



**Jharkhand Rajya Gramin Bank**  
Head Office, Ranchi

Letter No.: JRGB:HO:FI:096:2024-25

Date: 05.10.2024

Jharkhand Rajya Gramin Bank invites applications from Retired Bank Officials /Ex-Servicemen / otherwise eligible individuals to manage the Financial Literacy Centre for Sahibganj District as '**Financial Literacy Counsellor**' of the Bank **purely on contractual basis.**

The detail of vacancy is as under:

<b>S.I</b>	<b>Covering district</b>	<b>FLC Location</b>
1	Sahibganj	Sahibganj Branch

**Mode of submission of application form:** Application can be submitted directly to General Manager, JRG Bank, Head Office, Ranchi or scanned application may also be directly sent to [hofi@jrgb.in](mailto:hofi@jrgb.in) with all the necessary enclosure. For more details, you may contact: **8825344912**.

**Last date of submission of application form: 14<sup>th</sup> October 2024 (Monday)**

**Date of Interview: Between 15<sup>th</sup> October to 18<sup>th</sup> October 2024.**

Banks reserves the right to accept or reject any / all applications

For details of vacancy, terms & conditions, scheme of FLC and Application Form for engagement of FLC Counsellor, Please visit our website: [www.jrgbank.in](http://www.jrgbank.in)

General Manager

## **I. Eligibility:**

### **Essentials**

- The applicant should be retired Bank official on attaining superannuation from Bank's service as an officer Scale -I and above OR an ex-servicemen OR an individual having sound knowledge of Banking, law & finance with excellent communication and team building skills etc. will be eligible for Counsellors of FLCs purely on contractual basis.
- His integrity should not have been doubtful during his service in the Bank / armed forces.
- Counsellors are expected to counsel the public in all issues related with financial institutions. Proficiency in local language (reading, writing, speaking and understanding) is essential.
- The official should have right aptitude/flair for training and rural development activities & needs special skill.
- Preference will be given to Retired Bank Officers of Regional Rural Bank & Other Nationalized Bank.
- Candidate should have Indian citizenship.
- Graduate / Post Graduate degree from a UGC recognized University.
- Candidate should have unblemished service record with high integrity and positive attitude having willingness to teach and learn.
- Candidate should be able to work independently and should have computer knowledge, especially of programmes like MS Word, Power Point, and Excel and should be able to operate internet.
- Initial engagement of the Counsellor shall be for 01(ONE) year with one year extension subject to satisfactory performance and compliance of guidelines.
- The extension will be up to the maximum age of 65 years only. If place remains vacant then relaxation may be granted in maximum age limit.
- Candidate should be well conversant with local language and English. Candidate knowing other languages are of added advantage.
- Should be resident of the same or nearby district.

### **Desirables**

Officer with rural development banking background i.e. Agriculture Finance Officer / Rural Development Officer / Agriculture Officers converted to mainstream of banking / Lead District Managers and Faculty leaders / Faculty members of Training Centres / Colleges with specialization in Rural Development etc shall be preferred

### **Qualification:**

Graduate/post graduate degree from a UGC recognized university.

### **Age Criteria:**

The age of candidate should not be above 62 years as on 31st day of last March & he should be of sound health. (Candidates above age of 62 years & up to 65 years may be considered with certain terms and conditions as per Bank's discretion)

### **II. Period of appointment:**

The candidate shall be appointed on Contract basis for a period of 01 (ONE) year, subject to satisfactory performance which shall be evaluated by the HO. Renewal for next one year may be considered at the sole discretion of the Bank in terms of extant policies and rules.

### **Remuneration and other facilities**

- The remuneration will be fixed i.e. Rs 18,000/- Per month
- Telephone / Mobile expenses i.e. Rs 500/- (Per month)
- Conveyance expenses Rs 1500/- (Per month)

**Travelling Expenses** : Expenses incurred in travelling outside the region by Bus or Train in Sleeper Class /AC Three Tier / on actual basis.

**Out of Pocket Expenses** : A sum of Rs.200/- per day on visit outside the region (Applicable only in case of Specific Purpose Meeting / Seminar / Workshop / Training etc. for which intimation is sent by Head Office)

***(However, such Tour Programmes have to be necessarily approved by Head Office).***

**Leave Facility** : The Counsellor will be permitted to avail maximum 15 days paid leave in a financial year, subject to approval by the competent authority. Maximum 03 days' leave can be availed by the Counsellor in a month. In case of more than 03 days leave in a month or 15 days leave in a year; salary may be deducted on proportionate basis.

### **III. Monitoring Work of FLC, Compliance and its Reporting**

- Regional Managers to approve tour programme of Counsellors and ensure

that the Camps are conducted both in letters and spirit.

- Regional Managers and Administrative officers to conduct surprise visits of FLCs and Camps organized by Counsellors.
- The FL Counsellor shall have to perform all the Financial Literacy related tasks assigned by the Bank in accordance with the guidelines issued by Ministry of Finance, NABARD and RBI from time to time. FL Counsellor has to submit monthly /Quarterly reporting to the Regional Office, Head Office, and to their link Branch respectively within 3 days from completion of month/quarter.
- Regional Offices to submit the report on the work of Counsellors to Head Office for review on quarterly basis before 5th of next month.

#### **IV. Training and Knowledge Assessment**

The FLC Counsellor shall have to attend the training/workshop sessions conducted by the Bank /NABARD/RBI/SLBC as and when needed.

