



**HAZARIBAG ZONAL OFFICE** हज़ारीबाग आंचलिक कार्यालय  
**SAKETPURI**, NEAR साकेतपुरी, नियर वेल्स ग्राउंड WALES GROUND, HAZARIBAG  
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Requirement of Counselors for FLCC	एफएलसीसी के लिए परामर्शदाता की आवश्यकता
<p>Bank of India invites applications for selection of Counselor to be posted at Financial Literacy and Credit Counseling Centers (FLCC) which will provide free financial literacy/education and credit counseling to people in rural and urban areas through face to face interaction as well as through other available means like e-mail, mobile, fax etc.</p> <p><b>Eligibility:</b></p> <ul style="list-style-type: none"> <li>Retired Bank officers of scale I and above, having a background of Rural Credit and branch exposure.</li> </ul> <p><b>Posts:</b></p> <ul style="list-style-type: none"> <li>2 Counselors(One Counselor for Ramgarh,Koderma &amp; Chatra district)</li> </ul> <p><b>Remuneration:</b></p> <ul style="list-style-type: none"> <li>Presently Rs. 30,000/- per month*Condition apply.</li> </ul> <p><b>Working Days:</b></p> <p>6 days a week (as per Banks' discretion)</p> <ul style="list-style-type: none"> <li>Timings: 11.00 am to 5.00 pm</li> </ul> <p>Application form can be collected from our FI Dep't. Zonal Office, Hazaribagh or can be downloaded from Career Section of our Bank's website <a href="http://www.bankofindia.bank.in">www.bankofindia.bank.in</a>.</p> <p>Last date for submission of completed application form at above given address is : 21-02-2026</p> <p>For further inquiry, you may contact Financial Inclusion Department, Hazaribagh Zonal Office.</p>	<p>बैंक ऑफ इंडिया इच्छुक सेवा निवृत्त बैंक अधिकारियों से अपनी वित्तीय साक्षरता एवं ऋण परामर्श केंद्र (एफएलसीसी) के लिए परामर्शदाता हेतु आवेदन आमंत्रित करता है। एफएलसीसी मुख्यतः ग्रामीण एवं शहरी क्षेत्र के लोगों को निशुल्क वित्तीय साक्षरता एवं ऋण परामर्श की सेवा साक्षात् अथवा उपलब्ध माध्यम द्वारा प्रदान करेगा।</p> <p><b>पात्रता:</b></p> <ul style="list-style-type: none"> <li>सेवा निवृत्त बैंक अधिकारी scale I या उस से ऊपर, जिन्हें ग्रामीण साख एवं शाखा का अनुभव है।</li> </ul> <p><b>कुल पद:</b> 2 परामर्शदाता ( रामगढ़,कोडरमा एवम चतरा जिला के लिए)</p> <p><b>मानदेय:</b></p> <ul style="list-style-type: none"> <li>वर्तमान में 30,000/- रुपए प्रति माह।*शर्तें लागू</li> </ul> <p><b>कार्यदिवस:</b></p> <ul style="list-style-type: none"> <li>6 दिन प्रत्येक सप्ताह में ( बैंक के निर्णयानुसार)</li> <li><b>कार्य समय:</b> 11:00 बजे सुबह से 5:00 बजे शाम तक</li> </ul> <p>आवेदनपत्र आंचलिक कार्यालय के वित्तीय समावेशन विभाग से प्राप्त की जा सकती है या हमारे बैंक वेबसाइट <a href="http://www.bankofindia.bank.in">www.bankofindia.bank.in</a> के कैरियर सेक्शन से प्राप्त कर सकते है।</p> <p>आवेदनपत्र उपरोक्त पता पर जमा करने के अंतिम तिथि : 21-02-2026 विशेष जानकारी के लिए आंचलिक कार्यालय के वित्तीय समावेशन विभाग से सम्पर्क कर सकते हैं।</p>
<b>Zonal Manager, Hazaribagh Zone</b>	<b>आंचलिक प्रबंधक, हज़ारीबाग अंचल</b>



## Terms & Conditions for FLCC counsellor

For engagement of retired bank officials as in charge to oversee overall functioning of FLCs, the following terms and conditions to be read and followed by the applicant as The Counselor of FLCs:

