



**കേരള ഗ്രാമീണ ബാങ്ക്**  
**KERALA GRAMEENA BANK**

Scheduled Bank Owned By Government

കേരളത്തിന്റെ  
**സ്വന്തം**  
ബാങ്ക്

(HEAD OFFICE::MALAPPURAM)

## ADVERTISEMENT FOR HIRING OF FINANCIAL LITERACY COUNSELLORS

Issued By:

Kerala Grameena Bank  
Financial Inclusion Wing  
Head Office,  
Malappuram

Date: 17-12-2025

## **VACANCIES FOR FINANCIAL LITERACY COUNSELLORS**

Our bank as per the instruction from RBI & NABARD has established "**Gramadeepam** Financial Literacy Centres" headed by Financial Literacy Counsellors in 10 blocks/Taluks in state of Kerala for imparting banking knowledge to the public.

We are inviting applications from qualified and interested individuals for working as Financial Literacy Counsellors with Kerala Gramaena Bank on contract basis for a period of 3 years in the below four Taluks/Blocks, subject to terms of the Banks guidelines issued from time to time.

<b>Block</b>	<b>District</b>	<b>Regional Office</b>
Tuneri	Kozhikode	Kozhikode
Thodannur	Kozhikode	Kozhikode
Mankada	Malappuram	Malappuram
Wandoor	Malappuram	Palakkad

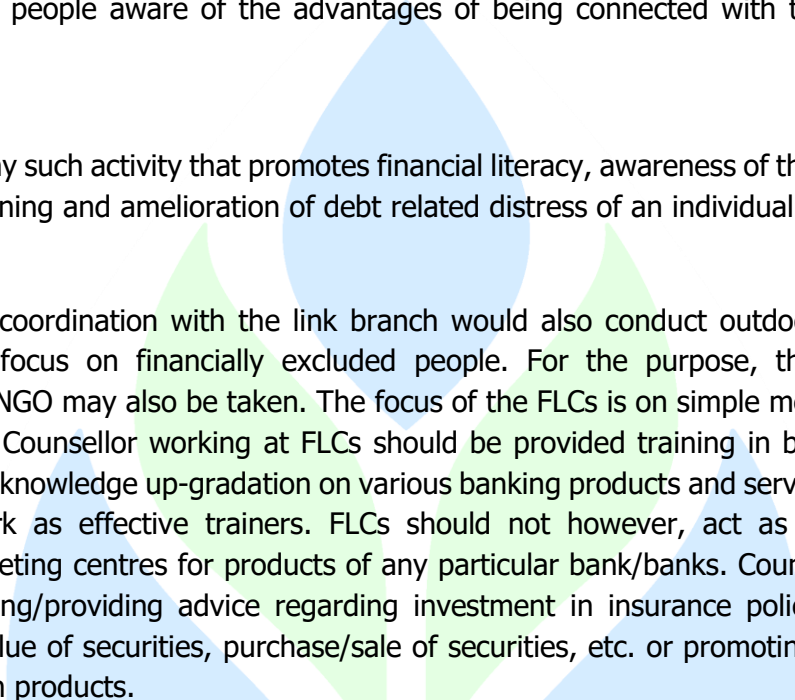
The contract period may be extended by the bank based on the performance of the counsellor.

### **Eligibility Conditions of Financial Literacy Counsellors**

1. As FLCs are expected to play a crucial role in assisting and guiding the distressed individuals only well qualified/ trained counselors are selected to the centre on a full time basis. The applicant should have enough banking knowledge- Retired/Voluntary retired Managers/Senior Managers/Chief Managers of Nationalized Banks/RRBs will be given preference. The Counselors should have sound knowledge of banking, law, finance, requisite communication and team building skills, etc.
2. The Upper age limit of the applicant should not be above 62 years. The contract period of the Counselor not more than three years and in exceptional cases the same can be extended for a further period of two years or on attaining 65 years of age whichever is earlier, based on the performance of the Counselor.
3. The applicant should have good financial discipline. The selected Counselor is required to give an undertaking to the effect that he has not involved in any financial irregularities including overdue in loans availed, at the time of accepting the offer of appointment.

