बैंक ऑफ़ बड़ौदा
Bank of Baroda

BOB:RO: JORH:FI:2025-26:01 **Date: 16/09/2026**

Forwarding Authority	Sanctioning Authority
	अनुमोदित. Vivek Das
Anand Kumar, Deputy Regional Manager	**Vivek Das , Regional Manager**

Dear Sir/Madam,

RE: Recruitment of FLC counsellor in Chumukedima

We refer to the letter to our Zonal Head vide letter number BOB:RRBs & RETIs:118/412 Dated 31.08.2026 directing our Bank to fill up vacant FLC counsellors's post in Chumukedima of Nagaland . In this connection we seek permission from our Regional Authorities to publish the recruitment advertisement in two local newspapers (bilingual) and publish detailed advertisement in Bank of Baroda's official website www.bankofbaroda.com

Yours Faithfully

Hillol Chakraborty

Manager

FI Department Jorhat

Enclosure: (1) Draft Advertisement vetted by HRM Department

(2) Draft of the detailed online Advertisement to published in Bank of Baroda's Official Website www.bankofbaroda.com

Particulars	Content in English	Content in Hindi
प्रोफ़ाइल का नाम Profile Name	FLC COUNSELLOR	एफएलसी परामर्शदाता
कार्य/ Function	Financial Educator ,Advisor with primary goal to improve financial knowledge , prevent debt problems and bring more people in the formal banking network	वित्तीय शिक्षक, वित्तीय ज्ञान में सुधार करने, ऋण की समस्याओं को रोकने और औपचारिक बैंकिंग नेटवर्क में अधिक लोगों को लाने के प्राथमिक लक्ष्य के साथ सलाहकार
अंचल/ Zone	NORTH EASTERN ZONE	उत्तर पूर्वी क्षेत्र
क्षेत्र / Region	JORHAT REGION	जोरहाट क्षेत्र
शहर/जिला/ City/District	CHUMUKEDIMA	चुमुकेदिमा
अनुभव (वर्षों के अनुभव की संख्या)/ Experience (no of years of experience)	Minimum 5 years of experience in any nationalized Bank / RRB / Pvt. Bank OR Business correspondent/BC Coordinator with minimum 5 years of experience OR Ex RSETI Director with minimum 3 years of experience/Faculty with minimum 5 years of Experience OR Persons having minimum 5 years' experience in banking / with related fields, NBFCs /Fis etc	किसी भी राष्ट्रीयकृत बैंक / आरआरबी / प्राइवेट बैंक में न्यूनतम 5 वर्ष का अनुभव या न्यूनतम 5 वर्ष के अनुभव के साथ बिजनेस कॉरिस्पोंडेंट / बीसी समन्वयक या न्यूनतम 3 वर्ष के अनुभव के साथ पूर्व आरएसईटीआई निदेशक / न्यूनतम 5 वर्ष के अनुभव के साथ संकाय या संबंधित क्षेत्रों, एनबीएफसी / एफआई आदि के साथ बैंकिंग / में न्यूनतम 5 वर्ष का अनुभव रखने वाले व्यक्ति
रिक्ति गणना / Vacancy count	01	01
आवेदन करने की अंतिम तिथि / Last date to Apply	30.09.2026	30.09.2026
नौकरी का विवरण / Job Description	He would be in charge of a particular FLC and would provide counseling at FLC in accordance with the guidelines of REBI on FLC	वह एक विशेष एफएलसी का प्रभारी होगा और एफएलसी पर आरईबीआई के दिशानिर्देशों के अनुसार एफएलसी में परामर्श प्रदान करेगा
दायित्वों/ Responsibilities	i)Carry on day to day activities of FLCs as per guidelines of RBI ii) To maintain arm's length relationship with the Author Banks iii) Not to give impression that the counselling centres are part of the bank iv) Not to promote the products of the Bank v) Not to give an impression to the general public/banks constituents that the counselling centres are recovery of 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	i) आरबीआई के दिशानिर्देशों के अनुसार एफएलसी की दिन-प्रतिदिन की गतिविधियों को जारी रखना ii) प्रधिकृत बैंकों के साथ हाथ की लंबाई संबंध बनाए रखने के लिए iii) यह आभास न देना कि परामर्श केंद्र बैंक का हिस्सा हैं iv) बैंक के उत्पादों को बढ़ावा नहीं देना (v) आम जनता/बैंक घटकों को यह आभास न देना, कि परामर्श केन्द्र बैंक के विपणन एजेंटों की वसूली कर रहे हैं (vi) जान बूझकर ऋण न चुकानेवाला को छोड़कर परामर्श सेवाएं प्रदान करना। vii) सरल संदेशों के रूप में वित्तीय साक्षरता प्रदान करना जैसे कि बचत क्यों करें, बैंकों के साथ बचत क्यों करें, बैंकों से उधार क्यों लें। आदि