1. The applicant should have retired on attaining superannuation from Bank's service as officer/Ex Serviceman in case no application received from retired bank officer as In Charge for FLCCs will be on contractual basis.
  2. Candidate should be resident of local area.
  3. His integrity should not have been doubtful during his service in the Bank.
  4. Counselors are expected to counsel the public in all issues related with financial institutions, proficiency in local language (reading, writing, speaking and understanding) is essential.
  5. The monthly consolidated remuneration is Rs.26, 000/- per month subject to conduct of minimum 8 outdoor camps per month. An additional sum 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.3,500/- be reimbursed in lieu of not providing conveyance, provided they are holding minimum 8 (Eight) such outdoor camps per month.
  6. Working days- 6 days per week (Except second and fourth Saturday of the month)
  7. The official should have right aptitude/flair for training and rural development activities and needs special skill.
  8. The age should not be above 65 years with sound health.
  9. Qualification Graduate/Post Graduate degree from a UGC recognized University.
  10. The applicant should possess satisfactory service certificate from the previous employer.
  11. The applicant should be well conversant with the local language.
  12. Application should be submitted in Bank's prescribed format and should be submitted 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 contract basis for a period of 1 year. Renewal may be possible at Bank's sole discretion in terms of extant policies and rules.
  15. The contract may be terminated by either side by giving one months' notice.
- The date of interview will be decided with due consultation with Higher authorities and committee formed for the same. Last date for submission of application is 21-02-2026

## Additional terms and conditions of engagement

1. Counsellor of Financial Literacy and Credit counselling (herein after called as Counsellor) will be required to work for 6 days a week from 11:00 AM to 5:00 PM from Friday, Saturday, Sunday, Bazar Day and 2 more day as per local requirement. Actual hour may vary depending on the requirement of work. Counsellor will be expected to devote sufficient time to his duties to enable him to carry out the assignment efficiently for which he may be required to attend the Office or to be available to perform functions outside these hours and days.
2. The contract will be for an initial period of one year and renewable at the sole discretion of the Bank for a further period on such terms and conditions as may be stipulated by the Bank subject to maximum age of 65 years and good performance and physical fitness of the counsellor.



3. Counsellor may avail a maximum of 12 days a leave per calendar year. The leave will be on pro rata basis i.e. 1 day leave for every completed month. The Counsellor shall not absent himself from duties for a continuous period of more than 3 days. If the counsellor absents himself from work exceeding the above period, bank shall be within its right to deduct proportionate amount from the monthly remuneration payable.
4. In connection with the said engagement, counsellor will be required to visit extensively at various places and for which the counsellor will have to take prior permission of the Bank before the travel to places outside his jurisdiction- Presently Ramgarh & Chatra District.
5. Counsellor shall at all times do his duties punctually, honestly, faithfully and diligently and devote full time and attention to the functions assign to him and shall at all times conduct himself soberly while at work and show courtesy and attention in all transactions and dealings with the persons having any dealings or connections with the Bank.
6. Counsellor should maintain strictest secrecy regarding organizational affairs of the Bank and shall not at any time directly or indirectly divulge any information of a confidential nature to any unconcerned or unauthorized person whether in the service of the Bank or not.
7. Counsellor shall not engage in any other job, business, service, trade or calling during the period of the said contract without express prior written permissions from the Bank.
8. During the course of the contract Counsellor should be governed by the terms and conditions contained herein and as may be amended/advised by the Bank from time to time. Counsellor will strictly observe, adhere to, obey and abide by the same including instructions, orders and directions as may be given by the Bank or by person authorized by the Bank from time to time.
9. Counsellor shall furnish the present and permanent address and his contact no. to the bank and intimate change, if any, from time to time. Counsellor will keep the official under whose superintendence or control Counsellor may be placed, informed before taking any leave.
10. Counsellor shall be accountable for any property, books, papers, charts, tools, instruments, equipment's, which may come in his possession by virtue of this assignment.
11. Counsellor under no circumstances shall be treated as an employee of the bank and will not be entitled to Provident Fund, Pensioner benefits or Gratuity or for any other perquisites or facilities from Bank.
12. Bank shall be within its right review the performance of Counsellor monthly/quarterly/half-yearly. If the performance at counsellor 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.
13. Counsellor shall conduct minimum eight number of outdoor camp per month and a special camp for a period of one year.