#### **V. Tailored Approach to Financial Literacy and conduct of Special Camps.**

FLCs should identify different target groups at the ground level and conduct camps for a homogenous audience so that message of financial literacy and Bank's products is transmitted easily to them.

#### **The approach of FLCs on conduct of camps shall be as follows:**

- a. Special camps for the newly included people in the financial system, including PMJDY account holders: this target group should be encouraged to make meaningful transactions and start using the associated benefits of having a bank account.
- b. Minimum 10 (ten) outdoor FDLCs / Camps per month (with or without financial assistance from NABARD) is required to be conducted by each FLC of the Bank. In each camp, efforts may be taken to cover maximum number of participants.
- c. Few of the Target group specific camps are enumerated herein below:
  - Farmers
  - SHGs
  - Micro and Small Entrepreneurs,

- Seniorcitizens
- Schoolchildren
- Going Digital
- Others (may be identified by theFLCs)

**d. In light of RBI guidelines, out of the above, minimum two (02) Camps should be specifically focused on 'Going Digital'.**

**Selection Procedure:**

- a) The Financial Literacy Counsellor shall be selected by Head Office. For appointment of the Financial Literacy Counsellor, advertisement will be published in Bank's Website or in local News Papers. The eligible candidates will be screened by a duly constituted 03 (three) members Interview Board.
- b) The Interview Board will be headed by the General Manager. Other two members of the Board will include Chief Manager, FI and one Officer of Head Office not below Officer, Scale-III. Based on Assessment Mechanisms coring will be done and final selection will be carried out.
- c) The selected candidates to be issued an appointment letter contain all the terms and conditions of engagement including their role and scope of his/her duties and responsibilities.

**Terms and Conditions:**

1. The Counsellor will be required to sign an agreement on non judicial stamp of Rs. 100/- regarding term & conditions of theBank.
2. The contract period is kept for 01 year which may be renewed after assessing his / her performance in the corresponding year. However, Counsellor can be terminated by giving one months' notice from eitherside.
3. Counsellor has to be present at the Centre between 10 A.M. to 5 P.M. on all Bank working days or as directed by Bank from time to time.
4. Counsellors are to refrain from marketing/providing advice regarding investment in insurance policies, investment in securities, value of securities, purchase/ saleof securities.
5. Counsellor should not promote any product of the sponsor bank or any other Bank than JRGB; he should maintain an arm's length relationship with the

sponsor bank as well as with other bank branches in that district or locality.

6. The performance of a Counsellor to be reviewed at the end of every quarter of the financial year by both - the Regional Office as well as by the Head Office. If the performance of the Counsellor is not found satisfactory then his / her contract of service may be terminated by the Head Office. Apart from this, Head Office at its sole discretion can terminate services of a Counsellor by giving one month notice in advance or by paying one month eligible remuneration in lieu thereof at any time during the period of contract of service.

The scheme is as per RBI guidelines & any instructions/provisions issued by RBI/NABARD, if found inconsistent in the policy, such instructions will prevail over this policy & bank can make amendments/additions/ deletions in the policy from time to time for making it more effective as per the spirit of the scheme.

**APPLICATION FOR THE POST OF FINANCIAL LITERACY COUNSELLOR ON  
CONTRACTUAL BASIS**

To,

The General Manager,  
Jharkhand Rajya Gramin Bank,  
Head Office,  
Zila Parishad Office Premises  
Kutcheri Road, Ranchi – 834001  
(Jharkhand)

Paste Passport  
Size Photograph

Please sign  
across the  
photograph

**Applied for \_\_\_\_\_ District**

With reference to your advertisement on Bank's website  
dated \_\_\_\_\_ submit my application in prescribed format.

1.	Name (in full):	
2.	Address for Correspondence:	
3.	Category:	
4.	If Person with Disability:	
5.	Date of Birth (As per school leaving Certificate):	
6.	Contact Details:	
	Mobile No.	
	Landline No.	
	Email ID	
7.	Gender:	
8.	Nationality:	
9.	Birth Place:	
	Native Place:	
10.	Religion:	

11.	Marital Status:	
12.	Father's / Husband's Name:	
13.	Permanent Address:	

**14. Educational Qualification:**

Qualification	Details (B.A/B.Sc/ M.A/M.Sc etc.)	Board / University	Full time / Part Time	Year of Passing	Subject / Specialization	Marks (Rank if any)
Graduation						
Post Graduation						
Professional Qualification						
Others/ Computer Knowledge						

**15. Experience – (Preceding 10 years) – Total (in years):**

Sr. No.	Name of Bank	Duration		Responsibility	Pay Scale	Extra Ordinary Achievement, if any
		From	To			

**16. Retired on VRS/Superannuation:**

(a)	Date of Retirement:	
(b)	Total Years of Services	



17.	Exposure of Priority sector Banking No. of Years and Capacity:	
18.	No. of years worked as Regional Manager/Chief Manager/Branch Manager:	

**19. Specific experience of working if any:**

(a)	In Rural /Semi Urban branches with Period & Capacity:	
(b)	RESETIs & FLCCs programme with period & capacity:	

20(a)	<b>Details of Past Employment:</b> a) Organization: b) Full Address: c) Position: d) Reporting To: e) Date of Joining: f) Date of Leaving: g) Total Experience (In Years) h) Salary/ Compensation Presently Drawn:	
20(b)	<b>Details of Present Employment, if any</b> a) Organization: b) Full Address: c) Position: d) Reporting To: e) Date of Joining: f) Date of Leaving: g) Total Experience (In Years) h) Salary/ Compensation Presently Drawn:	
21.	Significant Achievement (if Any) in respect of above assignments	

