

**APPLICATION FOR THE POST OF FINANCIAL LITERACY & CREDIT COUNSELLOR
ON CONTRACTUAL BASIS**

Bank of Baroda invites application from Indian resident for the post of Financial Literacy & Credit Counsellor on contractual basis in DURG District of Chhattisgarh that comes under the purview of Bank of Baroda ,Durg Region.

1. Duly filled & signed application with superscripted with **Application for the post of FLCC** shall be submitted to address as mentioned below:

To

The Regional Manager

Bank of Baroda, Durg Regional Office

First Floor Zonal Market Sector 10

Bhilai (Chhattisgarh)-490006

The application form should be submitted in hard copies to the concerned Regional Office either through speed post/registered post /courier or in person. The last date of submission of duly filled in application form is 20/08/2022 upto 5:00 p.m. Applications received after last date and time shall not be accepted. The Regional Office will thoroughly scrutinize the applications received and based on the eligibility of the candidates, will be shortlisted for interview. The Regional Office Durg will send intimation to the shortlisted candidates through e-mail and hardcopy giving details about the date, time and venue of the interview.

Bank of Baroda Regional Office Durg reserves the right to reject any/all the applications/offers at any stage without assigning any reason whatsoever in the interest of the Bank. It also reserves the right to increase or decrease the number of vacancies at any stage of recruitment and also give appointments to selected candidates in any district as per the Bank's requirement.

2. SETTLEMENT OF DISPUTES

All disputes and differences of any kind whatsoever arising of or in connection with the contract whether during or after completion of the contract shall be deemed to have arisen at the Durg Regional Office of Bank of Baroda and only court in Durg shall have jurisdiction to determine the same.



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Revised selection procedures for FLC Counsellors on contract basis:

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

A. Criteria for Engagement of FLC Counsellors:

Sr. No	Particulars	Proposed Criteria
1	Eligibility	<p><u>Qualification:</u></p> <p>i) A graduate degree from recognized University. Preference should be given to having post graduate degree in the area of Agriculture, Veterinary Science, Sociology, Psychology and Social work.</p> <p>ii) Should be well conversant with the local language.</p> <p>iii) Should possess flair for teaching and computer knowledge.</p> <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> <p>Shall be an ex-banker with minimum 5 years of experience in any nationalized Bank / RRB / Pvt. Bank.</p> <p style="text-align: center;">OR</p> <p>Persons having minimum 5 years' experience in banking / with related fields, NBFCs / FIs.</p> <p style="text-align: center;">OR</p> <p>Business correspondent / BC-Coordinator with minimum 5 years of experience.</p> <p style="text-align: center;">OR</p> <p>Ex RSETI Director/Faculty with minimum 5 years of Experience.</p> <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>



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		<p><u>Resident :</u></p> <p>Should be resident of respective State preferably from the same 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><u>Remuneration :</u></p> <p>A consolidated remuneration per month will be Rs. 15000/- plus maximum Rs. 5000/- towards conveyance expenses on reimbursement basis (total Rs. 20000). The reimbursement of conveyance expenses will be 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 200/- (if more than -8- hours without night stay) and Rs 500/- (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</p>

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		<p>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, 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> <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 Would be in charge of a particular FLC and would provide counseling at FLC in accordance with the guidelines of RBI on FLC. He 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. Impart 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 to 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</p>



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		<p>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 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>
7	Reporting Authority	The selected Counsellors will report to the concerned Lead District Manager/RSETI Director/Regional Office (in case of non-lead Districts) 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, prorata 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 counsellor 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</p>



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		be Lead District manager/District coordinator/RO. However, the sanctioning authority must submit a statement of sanctions to the Regional head every month.
9	Review of contract	Zonal Manager will be the competent Authority for renewal of contract of FLCC counsellor.
10	Discontinuati on/ Termination of services	If performance of FLCCs is not found to be satisfactory and / or for any other reason, bank does not require services of FLCC, the Zonal Manager, on the recommendations of Regional Manager, will allow them to issue one months' notice for discontinuation/ termination to the FLCC and the services of FLCC will be discontinued / terminated on completion of notice period. 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.

B. Procedures of engagement for hiring services of FLCCs:

1. Mode of Selection:

Interview Only.

Attributes of Assessment:

The assessment of the candidates on various attributes with weightage will be as under:

Sr. No.	Attribute	Weightage in the Interview
1	Attitude/Inter-Personal Relations	20

2	Communication Skills	20
3	Banking Knowledge	50
4	Conversant with local language	10
	TOTAL:	100

Interview Scoring by Interview Panel:

The interview panel will assess the candidates on the above traits and award the marks. The average of all the members of the interview panel will be treated as final marks. The interview rating sheet of the final marks will be signed by all the members of the panel. The final merit will be approved by the Respective Regional Manager on the basis marks evaluated by the all the Panel Member.



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To,
Regional Manager,
Bank of Baroda
Regional Office,

Paste Passport
size Photograph

Please sign across
the Photograph

Dear Sir,

With reference to your advertisement on Bank's website dated _____, I submit my application in prescribed format.

1. NAME (In full)- _____

2. ADDRESS FOR CORRESPONDENCE:

3. CATEGORY: _____

4. If person with Disability:
Type of disability:
Percentage of disability:

5. DATE OF BIRTH (As per School leaving Certificate) :
Age in completed years as on .../.../.....: _____ Years

6. Contact Details:

MOBILE NO. -
E-MAIL ID-

LANDLINE No.

7. GENDER:

8. NATIONALITY:



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9. RELIGION:

10. MARTIAL STATUS:

11. FATHER's/ Husband's NAME:

12. PERMANENT ADDRESS:

13. EDUCATION QUALIFICATION:

Qualification	Details (B.A./B.Sc/ M.A./M.Sc etc.)	Board/ University	Full time/ Part Time	Year of Passing	Subject/ Specialization	Marks (Rank if any)
Graduation						
Post-Graduation						
Professional Qualification						
Others/ Computer Knowledge						

14. RELATIVE EXPERIENCE - Total (in years) _____

S N	Name of Bank	Designation	Duration		Responsibilities	Pay Scale	Extra Ordinary Achievements
			From	To			

15. Details of Past Employment:

- Organization :
 - Full Address:
 - Position:
- Reporting To:
Date of Joining :



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- f) Date of Leaving :
- g) Total Experience (In Year)
- h) Salary/Compensation Presently Drawn:

16. Date of Issue of Service Certificate of Previous Employer:

17. Details of Present Employment:

- a) Organization
- b) Full Address:
- c) Position:
- d) Reporting To:
- e) Date of Joining :
- f) Date of Leaving :
- g) Total Experience (In Year)
- h) Salary/Compensation Presently Drawn:

18. Brief detail of experience in the Bank in respect of working in Rural area /as Rural Development In-charge/ as Faculty/as LDM, etc.

19. Significant Achievement (If Any) in respect of above assignments-

20. Name and addresses of two references-

1) _____



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2) _____

DECLARATION

I hereby declare that the particulars furnished above are true and correct to the best of knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/ appointment for the said post is liable to be cancelled/terminated at any stage and if appointed, my service are liable to be terminated.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of said advertisement can be instituted by me only at place of concerned Regional office and Courts/tribunals/forums at said center only.

I undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Banks website dated _____.

(Signature of applicant)

Place: _____

Date: _____

Enclosures:

- 1.
- 2.
- 3.
- 4.
- 5.



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