



झारखण्ड राज्य ग्रामीण बैंक

(भारत सरकार, झारखण्ड सरकार एवं भारतीय स्टेट बैंक के स्वामित्व वाला बैंक)

**JHARKHAND RAJYA GRAMIN BANK**

(Owned by Govt. of India, Govt. of Jharkhand & State Bank of India)

Head Office : Market Complex, Third Floor,  
Zila Parishad Office Premises, Kutchery Road, Ranchi-834001

Website : www.jrgb.in  
Email ID : ho@jrgb.in

Ref. No. JRGB: HO: NPA: 2020-21: 292

Date:24.03.2021

**NOTICE**

**ENGAGEMENT OF RETIRED OFFICERS OF THE BANK AS  
SMA MONITORING OFFICERS ON CONTRACT BASIS**

Jharkhand Rajya Gramin Bank is inviting applications from the retired officers of the Bank for the post of SMA Monitoring Officers on contract basis, details of which are as under:

- 1) **Name of the Post** - SMA Monitoring Officer
- 2) **Nature of Post** - On Contract Basis
- 3) **Role of SMA Monitoring Officer** -
  - (i) Daily Follow up (Telephonic / Letters / Visits with PNPA/NPA borrowers of the Region.
  - (ii) To assist Branches / AMH / Regions for recovery of overdues.
  - (iii) Daily Reporting to Regional Manager on the specified Format
- 4) **Monitoring of Performance** -

Performance will be monitored on following Parameters:

  - (i) Number of Telephonic /Personal contacts made per day
  - (ii) Number of Notices issued per day
  - (iii) Reduction in SMA / NPA of the Region on week to week basis through follow up
  - (iv) Effectiveness of Follow up

**(A) Terms of Engagement for Retired officers:**

- (i) Official retired from the bank not below Scale-II are eligible to apply for the engagement. Officers with adequate experience of SMA / NPA recovery will be preferred.
- (ii) There should not be a gap of more than two years from the date of retirement at the time of engaging the officer or as on the date as decided by the Bank.
- (iii) The period of engagement of these ex-officials will be for a period of two (02) years subject to quarterly performance review and renewal of arrangement. However the engagement of an ex-official will be terminated if he/she attains the age of 65 years during the period of engagement. The engagement may be terminated at any point of time by giving 30 days' notice on unsatisfactory performance.
- (iv) The applicant should be well versed with soft & hard recovery tools with sufficient background of SMA / NPA recovery.

- (v) 15 days' leave will be allowed for every financial year of the engagement or on pro-rata basis or part thereof.
- (vi) HRA or leased rent will not be paid.
- (vii) Engagement will be maximum for two (02) years or up to the age of 65 years, whichever is earlier.
- (viii) The retired officer's engagement will be based on a selection process detailed as below.

**(B) Coverage of Branches:**

The Retired Officer engaged for SMA Management shall be placed at any Regional Office of the Bank under the supervision of the Regional Manager. The Regional Manager will assign the job to the engaged officer for monitoring in SMA/ NPA accounts.

**(C) Remuneration:**

The remuneration of the retired officer engaged for the purpose may be fixed by the Bank with the approval of the Board as under:-

Scale II Officers (at the time of retirement): Rs. 25,000/- per month

Scale III/ IV Officers (at the time of retirement): Rs. 30,000/- per month

(Subject to TDS applicable from time to time as per the Income Tax rules)

In addition to fixed remuneration, Travel Allowance of Rs. 1500/- per month will be paid on certificate basis.

**(D) Selection Process for engagement of Retired Officers:**

The selection will be done on the basis of two stage process namely:

- a) Screening
- b) Interview

Selection will be done on the basis of aggregate marks obtained in the screening (30 marks) and interview (20 Marks). Candidates will have to score minimum 50% marks in each process.

**(E) Screening of application for interview:**

Screening will be done by a committee of three members headed by the General Manager of the Bank. Other two members of the Committee will be Scale IV or V Officers of the bank. The committee will have the right to reject applications not fulfilling eligibility criteria.

Candidates will be short listed for interview in the ratio of 1:4.

**(F) Screening Criteria:**

The Screening criteria will be as following.