### **Objectives of Financial Literacy Centres**

The broad objective of the Financial Literacy Centre (FLCs) will be to provide free financial literacy /education. The specific objective of the FLC s would be

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1. To provide financial counselling services through face-to-face interaction as well as through other available media like e-mail, fax, mobile phone etc. as per the convenience of the interested persons, including education on responsible borrowing, proactive and early savings, and offering debt counselling to individuals.
  2. To educate the people in rural and urban areas with regard to various financial products and services available from the formal financial sector.
  3. To make the people aware of the advantages of being connected with the formal financial sector.
  4. To take up any such activity that promotes financial literacy, awareness of the banking services, financial planning and amelioration of debt related distress of an individual.
  5. The FLCs in coordination with the link branch would also conduct outdoor financial literacy camps with focus on financially excluded people. For the purpose, the assistance from experienced NGO may also be taken. The focus of the FLCs is on simple messages of financial literacy. The Counsellor working at FLCs should be provided training in behavior orientation with periodic knowledge up-gradation on various banking products and services so as to enable them to work as effective trainers. FLCs should not however, act as investment advice centres/marketing centres for products of any particular bank/banks. Counsellors may refrain from marketing/providing advice regarding investment in insurance policies, investment in securities, value of securities, purchase/sale of securities, etc. or promoting investments only in bank's own products.

#### **The roles and responsibilities of Counselors:**

1. Counselors have to establish rapport with various Government Departments, Banks, NGOs, Kudumbasree, Farmers Clubs etc.
2. Conduct the programs in the Villages. Counselors have to visit the Villages continuously. Counselors are advised to address the public in different meetings and seminars. (Conduct/attend at least 7 outdoor seminars/meetings with a cumulative participation of minimum 700 members every month).
3. They have to involve in transfer of technology to the Villages from Krishi Bhavans, Agricultural Departments etc. They have to conduct awareness programs on Dairy, agriculture and other related areas. They meet the farmers and interact with them in the meetings and give clarifications about their doubts and clarify the same by giving proper explanations. They will also guide them on points, like how to become a bank customer, how to save with Banks, what are the types of deposit accounts, the rate of interest for deposits in various Banks, the details of nomination facilities, security norms, repayment of loans, the risk and responsibility of standing as co-obligant or guarantor for loans, the benefits of insurance products, fund transfer, prompt repayment of loans etc.

4. They have to involve in rural development activities.
5. They have to educate the villagers on banking products and services.
6. Each Counselor has area of operation of one entire Block
7. They have to associate with local Grama Panchayath and organize the programs to educate the villagers and bring changes /development in the village.
8. They have to liaise with the Link Branch of the Bank for providing the feedback and carrying out the instructions
9. They are required to submit monthly progress report, tour programmes and work done report to the Link branch in the format appended, before 5th of every month with a copy of the same to concerned Regional Office and Financial Inclusion Wing, HO
10. They may liaise with District Industries Centre and such other institutions and conduct programmes on Small & Micro Enterprises. They shall also attend Entrepreneurship Development Programmes, Karshika-Mela and other development programmes conducted by Government agencies and take advantage of these programmes to spread the message of FLC concept. They shall also take the advantage of interacting with Self Help Groups and educate them about the proper utilisation of the loan facilities available from Banks and prompt repayment of loans.
11. They have to involve actively in popularizing the Social Security schemes viz. PMJJBY, PMSBY and APY

Interested candidates may download the application form available in the website [www.kgb.bank.in](http://www.kgb.bank.in) and send the same, after filling in all the details, to corresponding Regional Office of Kerala Grameena Bank.

Applications must reach the respective Regional Office **on or before 15-01-2026**

**CONTACT DETAILS FOR CORRESPONDENCE**

SI No	Regional Office	Email Address	Mobile Number
1	Kozhikode	<a href="mailto:kgb396@kgb.bank.in">kgb396@kgb.bank.in</a>	9400999396
2	Malappuram	<a href="mailto:kgb397@kgb.bank.in">kgb397@kgb.bank.in</a>	9400999397
3	Palakkad	<a href="mailto:kgb756@kgb.bank.in">kgb756@kgb.bank.in</a>	9400999756