

Revised selection procedures for FLC counsellors on contract basis-

1. ELIGIBILITY CRITERIA:

The criteria for selection of counsellor is as under-

Qualification-

- 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.
- ii) Should be well conversant with the local language.
- iii) Should possess flair for teaching and computers knowledge.

Candidate 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.

Experience-

Shall be an Ex-banker with minimum 5 years of experience in any nationalized Bank/RRB/ Pvt. Bank.

OR

Persons having minimum 5 years' experience in banking/ with related fields, NBFCs/ FIs.

OR

Business Correspondent/ BC – Coordinator with Minimum 5 years of Experience.

OR

Ex -RESTI Director/Faculty with Minimum 5 years of Experience.

Age-

Maximum age at the time of appointment on contract should not be more than 64 years subject to good health.

Resident-

Should be resident of respective state preferably from the same District.

Remuneration-

A consolidate 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 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 centers 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 can disallow any claim of HA with Justifications

FLC Counsellor has submit monthly Visit Dairy of Financial Literacy Camps to RESETI Director/Lead. Bank manager (LDM)/ Br Heads 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 Visit Diary of FLCCs. For a service period of less than on month, the payment will be made on pro-rata basis.

Statuary tax deduction to be done as applicable by the paying authority.

Halting/ Travelling Allowance while on tour- Halting

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.

Terms of appointment-

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.

The contractual engagement is purely on temporary basis. This will not vest any right to claim for regular appointment or for continued contractual appointment.

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/ RESETI center, base branch will submit decision on the same. Zone to inform the renewal/ non-renewal of the contracts of counsellor to corporate office.

The contract may be terminated with notice of one month from either side.

Renewal of contract may be possible at Bank's sole discretion in term of extant policies and rules.-

5. Key responsibility area: He would be in charge of a particular FLC and would provide counselling 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: 1. Carry on day to day activities of FLCs as per guidelines of RBI

2. To maintain arm's length relationship with the Author Banks

3. Not to given impression that the counselling centers are part of the bank.

4. Not to promote the products of the bank.

5. Not to given an impression to the general public/banks constituents that the counselling centers are recovery or marketing agents of the bank.

6. To provide counselling services except to wilful defaulters.

7. Impart financial literacy in the form of simple messages like why to save, why save with banks, why borrow from Banks, etc.
8. To provide counselling and debt management services free of cost to the customers so as to put no additional burden on them.
9. To provide financial literacy activities to the trainees of rural development and self-employment training institute towards skill development capacity building for increased earnings/debt repaying ability of the distressed borrower families.
10. Not to involve themselves in recovering and distributing money.
11. To assist and guide distressed individual borrowers.
12. To ensure that miss selling of financial products and services does not take place.
13. To conduct Financial literacy Camps on Digital banking with latest digital banking products.
14. 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
15. To arrange gram sab has/ awareness camps in rural areas.
16. 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)
17. Imparting knowledge on various schemes of govt. of India (like PMJDY, APY, PMSBY, PMJJBY and other social security schemes Digital banking etc.) announced from time to time as per instructions of HP/ZO/LDMs.
18. Other responsibilities that may deem fit from time to time.

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:

1. Casual Leave: - 1 day for very completed month
2. Sick Leave: - 15 days full pay for every year. Credit will be given pro-rata basis on completion of every month.
3. In case of absence from office without valid leave/ leave at credit, prorata deduction from monthly payment shall be made.
4. Un-availed leave will not be carried forward to next calendar year.
5. 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.

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.

9. Review of Contract

Zonal Manager will be the competent Authority for renewal of contract of FLCC counsellor.

10. Discontinuation/ Termination of services

If performance of FLCC 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 month's 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 Managers/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.

2. Release of Advertisement:

Vacancies will be advertised in bank's website / Local newspaper by respective Regional Office. Regional Manager under whose jurisdiction the FLC is operationalized / Proposed to be operationalized will be the competent authority to approve, release of advertisement and also to approve the expenses for the advertisement.

Draft of advertisement to be released is annexure at **Annexure-II**.

3 Inviting Application:

Applications will be invited from interested eligible candidates for the post advertised online or direct, by respective Regional Office. The model of application format is annexed at Annexure – III.

Preference to be given for candidates residing in the same District.

Any modification in the format, if necessary, will be approved by General Manager – CC, RRBS & RSETIs Dept, HO, Baroda through RSETIs and Special programs Dept at HO.

The candidate will be required to take a print out of the application and submit to the respective Regional Manager under whose jurisdiction the FLC is operationalized/ proposed to be operationalized along with required documents / certificate in respect of eligibility and application fee.

