduct the interview of shortlisted candidates, (Panel may also include Bank's LDM, DDM of NABARD of respective District, RM/DRM of the respective Region to recommend the final names for selection to Zone and Zonal Head to take the decision on engagement of the candidate.</p>
2	Remuneration	<p>A consolidated remuneration per month will Rs. 25000/- plus maximum Rs.5000/- towards conveyance expenses on reimbursement basis (Total Rs. 30000). The reimbursement of conveyance will expenses be of subject to number of meetings/camps conducted per month Rs. 3000/- if less than-10 camps conducted per month and Rs. 5000/- if more than -10-camps per month. To be eligible for HA the camp conducted should be at least away from the FLCC centre and no vehicular facility has been availed from LDM/RO. The entire district will be jurisdiction of the FLCC for conducting the camps / meetings and LDM/ RO / Base Branch can disallow any claim of HA with justifications.</p> <p>FLC Counsellor has to submit monthly visit diary of Financial Literacy Camps to the RSETI Director/Lead Bank Manager (LDM)/ Br Head of base Branch Subsequently, LDM/ Base Br Head should submit monthly report to Zonal Manager every month (with a copy to RO) before payment of monthly remuneration Zonal office will release amount of monthly remuneration on verification of monthly visit diary of FLCCs For a service period of less than one month, the payment will be made on pro-rata basis.</p> <p>Statutory tax deductions to be done as applicable by the paying authority.</p>
3.	Halting/ Travelling Allowance while on tour	<p>Halting allowance for FLCC counsellor will be Rs 300/- (if more than -8-hours without night stay) and Rs 600/- (if night stay).it will be in addition to HA as to be paid.</p>
4.	Terms of Appointment	<p>i. Appointment of the counsellors will be for period on contract basis and shall not exceed one year and Renewal of the contract may be extended by RO based on approval from ZO based on satisfactory performance, subject to annual review.</p> <p>ii. The Contractual engagement is purely on temporary basis. This will not vest any right to claim for regular appointment or for continued contractual appointment.</p> <p>iii. For renewal of contract, LDM or RSETI Director(as decided by RO) / Br Head of base Branch to recommend the renewal/non-renewal of contract of the counsellor to Region,</p>



		Region further to send its recommendation to Zone. (In case there is no LEAD bank/RSETI center, base branch will submit its recommendation to Region) and Zone may take the final decision on the same. Zone to inform the renewal/ non-renewal of the contract of counsellor to corporate office
		<p>iv. The contract may be terminated with notice of one Month from either side.</p> <p>v. Renewal of contract may be possible at Bank's sole Discretion in terms of extant policies and rules.</p>
5	Key Responsibility Area :	He / She would be in charge of a particular FLC and would provide counseling at FLC in accordance with the Guidelines of RBI on FLC. He / She shall report to the Concerned Lead District Manager or RSETI Director (to be decided by RO) Base Branch office in case of non-lead Districts.
6.	Roles & Responsibilities	<p>i) Carry on day to day activities of FLCs as per guidelines of RBI</p> <p>ii) To maintain arm's length relationship with the Author Banks</p> <p>iii) Not to give impression that the counselling centers are part of the bank.</p> <p>iv) Not to promote the products of the Bank.</p> <p>v) Not to given an impression to the general public/banks constituents that the counselling centers are recovery or marketing agents of the bank.</p> <p>vi) To provide counselling services except to wilful defaulters.</p> <p>vii) Impact financial literacy in the form of simple messages like why to save, why save with banks, why borrow from Banks, etc.</p> <p>viii) To provide counselling and debt management services free of cost to the customers so as put no additional burden on them.</p> <p>ix) To provide financial literacy activities to the trainees of rural development and self-employed training institute towards skill development capacity building for increased earnings/debt repaying ability of the distressed borrower families.</p> <p>x) Not to involve themselves in recovering and distributing money.</p> <p>xi) To assist and guide distressed individual borrowers.</p> <p>xii) To ensure that miss selling of financial products and services does not take place.</p> <p>xiii) To conduct Financial literacy Camps on Digital banking with latest digital banking products</p> <p>xiv) To maintain record in the form of register containing details such as name, gender, age, profession, contact details, whether banked or unbanked details of services availed and whether linked with banking services.</p> <p>xv) To arrange gram sabhas / awareness camps in rural areas.</p> <p>xvi) FLCC has to submit his, tentative quarterly visit schedule to LDM. (LDM has to put the report in DLCC meeting as</p>

		<p>agenda item of the meeting).</p> <p>xvii) Imparting knowledge on various schemes of Govt. of India (like PMJDY, APY, PMSBY, PMJBY and other social security schemes, Digital Banking etc.) announced from time to time as per instructions of HO/ZO/LDMS.</p> <p>xviii) Other responsibilities that may deem fit from time to time.</p>
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7	Reporting Authority	The selected Counselors will report to the concerned Lead District Manager/RSETI Director/Regional Office (In case of non-lead District) and They will submit monthly report to Zonal Manager (with a copy to RO) before payment of monthly remuneration.
8	Leave entitlement:	<p>i. Casual Leave :- 1 day for every completed month</p> <p>ii. Sick leave : - 15 days full pay for every year. Credit will be given pro-rata basis on completion of every month.</p> <p>iii. In case of absence from office without valid leave/ leave at credit, pro-rata deduction from monthly payment shall be made.</p> <p>iv. Un-availed leave will not be carried forward to next calendar year.</p> <p>v. Bank would be free to terminate the services in case of a Counselor remaining on unauthorized absence for more than 15 days beyond the entitled leave in a calendar year.</p> <p>Sanctioning authority for leave and out of pocket expenses will be RSETI Director, in which FLCC is situated. Where RSETI centers are not situated/Non-lead Districts, the sanctioning authority will be Lead District manager/District coordinator/RO. However, the sanctioning authority must submit a statement of sanctions to the Regional head every month.</p>
9	Review of Contract	Zonal Manager will be the competent authority for renewal of contract of FLCC counsellor.
10	Discontinuation/ Termination of services	<p>If performance of FLCCs is not found to be satisfactory and / or for any other reason, bank does not require service of FLCC, the Zonal manager, on the recommendations of the Regional Manager will allow them to issue one month's notice for discontinuation/ termination to the FLCC and the services of FLCC will be discontinued/ terminated on completion of notice period.</p> <p>The FLCC may also issue a notice of one month to the Regional Manager/RSETI Director/LDM with a copy to Zonal Manager in case he/ She wants to discontinue / terminate his contract with the bank. Such notice is required to be received by the Zonal Manager as the Zonal manager is appointing authority of the counsellor.</p>

11	Last date of application	Last date of application received to our office is 05.03.2025
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Caution:

Duly filled and Signed Application with enclosure of Education Qualification and other relevant Document sent in Hard copy only will be considered valid.

Please sent the application on below mention address with title on envelope stating as

“APPLICATION FOR THE POST OF FINANCIAL LITERACY & CREDIT COUNSELLING CENTRE COUNSELLOR ON CONTRACTUAL BASIS”

Address for Application to be sent:

**BARODA SWAROJGAR VIKASH SANSTHAN
BSVS(RSETI)- Rajpipla
Opp.kalia Bhut Mandir, Palace road,
Rajpipla, Dist. Narmada-393145**



बैंक ऑफ़ बड़ौदा *Bank of Baroda*