	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 at regular interval xvi) FLC 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, PMJBY 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	(viii) ग्राहकों को परामर्श और ऋण प्रबंधन सेवाएं निशुल्क प्रदान करना ताकि उन पर कोई अतिरिक्त बोझ न पड़े (ix) ग्रामीण विकास और स्व-नियोजित प्रशिक्षण संस्थान के प्रशिक्षुओं को व्यथित उधारकर्ता परिवारों की आय/ऋण चुकाने की क्षमता में वृद्धि के लिए कौशल विकास क्षमता निर्माण की दिशा में वित्तीय साक्षरता कार्यकलाप प्रदान करना। x) पैसे की वसूली और वितरण में खुद को शामिल नहीं करना xi) व्यथित व्यक्तिगत उधारकर्ताओं की सहायता और मार्गदर्शन करना xii) यह सुनिश्चित करना कि वित्तीय उत्पादों और सेवाओं की बिक्री न हो। xiii) नवीनतम डिजिटल बैंकिंग उत्पादों के साथ डिजिटल बैंकिंग पर वित्तीय साक्षरता शिविर आयोजित करना xiv) रजिस्टर के रूप में रिकॉर्ड बनाए रखना जिसमें नाम, लिंग, आयु, पेशे, संपर्क विवरण, चाहे वह बैंक खाता हो या बैंक रहित हो, प्राप्त सेवाओं का विवरण और क्या बैंकिंग सेवाओं से जुड़ा हुआ हो। xv) ग्रामीण क्षेत्रों में नियमित अंतराल पर ग्राम सभाओं/जागरूकता शिविरों की व्यवस्था करना (xvi) एफएलसी को एलडीएम को अपना अनंतिम तिमाही दौरा कार्यक्रम प्रस्तुत करना होगा। (एलडीएम को बैठक के एजेंडा आइटम के रूप में डीएलसीसी की बैठक में रिपोर्ट रखनी होगी)। xvii) एचओ/जेडओ/एलडीएमएस के निर्देशों के अनुसार समय-समय पर घोषित भारत सरकार की विभिन्न योजनाओं (जैसे पीएमजेडीवाई, एपीवाई, पीएमएसबीवाई, पीएमजेबीवाई और अन्य सामाजिक सुरक्षा योजनाओं, डिजिटल बैंकिंग आदि) के बारे में जानकारी प्रदान करना xviii) अन्य जिम्मेदारियां जो समय-समय पर उचित समझी जा सकती हैं

बैंक ऑफ़ बड़ौदा Bank of Baroda

आवश्यकताएँ (आयु, योग्यता)/ Requirements(Age, Qualification)	Age: Applicant should not exceed -64- years as 30/09/2026 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 computer knowledge Candidates for the post of FLC 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.	आयु: आवेदक 30/09/2026 के अनुसार -64 वर्ष से अधिक नहीं होना चाहिए योग्यता i) मान्यता प्राप्त विश्वविद्यालय से स्नातक की डिग्री। कृषि, पशु चिकित्सा विज्ञान, समाजशास्त्र के क्षेत्र में स्नातकोत्तर डिग्री होने को प्राथमिकता दी जानी चाहिए। मनोविज्ञान और सामाजिक कार्य। ii) स्थानीय भाषा से अच्छी तरह वाकिफ होना चाहिए iii) शिक्षण और कंप्यूटर ज्ञान के लिए स्वभाव होना चाहिए एफएलसी काउंसलर के पद के लिए उम्मीदवारों का चयन खुले बाजार से किया जा सकता है. काउंसलर को बैंकिंग बीमा, निवेश, पेंशन, कानून, वित्त, अपेक्षित संचार और टीम निर्माण कौशल आदि का अच्छा ज्ञान होना चाहिए।
Other information(Nature of Engagement, Location)		

अपलोड किए जाने वाले दस्तावेज़ (यदि कोई हो) हैं/ Documents to be uploaded (if any) are