(Signature of Counsellor on all page of Annexure as well)



**APPLICATION FOR THE POST OF  
FLCC CHATRA/KODERMA/RAMGARH  
ON CONTRACT BASIS IN BANK OF INDIA**

**CERTIFICATE OF THE EMPLOYER BANK**

(In case of application by a retired employee of a Public Sector Bank)

(Application without Employer Bank Certificate will not be considered)

We certify that the information furnished hereinabove by the applicant Shri/Smt. .... Grade ..... Retired from this Bank on attaining superannuation/voluntary retirement on ..... Have been verified with his/her Service record and found to be correct while in the Bank's service, his/her integrity was beyond doubt. There is nothing on record that may render the candidate prima facie ineligible for the post of Channel Management Partner

Place:

Date:

(Signature & Seal of the Competent Authority \*)  
Name & Address of the Bank

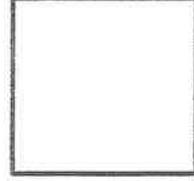
\* (Officer not below the rank of Chief Manager in the HR Department of Regional / Zonal Office / Local Head Office or Head Office of the employer Bank)



FORMAT

APPLICATION  
ANNX 1

To,  
The Zonal Manager  
Bank of India  
Hazariabagh Zone



APPLICATION FOR THE POST OF  
Counsellor FLCC  
ON CONTRACT BASIS IN BANK OF INDIA

With reference to your insertion in Bank's Website/ Daily News Paper regarding above, I append below following information for your kind perusal and needful. I also enclose self-attested papers/documents related to Proof of Identity/Address/Educational Qualification.

01.	Full Name (in Block letters)				
02.	Father's / Husband's Name				
03.	Address (including telephone/mobile No. and e-mail address) where he/she normally resides/will reside and will perform the duties after selection				
04.	Date of Birth				
05.	Age as on 01.03.2026 (Not more than 64 Years)	_____	Years	_____	Months
06.	Category (Strike of which is not applicable)	ST/SC/OBC/GENERAL			
07.	Educational Qualification				
08.	Language known	Can Speak	Can Write	Can Read	Can Understand
09.	Declaration	<p>I hereby declare that:</p> <p>i) No case of CBI or other law enforcement agency or any proceedings in any court of law is pending against me and</p> <p>ii) I am physically fit to carry out duties of the FLC COUNSELLOR, including continuous visits of villages and/or other places as per requirement of the Bank.</p> <p>iii) I have gone through job profile, engagement conditions and remuneration of FLC/ COUNSELLOR, and is unconditionally acceptable to me.</p> <p>I further declare that the information stated above is complete, true and correct to the best of my information, knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage or me not satisfying any of the eligibility criteria of Bank of India, my candidature is liable to be cancelled.</p>			

Signature: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_\_



## ANNX 2

**Additional Information** to be submitted in case of application by a retired employee of a Public Sector Bank (Age should not be more than 64 years)

01.	Name of the Bank and Branch/Office wherefrom retired	
02.	Complete address of the Bank's HR Department wherefrom retired with Contact No. (In case of Retired Employee)	
03.	Personal No. / PF No. / Personal Identification No. with the previous employer. (In case of Retired Employee)	
04.	Place and Date of Retirement (In case of Retired Employee)	
05.	Grade/Scale from which retired (In case of Retired Employee)	
06.	Name and Address of the Bank/Branch where terminal benefits settled and/or pension account in existence. (In case of Retired Employee)	
07.	Last three assignments before the retirement of 5 years.	
08.	Declaration	<p>I hereby declare that:</p> <p>i) I retired from the _____ Bank on superannuation/voluntary retirement.</p> <p>ii) No punishment/penalty was inflicted on me during five years of my service in _____ Bank preceding my retirement.</p> <p>iii) No case of CBI or other law enforcement agency or any proceedings in any court of law is pending against me and</p> <p>iv) I am physically fit to carry out duties of the FLC, including continuous visits of villages and/or other places as per requirement of the Bank.</p> <p>v) I have gone through job profile, engagement conditions and remuneration of FLC and is unconditionally acceptable to me.</p> <p>I further declare that the information stated above is complete, true and correct to the best of my information, knowledge and belief. I understand that in the event of any information being found untrue or incorrect at any stage or me not satisfying any of the eligibility criteria of Bank of India, my candidature is liable to be cancelled.</p>
09.	Certificate of the employer Bank enclosed : YES / NO	