4. Conducting Interview:

Zonal Manager of the Zone will be the competent authority for approval of interview panel. The indicative interview panel would be as under.

I Constitution of interview Panel:

Indicative panel for conducting Interview will be as under:

Sr. No.	Member of Interview panel	Designation
1	Chairman	RM of the respective Region
2	Internal member	Lead District Manager of respective district
3	External Member	Local DDM of NABARD
4	SC/ST representative	Scale III & above Officer from the Bank conversant with Rural banking.

In case any of the internal member or external member belongs to SC/ST category, there need not be a separate representative of SC/ST category in the interview panel. Depending upon the need, more than one interview panel of same rank as above can be constituted.

2. The applications will be shortlisted by a 3-4 member Committee to be finalized by Regional Manager (of which one will be from the reserved category) on the basis of educational qualification's and experience of candidates, in the ratio of 1:4 (1:5 in case of SC /ST/OBC and Physically Handicapped candidates) for the interview. The close relative of bank's present staff will not be eligible to participate in the exercise to avoid conflict of interest.

3. The Interview will carry 100 marks. Minimum qualify marks in the interview will be 50% (45% in case of SC/ST/OBC and PH candidates). Marks obtained in the interview will be reckoned for merit ranking.

4. Attributes of Assessment:

The assessment of the candidate 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
		100

5. Interview Scoring by Interview Panel:

The interview panel will assess the candidate 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 panel Member.

6. Approval of Final Merit & Declaration of Result:

On the basis of Merit list the respective Zonal Manager will approve & declare the result. List of the successful candidate along with the wait listed candidate to be displayed on bank’s website for information of the candidates. No separate advertisement will be given in the newspaper.

Waiting list of candidate’s five candidates will be drawn provided the candidates meet the minimum required standards and selected by the Interview Committee. Waiting list will be kept to fill the vacancies arising out of non-acceptance, non-reporting, resignation by candidate/termination by Bank. Waitlist will be valid for 1 year from the date of declaration of result. The Zonal Manager will send the list of selected candidates, including waiting list to the General Manager – CC, RRBs, & RSETIs Department for information and record. If a counsellor has completed his tenure for 9 months or more, in general the position will be filled by the fresh candidate and the waiting list candidate will not be used for the said postings. However for use of wait listed candidate the decision of Zonal Manager will be final.

5. Issuing Assignment Letter for hiring services as FLCCs:

On declaration of result, the respective Zonal Manager will allow RSETI Director / LDM/RO to issue offer letter from hiring services as FLC Counsellors to the candidate selected, giving 15 days’ time for joining the services of the Bank.

Specimen of the Assignment Letter for hiring services as FLC Counsellors to be issued is annexed at **Annexure-IV**

DRAFT ADVERTISEMENT

APPOINTMENT OF FINANCIAL LITERACY COUNSELLORS ON CONTRACT BASIS

Bank of Baroda , a Government of India Enterprise, invites online/ offline applications from interested candidates who are ex-banker with minimum 5 years of experience in any nationalized bank/RRB/Pvt. Bank OR Business correspondent/ BC Coordinator with minimum 5 years of experience and age at the time of application should not exceed 64 years, for appointment as financial Literacy Counsellor on contract basis at the various centers in the state of -----, preferably from the same district.

For full details visit our Bank's web site: www.bankofbaroda.com.

Last date of submission of online application:

Date: -----

REGIONAL MANAGER

APPLICATION FOR THE POST OF FINANCIAL LITERACY COUBSELLOR ON CONTRACTUAL BASIS

To
Regional Manager
Bank of Baroda
Regional Office,

Paste
passport size
photograph
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:/..... /.....

6. Contact Details:

MOBILE NO:-

EMAIL ID:-

Landline No:-

7. GENDER:

8. NATIONALITY:

9. RELIGION

10. MARTIAL STATUS

11. FATHER'S/HUSBAND NAME:

12. PERMANENT ADDRESS:

13. EDUCATIONAL QUALIFICATION:

Qualification	Details (B.A./B.Sc./M.A./M ..SC etc.)	Board/Universi ty	Full time/Part time	Year of passing	Subject/Specia lization	Marks(Rank if any)
Graduation						
Post-Graduation						
Professional Qualification						
Others/Computer Knowledge						

14. RELATIVE EXPERIENCE – TOTAL (IN YEARS)-----

SR.NO	NAME OF BANK	DESIGNATION	DURATION FROM To	Responsibilities	Pay Scale	Extra Ordinary Achievements

15. Details of Past 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:

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 Details 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) -----

- 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.