<b><u>CRITERIA</u></b>	<b><u>MAXIMUM MARKS</u></b>
i) Grade at the time of retirement (Scale-IV Officer):	10 marks
ii) Grade at the time of retirement (Scale-III & II Officer):	08 marks
iii) Previous assignment as RM / Deptt Head (HO):	10 marks
iv) Previous assignment as BM / Desk Officer (NPA):	08 marks
v) Previous assignment as other Officer:	06 marks
vi) Experience & Qualifications:	10 marks

**(G) Interview Process of Applicants:**

1. Interview will be conducted by a committee of three members headed by the General Manager of the Bank. Other two members of the Committee will be Scale IV or V Officers of the bank. In the interview communication skill, job knowledge and awareness about the IRAC & provisioning norms and NPA management will be tested.

2. The application forms will have to be submitted in prescribed format to the NPA department of Jharkhand Rajya Gramin Bank at the following address **on or before 10.04.2021.**

**Address: Jharkhand Rajya Gramin Bank**  
**Head Office, Zila Parishad Market Complex, 3<sup>rd</sup> Floor,**  
**Kutchery Chowk, Ranchi – 834001, Jharkhand, India**  
**Mail ID – [ho@jrjb.in](mailto:ho@jrjb.in) , [honpa@jrjb.in](mailto:honpa@jrjb.in)**

3. The application form, terms & conditions and other details may be obtained from web site of the Bank ([www.jrjb.in](http://www.jrjb.in)) and also from the **NPA department** of Head Office or from any Regional Office of the Bank at the following addresses:-

1)	The General Manager, Jharkhand Rajya Gramin Bank, Head Office Zila Parishad Market Complex, 3 <sup>rd</sup> Floor, Kutchery Chowk, RANCHI – 834001 (JHARKHAND)		
2)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-I) Ranchi Region Rajendra Place, 5, Main Road, RANCHI – 834001	3)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-II) Singbhum Region, Ward no.10, Archana Tower 2 <sup>nd</sup> Floor, Dimna Road, Mango, Jamshedpur

4)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-III) Gumla Region, Jaspur Road, Baraik Mohallah, GUMLA - 835207	5)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-IV) Palamau Region, Church Road, Daltonganj, DALTONGANJ- 822101
6)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-V) Hazaribagh Region, Guru Babban Complex, Shiv Mandir Chowk, (Korrah), HAZARIBAGH - 825301	7)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-VI) Giridih Region, Kali Manda Road, Barganda,, GIRIDIH - 815301
8)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-VII) Deoghar Region, Nand Ganga Bhawan Gita Devi DAV School, Caster Town, Pandit Sunder Lal Mishra Road, DEOGHAR - 814112	9)	The Regional Manager, Jharkhand Rajya Gramin Bank Regional Office (Region-VIII) Godda Region, Guljarbagh, Godda, GODDA - 814133

## CHAIRMAN



## **JHARKHAND RAJYA GRAMIN BANK: HEAD OFFICE** **SMA HUB**

### **Application - Engagement of Retired Bank Officers as SMA Monitoring Officer on Contract basis**

<b>Sl.</b>	<b>Particulars</b>	<b>To be filled by the applicant</b>
1	Name	
2	Date of Birth	
3	PF Index No.	
4	Presently domiciled at	
	Address for communication	Permanent Address
5	Contact Numbers: a) Landline with STD Code b) Mobile No.	
6	E-mail ID	
7	Educational qualifications	
8	Date of Retirement from the Bank's Service	
9	Retired from which Bank	
10	Designation/Grade at the time of retirement	
11	Assignments held during the last 10 years of Service in the bank	1. 2. 3. 4. 5.
12	Experience in handling High NPA Branch & experience in the NPA Recovery Deptt of the Bank (Applicants may attach details in a separate attachment)	
13	Preferred Region *(Ranchi, Singhbhum, Gumla, Palamau, Hazaribag, Giridih, Deoghar, Godda)	

\*Preferably local resident or who are residing with commutable distance from the branch where posted

Place :

**Signature :**

Date :

The following documents are be attached with the application form:

1. Two recent passport size photographs of the applicant
2. Copy of KYC document of the applicant & PAN Card
3. Proof of date of retirement from Bank's Service