

Selection Procedure for FLC Counsellor on contract basis for Shahdara District – Shahdara Centre

Bank has decided to hire services of Financial Literacy Centre Counselor (FLCC) at Shahdara center in Shahdara District, Delhi.

Advertisement on Bank's website.

S.No.	Name of FLC	Name of Regional Office	District	State	No. of vacancy
1.	Shahdara	East Delhi Regional office	Shahdara	New Delhi	One

Sr. No.	Particulars	Proposed Criteria
1.	Eligibility	<p>Qualification:</p> <ul style="list-style-type: none"> 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 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>Experience :</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>Age:</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>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 center 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	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 .
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, 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 incharge of a particular FLC and would provide counselling 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 give an impression an</p>



- impression to the general public/banks constituents that the counselling centers are recovery or marketing agents of the bank.
- vi. To provide counselling services except to wilful defaulters.
 - vii. Impart financial literacy in the form of simple messages like why to save, why save with banks, why borrow from banks etc.
 - viii. To provide counselling and debt management services free of cost to the customers so as to put no additional burden on them.
 - 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.
 - x. Not to involve themselves in recovering and distributing money.
 - xi. To assist and guide distressed individual borrowers.
 - xii. To ensure that miss selling of financial products and services does not take place.
 - xiii. To conduct financial literacy camps on Digital banking with latest digital banking products.
 - 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.
 - xv. To arrange gram sabhas/awareness camps in rural areas
 - 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).
 - xvii. Imparting knowledge on various schemes of Govt. of India (like PMJDY, APY, PMSBY and other social security schemes, Digital Banking etc.) announced from time to time as per



		instructions of HO/ZO/LDMs. xviii. 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:	<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 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	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.
11	Last Date of application	20.12.2021

Duly filled application in Annexure-III attached with enclosure of Education qualification and other relevant Document sent in Hard copy only will be considered valid.

Please send the application on below mentioned address with title on envelope stating as "Application for the post of Financial Literacy Counsellor on Contractual Basis".

Address for application to be sent:

The Regional Head
 Bank of Baroda
 East Delhi Regional Office - New Delhi
 First Floor, Bank of Baroda Bldg., 16, Sansad Marg, New Delhi-110 001

Yours Faithfully

Atul K Karn
 (Atul K Karn)
 Regional Head
 Bank of Baroda, East Delhi Region

