

NOTIFICATION FOR ENGAGEMENT OF FINANCIAL LITERACY COUNSELLORS (FLCs) ON CONTRACT BASIS:

Andhra Pradesh Grameena Bank (APGB), a Regional Rural Bank sponsored by Union Bank of India, invites applications from eligible candidates for engagement as Financial Literacy Counsellors (FLCs) on contract basis at Financial Literacy Centres (FLCs) across the Bank's operational area. The engagement shall be purely contractual in nature for a period of one year, renewable based on satisfactory performance and Bank's discretion, as per the Bank's approved policy on Financial Literacy Centers.

1. **No of VACANCIES:** 7 (Seven)

2. DETAILS OF VACANCIES:

Sl	Name of FLC Centre, District	Region	Position	Category
1	Ongole	Ongole	FLC	Contract Basis
2	Kadapa	Kadapa	FLC	Contract Basis
3	Srikakulam	Srikakulam	FLC	Contract Basis
4	Vishakhapatnam	Vishakhapatnam	FLC	Contract Basis
5	Vijayanagaram	Vijayanagaram	FLC	Contract Basis
6	Eluru	Eluru	FLC	Contract Basis
7	Rajamahendravaram	Rajamahendravaram	FLC	Contract Basis

(The Bank reserves the right to increase or decrease the number of positions or not to fill any position without assigning reasons.)

2. ELIGIBILITY CRITERIA

a) Essential Qualification:

1. Graduate in any discipline (10+2+3 pattern) from a recognized University in India.
2. Proficiency in Telugu and English languages (reading, writing, and speaking).
3. Adequate knowledge of computers - MS Word, PowerPoint, Excel, and Internet operation.

b) Age:

1. Minimum: 35 years
2. Maximum: 63 years as on the date of notification.
3. Engagement is permissible up to 65 years of age.

c) Desirable:

1. Retired Bank Officials (Scale-I and above) with unblemished service record and experience of working in rural/semi-urban areas will be preferred.
2. In case suitable retired officials are not available, candidates having banking knowledge and financial literacy experience with relevant IIBF certification will be considered.
3. Retired bank official as Senior Manager or above cadre with sufficient rural service and exposure to Financial Inclusion will be preferred for Senior Counsellor positions.

d) Other Requirements:

1. Should possess good health and sound communication skills.
2. Should be a resident of Andhra Pradesh, preferably from the same or nearby district where FLC is located.
3. Should have no history of financial irregularities or disciplinary action.

3. PERIOD OF ENGAGEMENT:

The initial engagement shall be for one year, renewable for subsequent terms of two years each, subject to satisfactory performance and Bank's discretion, till the counsellor attains the maximum age limit. The Bank reserves the right to terminate the engagement at any time by giving one month's notice or one month's remuneration in lieu thereof.

4. REMUNERATION & ALLOWANCES:

- a) Monthly Remuneration: Rs. 23,500/- per month for FL Counsellor
Rs. 30,000/- per month for Senior FL Counsellor
- b) Travelling Allowance : ₹5/km (own vehicle), ₹2/km (other modes), or actual fare
- c) Halting Allowance : ₹450/day (>8 hrs), ₹225/day (4-8 hrs)
- d) Room Rent : Up to ₹850/day
- e) Newspaper Allowance : ₹300/month
- f) Mobile Bill : ₹400/month

All payments subject to TDS. No additional benefits shall accrue. Remuneration and allowances are subject to change as per Bank policy from time to time. The Contractual period will not be reckoned as service for the purpose of superannuation benefits, PF, bonus, Gratuity, etc.

5. LEAVE ENTITLEMENT

FLC Counsellor shall be entitled to 15 days of leave per year (maximum of 2 days per month on a non-cumulative basis). Leave beyond the permissible limit will be treated as Leave Without Pay on a pro-rata basis.

6. JOB PROFILE

The Financial Literacy Counsellor shall:

1. Operate from the designated Financial Literacy Centre (FLC) during working hours, 10:00 AM to 5:00 PM on all working days of the bank.
2. Provide financial literacy, education, and credit counselling to the public at the designated FLC.
3. Conduct at least 10 financial literacy camps per month as per pre-approved schedule.
4. Spread awareness about RBI/Government initiatives such as PMJDY, APY, PMJJBY, PMSBY, etc.
5. Guide customers on smart savings, responsible borrowing, digital transactions, cyber security, and grievance redressal mechanisms.
6. Maintain detailed records of camps conducted and periodic reports to Regional Office & Head Office (FI Department).
7. Assist in coordination with NABARD, RSETIs, LDMs, and District Officials in implementing financial inclusion programs.