NIL

कृते बैंक ऑफ़ बड़ौदा /For BANK OF BARODA
क्षेत्रीय कार्यालय, जोरहाट /Regional Office, Jorhat

सहा. महा. प्रबंधक (क्षे. प्र.) / Asstt. Gen. Manager (RH)

द्वारा अधिकृत/अनुमोदित / Authorized/ Approved by

हस्ताक्षर और मुहर/ Signature and Seal:

नाम/ Name: विवेक दास /VIVEK DAS

पदनाम/ Designation: क्षेत्रीय प्रमुख, जोरहाट / Regional Head , Jorhat

CGM ☐ GM ☐

DGM ☐ AGM ☐

बैंक ऑफ़ बड़ौदा Bank of Baroda

BOB:RRBs&RETIs:118/412 **31.08.2026**

महाप्रबंधक एवं आंचलिक प्रमुख/ The General Manager & Zonal Head

बैंक ऑफ बड़ौदा/ Bank of Baroda

पूर्वोत्तर राज्य आंचल/ Norteastern State Zone,

गुवाहाटी/ Guwahati.

महोदय/ Dear Sir,

विषय: वित्तीय साक्षरता केंद्रों (FLCs) में परामर्शदाताओं (काउंसलरों) के रिक्त पदों को तत्काल भरने के संबंध में।
Re: Urgent filling up of vacant positions of counsellors in Financial Literacy Centers (FLCs)

Please refer to our letter no BOB:RRBs&RSETIs:118/257 dated 15.07.2026, BOB:RRBs&RSETIs:118/257 dated 01.06.2026 and BOB:RRBs & RSETIs:118/18 dated 07.01.2026 wherein you were advised to initiate immediate action for filling the vacant Counsellor positions in Financial Literacy Centres (FLCs) and to ensure regular monitoring of their overall functioning.

In the meantime, the Reserve Bank of India (RBI) has directed our Bank to ensure the immediate filling of all vacant Counsellor positions in Financial Literacy Centres.

Status of the Vacant position is given below :

Sl No	Place (FLC)	Vacant since	Present Status	Action taken for filling up vacancies
1	Chumukedima	Jan-26	Last two advertisement no application were received and now fresh recruitment process yet to initiate	

Further, you are aware that Financial Inclusion and Financial Literacy have been accorded the highest priority by the Government of India. Accordingly, the Reserve Bank of India regularly monitors the vacancy position and functioning of Financial Literacy Centres (FLCs) and emphasizes strengthening financial education initiatives through banks and FLCs.

In view of the above, you are advised to initiate immediate action for the appointment of Counsellors at mentioned FLC and submit the Action Taken Report (ATR) to us on or **before 10th Sept, 2026** and also to ensure that FLC Counsellors are posted in the above-mentioned centres **by 25th Sept, 2026.**

Please treat this matter most urgent and accord TOP PRIORITY.

Yours faithfully,

राजेश मल्होत्रा / Rajesh Malhotra
मुख्य महाप्रबंधक/ Chief General Manager
ग्रामीण एवं कृषि बैंकिंग तथा आरआरबी एवं आरसेटी/ Rural & Agri Banking and RRBs and RSETIs

बड़ौदा सन टावर , आरआरबी एव आरसेटी विभाग, प्रथम तल , सी – 34 , जी ब्लॉक, बांद्रा कुर्ला काम्प्लेक्स, बांद्रा (पूर्व) मुंबई 400051,
फो: 022-69453325 ,ईमेल: bsvs.bcc@bankofbaroda.com
Baroda Sun Tower, RRBs and RSETIs Dept,1st Floor, C 34, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051, Phone: 022-66453325. e-mail : bsvs.bcc@bankofbaroda.com

बैंक ऑफ़ बड़ौदा Bank of Baroda

ADVERTISEMENT

APPOINTMENT OF FINANCIAL LITERACY COUNSELLORS ON CONTRACTUAL BASIS

Bank of Baroda, a Government of India Enterprise, invites OFFLINE applications from interested candidates who are an ex-banker(officer cadre) with minimum 5 years of experience in any nationalized Bank / RRB / Pvt. Bank OR Business correspondent/BC Coordinator with minimum 5 years of experience OR Ex RSETI Director with minimum 3 years of experience/Faculty with minimum 5 years of Experience OR Persons having minimum 5 years' experience in banking / with related fields, NBFCs /Fis etc. and age at the time of application should not exceed -64- years, for appointment as Financial Literacy Counsellor on contract basis at Chumukedima Centre in the State of Nagaland preferably from the same district.

