



**HUBBALLI DHARWAD ZONAL OFFICE
FINANCIAL INCLUSION DEPARTMENT**

**DETAILS TERMS AND CONDITIONS FOR ENGAGEMENT OF COUNSELLOR FOR FLC ON
CONTRACTUAL BASIS**

A. Eligibility:

Retired bank officers (On superannuation or VRS with age not more than 64 years as on 28.02.2025) preferably having a background of rural credit and branch exposure.

B. Post:

Counsellor

C. Remuneration:

Presently Rs.18,000/- per month (Terms & conditions apply)

D. For engagement of retired bank officials as in-charge to oversee overall functioning of FLC, the following terms & conditions to be read and followed by the applicants:

1. The applicants should have retired on attaining superannuation from Bank service as Officer in Scale II and above for working as in charge of FLC. The post will be a contractual one.
2. Candidates should preferably be resident of local area in which the FLC is located.
3. His/her integrity should not have been doubtful during his/her service in the bank.
4. Counsellor are expected to counsel the public in all issues related with Financial institution. Proficiency in local language (Reading, writing, speaking and understanding) is essential.
5. The monthly consolidated remuneration is Rs.18000/- per month subject to conduct of minimum 8 outdoor camps per month. An additional sum of Rs.500/- to be paid towards telephone expenses on declaration basis. As these counselors are expected to conduct outdoor camps as well, a lump sum expenses of Rs.1500/- be reimbursed in lieu of not providing conveyance, provided they are holding minimum 8 (Eight) such outdoor camps per month.
6. Working days- 6days per week (Expect second and fourth Saturday of the month)
7. The officials should have right aptitude for conducting training and rural development activities.
8. Age should not be above 64 years as on 28.02.2025 (With sound health)
9. Qualification: Graduate/Post graduate degree from UGC recognized university.
10. The applicant should possess satisfactory service certificate from previous employer.
11. The applicant should be well conversant with the local language.
12. Application to be submitted in bank prescribed format along with employer bank certificate.
13. The selection is based on performance in the interview. Decision of the bank in this regard will be final.
14. The candidate will be engaged on contractual basis for a period of one year. Renewal may be possible at Bank sole discretion as per extant policies and rules.
15. Bank shall be within its right review the performance of counsellor monthly/quarterly/half yearly. If the performance of counselor is found unsatisfactory bank shall be within its right to terminate the contract forthwith without any prior notice or any payment in lieu of notice.



Last date for submission of application is 21.03.2025.

The duly completed application form should reach us at the address **“The Zonal Manager, Bank of India, Hubballi Dharwad Zone, Shiv Naga Plaza, 1st floor, Basaveshwar Nagar cross, Gokul Road, Hubballi-580030”** in a closed cover by 5:00PM on or before 21.03.2025. **“Application for the post FLC Khanapur”** should be mentioned on the top of the envelop. Partially unfilled applications will be rejected. Bank will not hold responsibility for any postal delay or non-delivery of any communication. Candidates should mention their e-mail IDs without fail in application form as well as all communication will be made through e-mail.

Please note that Bank of India reserves the right to cancel/postpone the advertisement/selection process without any prior notice. Candidate selected should not be attached to any government/private/any other organization on permanent/ temporary/ contractual basis as on date of issue of engagement order.

The date of interview will be decided after due consultation with higher authorities and committee formed for the same



Duties to be performed by Counselor

General

- (i) Advising public on financial management.
- (ii) Creating awareness among the public about financial management.
- (iii) Counseling people who are struggling to meet repayment obligations and helping in debt resolution.
- (iv) Helping in rehabilitation of borrowers in distress to enable them reestablish normal day to day life.

B) In Urban Centers

Focus is on issues relating to personal financing extended through use of credit cards and personal loans,

C) In Semi Urban and Rural Centers

The focus will be on agriculture and related activities, such as

(i) Guiding farmers regarding modalities for availing loan from Banks, Debt Swap schemes of Banks to free them from money lenders, educating them on banking habits, other banking products including "No frill Accounts" .

(ii) Guiding distressed farmers to enable them reschedule/ restructure their account or settle for OTS.

(iii) Co- ordinate with SHGs/ JLGs to effectively animate the formation to discuss issues leading to excessive indebtedness, preventive measures, other avenues of income generation other than agriculture / activities related to the needs of the village and nearby areas etc.

(iv) Providing technical counseling by co- ordinating with agencies like NABARD, training facilitators including Government agencies etc.

(v) Guiding on community aggregation for purchase of common inputs, sale of products generated etc. for achieving reasonable levels of economies of scale. For this purpose the counselor will extend assistance for linkage with NGOs etc.

(vi) Help individuals left out of the banking system by coordinating with banks/ other voluntary agencies to bring such people under the ambit of Financial Inclusion.

(vii) Similarly providing linkage with NGOs/ MFIs for uncovered areas so that the benefits of micro financing can accrue to the people in those areas and they get the full benefit of financial education too including management of their personal finances.

(viii) In non agricultural areas, it will provide guidance to the distressed debtors to reschedule / restructure their borrowings or guide them for resolution.

(ix) Wherever needed, counselors will co-ordinate with the other bankers with whom the person is having a banking relationship.

(x) Spread awareness on the dangers of excessive indebtedness through loans/ usage of credit cards etc. through various fora including NGOs etc.