The Financial Literacy Counsellor shall not engage in loan recovery or money collection, offer investment advice, promote or market any bank's products, handle deposits or funds, or undertake any activity creating a conflict of interest with financial literacy objectives.

7. SELECTION PROCESS

1. Eligible applications will be shortlisted based on qualification and experience.
2. Shortlisted candidates will be called for personal interview at Head Office, Guntur, or any other venue as decided by the Bank.
3. The selection will be based on communication ability, knowledge of financial literacy activities, rural banking exposure, and presentation skills.
4. The decision of the Bank in all matters regarding eligibility, shortlisting, interview, and selection shall be final and binding.

8. HOW TO APPLY

1. Candidates should submit their applications only in the prescribed format available on the Bank's website www.apgb.in.
2. The duly filled-in and signed application forms along with necessary enclosures and a Demand Draft of Rs.1000/- drawn on "Andhra Pradesh Grameena Bank"

payable at Guntur from any public sector bank should be sent by post to the following address

Address: General Manager, Financial Inclusion Department, Head office, 4th Floor, Raghu Mansion, 4/1 Brodiepet, Guntur-522002

3. The last date for receipt of applications is 5.00 PM on 28-11-2025.
4. Incomplete or late submission/receipt of applications will not be considered.

9. ENCLOSURES:

Self-attested copies of the following documents have to be submitted along with the Application form attached to this notification as Annexure-I

1. Proof of Age (SSC / PAN or Date of Birth Certificate)
2. Proof of Educational Qualification
3. Service / Retirement Certificate (if any)
4. Computer Proficiency Certificate (if any)
5. Experience Certificates (if any)
6. Proof of Residence
7. Recent passport-size photograph

10. GENERAL CONDITIONS

1. The engagement is purely on contractual basis and does not confer any right for permanent employment in the Bank.
2. The selected candidate shall execute a Service Level Agreement (SLA) before assuming charge.
3. The Bank reserves the right to cancel or modify the recruitment process at any stage without assigning any reason.
4. Canvassing in any form will result in disqualification.
5. Candidates must maintain confidentiality regarding any information obtained during the tenure.

11. CONTACT DETAILS:

For any queries, please contact:

Financial Inclusion Department, Head Office, Andhra Pradesh Grameena Bank, 4/1, Brodiepet, Guntur - 522002, Email: fi@apgb.co.in

Issued by:

General Manager (Financial Inclusion)
Andhra Pradesh Grameena Bank.

Date: 04.11.2025

Place: Guntur



**APPLICATION FORM FOR THE POST OF FINANCIAL LITERACY
COUNSELLOR (FLC) ON CONTRACT BASIS**

1. Personal Details:

Name (in full) :
Father's / Husband's Name :
Date of Birth (DD/MM/YYYY) :
Age(as on date of Notification):
Gender : Male / Female / Other
Marital Status : Yes / No
Category : SC / ST / OBC / EWS / GEN
Nationality : Indian
Address for Correspondence :
Permanent Address :
Mobile No. :
Email ID :
Preferable FL Center :

2. Educational & Professional Qualifications

Graduation :
Post-Graduation :
Professional Qualification (if any) :
Computer Knowledge (MS Word & Excel) : Yes / No
Language Proficiency : Telugu (Read, Write, Speak & Understand)
(Tick on the applicable) English (Read, Write, Speak & Understand)
Hindi (Read, Write, Speak & Understand)



3. Employment Details (In case of Retired or VRS employees):

Name of the Bank / Financial Institution:

Designation :

Grade :

Total Service (in years) :

Date of Retirement / VRS :

Service in Rural / Semi-Urban Areas: _____ Years

Whether any case of penalty / censure in last 5 years of service:

4. Relevant Experience (In case of Retired or VRS employees):

Experience in conducting Financial Literacy/Credit Counselling Camps: Yes / No

Experience as Branch Manager: _____ Years

Experience in Financial Inclusion (PMJDY, APY, PMJJBY, PMSBY, etc.):

5. Additional Information:

Health Status (any major ailments):

Whether any loan overdue / financial irregularity reported:

Whether willing to serve in any FL Center (Other than Preferred): Yes / No

6. Declaration:

I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and belief. I understand that if any information is found to be incorrect or false, my candidature is liable to be cancelled at any stage and, if appointed, my engagement may be terminated without notice.

I have read and understood the Job Profile, Engagement Conditions, and Remuneration Structure of the Financial Literacy Counsellor (FLC) position and accept them unconditionally.

I further declare that I am in good physical and mental health and am fully fit to perform the duties of a Financial Literacy Counsellor, including regular field visits to villages and other locations as required by the Bank.

Place:

Date:

Signature of the Applicant