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

Last date of receipt of offline application: 30/09/2026

Note : Application should reach our Regional Office Jorhat in hard copy addressing Regional Manager, Regional Office Jorhat , Crystal Enclave, Seuni Ali Borpool ,A T Road Jorhat -785001 (Assam) by 30th of September 2026.

Vetted by HRM Dept.

बैंक ऑफ़ बड़ौदा, जोरहाट क्षेत्रीय कार्यालय, क्रिस्टल एन्क्लेव/ Bank of Baroda, Jorhat Regional Office, Crystal Enclave/,
सेउनि अली, बोरपूल, ए टी रोड, जोरहाट७८५००१-, असम/ Seuni Ali, Borpool, A.T Road Jorhat-785001, Assam/
ई-मेल / E-mail : rm.jorhat@bankofbaroda.com ; वेब/Web : www.bankofbaroda.com

A. Criteria for Engagement of FLC Counsellors

Sr No	Particulars	Proposed Criteria
1	Eligibility	<u>Qualification</u> i) A graduate degree from recognized University. Preference shall be given to candidates 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 Counselors should have sound knowledge of banking insurance, investment, Pension, law, finance, requisite communication and team building skills etc. <u>Experience:</u> Shall be an ex-banker (Officer cadre) with minimum 5 years of experience in any Nationalized Bank/RRB/Pvt. Bank. OR Parsons 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 RSETI Director with minimum 3 years of experience/Faculty with minimum 5 years of Experience. <u>Age:</u>

		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	Remuneration: Monthly Salary of Rs 25000.00 per month (fixed) plus reimbursement of conveyance expenses maximum of Rs. 5000/-per month if conducted 10 or more camps or maximum Rs 3000/- per month if conducted less than 10 camps in a month. To be eligible for HA the camp conducted should be at least away from the FLC Centre and no vehicular facility has been availed from LDM/ RO. The entire district will be jurisdiction of the FLC for conducting the camps / meetings and LDM/RO/ base Branch can disallow any claim of HA with justifications. No other allowances/reimbursement of expenses will be admissible FLC Counsellor has to submit monthly visit diary of Financial Literacy Camps to the reporting authority viz. 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 FLCs. For a service period of less than one month, the payment will be made on pro-rata basis. **Statutory tax deductions to be done as applicable by the paying authority**
3	Halting/Travelling Allowance while on tour	Halting allowance for FLC counsellor will be Rs 300/- (if more than -8- hours without night stay) and Rs 600/- (if night stay). Travelling Expenses for attending any training program/outside the head quarter, the eligibility criteria for traveling is as applicable for JMG/S-I officer.

4	Terms of Appointment	i) Engagement of the counsellors will be for period on contractual 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. 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 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 iv. The contract may be terminated by either party by giving due notice. The counsellor has to serve a notice of at least 3 months. From Bank's side, notice period of one month shall be given to counsellor. v. Renewal of contract may be possible at Bank's sole discretion in terms of extant policies and Rules
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		i)Carry on day-to-day activities of FLCs as per guidelines of RBI ii) To maintain arm's length relationship with the Author Banks iii) Not to give impression that the counselling centres are part of the bank

		iv) Not to promote the products of the Bank v) Not to give an impression to the general public/banks constituents that the counselling centres are recovery of 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 at regular interval

		xvi) FLC 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, PMJBY 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:	i)Casual Leave: 1 day for every completed month subject to maximum of 12 days for a contract period. ii)Sick leave 15 days full pay for contract period Credit will be given pro-rata basis on completion of every month. iii) In case of absence from office without valid leave/ leave at credit, pro-rata deduction from monthly payment shall be made iv) Un-availed leave if any will not be carried forward in case of further renewal/extension of your engagement, which will be Banks's sole discretion for renewal . 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 contract period. Sanctioning authority for leave and out of pocket expenses will be RSETI, Director, in which FLC is situated. Where RSETI centres 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 FLC counsellor
10	Discontinuation on/Termination of services	If performance of FLCs is not found to be satisfactory and / or for any other reason, bank does not require services of FLC, the Zonal Manager, on the recommendations of Regional Manager will allow them to issue one months notice for discontinuation/termination to the FLC and the services of FLC will be discontinued/terminated on completion of notice period. The FLC may also issue at least -3- months notice 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 FLCs:

1. Mode of Selection:

Interview Only.