

Letter No: JRGB/HO/FI/2022-23/055

Date: 28<sup>th</sup> June 2022

Jharkhand Rajya Gramin Bank invites applications from Retired Bank Officials /Ex-Servicemen / otherwise eligible individuals to manage the Financial Literacy Centre of all 24 Districts as '**Financial Literacy Counsellor**' of the Bank **purely on contractual basis**.  
The detail of vacancy is as under:

Sl.no	Covering district	FLC Location
1	RANCHI	LALGUTUA
2	KHUNTI	KHUNTI
3	EAST SINGHBHUM	BHILAIPAHARI
4	SARAIKELA	KANDRA
5	WEST SINGHBHUM	BARI BAZAR
6	LATEHAR	LATEHAR MAIN
7	LOHARDAGA	LOHARDAGA
8	SIMDEGA	SIMDEGA
9	GUMLA	GUMLA
10	PALAMOU	DALTONGANJ
11	GARHWA	GARHWA
12	RAMGARH	RAMGARH CANTT
13	KODERMA	KODERMA
14	HAZARIBAGH	HAZARIBAGH
15	CHATRA	CHATRA
16	GIRIDIH	GIRIDIH
17	BOKARO	JODHADIH MORE
18	DHANBAD	DHAIYA
19	JAMTARA	JAMTARA
20	DUMKA	DUMKA
21	GODDA	GODDA
22	SAHEBGANJ	SAHEBGANJ
23	PAKUR	PAKUR
24	DEOGHAR	DEOGHAR

**Mode of submission of application form:** Application can be submitted directly to General Manager, JRGB 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: **9262896904 / 8102236900**.

**Last date of submission of application form: 15<sup>th</sup> July 2022 (Friday)**

**Date of Interview: 1<sup>st</sup> week of August, 2022**

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 – II



Jrgb.in  
ho@jrgb.in  
@jrgbofficial

प्रधान कार्यालय,  
तीसरा तल्ला, मार्केट कॉम्प्लेक्स,  
जिला परिषद कार्यालय परिसर,  
कचहरी रोड, रांची - 834001  
झारखण्ड

Head Office,  
3rd Floor, Market Complex,  
Zila Parishad Office Premises,  
Kutchery Road, Ranchi - 834001  
Jharkhand

## 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

**Officers 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 31<sup>st</sup> 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 14,000/- Per month
- Telephone / Mobile expenses i.e. Rs 500/- (Per month)
- Conveyance expenses Rs 500/- (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 case of more than **15** days leave; 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 5<sup>th</sup> 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 FLPs / 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,
  - Senior citizens
  - School children
  - Going Digital
  - Others (may be identified by the FLCs)
- 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 Mechanism scoring 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 the Bank.
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 either side.
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/sale of 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,  
Market Complex, 3<sup>rd</sup> Floor  
Zila Parishad Office Premises  
Kutcheri Road, Ranchi – 834001  
(Jharkhand)

Paste Passport Size  
Photograph

Please sign across  
the photograph

With reference to your advertisement on Bank's website dated \_\_\_\_\_, I  
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):	
	Age in completed years as on 31.03.2020:	
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:	





DECLARATION:

I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/ appointment for the said post is liable to be summarily cancelled/ terminated at any stage and if appointed, my services are liable to be terminated. I am willing to serve at any place of your posting / requirement.

I hereby agree that any legal proceeding in respect of any matter of claims or disputes arising out of this application and/ or out of said advertisement can be instituted by me only at Ranchi and Court Tribunals / Forums at Ranchi. I undertake to abide by all the terms & conditions mentioned in the advertisement displayed on Banks website dated \_\_\_\_\_.

(Signature of Applicant)

Date:

Place:

Enclosures:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

(Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him/her right to be called for interview)

