

STANDARD OPERATING PROCEDURE FOR ENGAGING BC SUPERVISORS

1. ELIGIBILITY CRITERIA:

For Retired Bank Employees

- Retired officers (including voluntarily retired) of any PSU bank up to the rank of Chief Manager.
- Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.
- All retired bank employees applicants should have rural banking experience at least 3 years.
- The maximum age for continuation of BC supervisors will be 65 years.

For Young Candidates

- Minimum qualification should be graduate with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc. (IT)/ BE (IT)/ MCNMBA will be given preference.
- Should be in the age group of 21-45 years at the time of appointment.
- The maximum age for continuation of BC supervisors will be 65 years.

2. GEOGRAPHICAL LOCATION OF THE CANDIDATES

- The candidates should be selected from the same District where they will be assigned to function and if suitable candidates are not available in the same district, the candidates may be selected from the adjoining districts. Candidate should be proficient in local language & dialect both reading and writing.

UNDER NO CIRCUMSTANCES THE CANDIDATES WILL BE SELECTED FROM OTHER STATES.

3. OTHER CRITERIA

- Due diligence should be followed at the time of appointment (In case of retired bank employees, those who are having adverse record, or terminated/ dismissed from past service etc. should not be considered). Regional Office should ensure proper verification of KYC, CIBIL Score, other enquiries etc.
- Applicants should be willing and in a position to visit villages in the district for supervision and other activities as and when assigned on periodic intervals.
- Should have accommodation near the Regional office/Nodal branch and not in any case outside the district for which selection is to be made.
- While assigning BC agents to a supervisor, it should be ensured that No BC agent is related to the supervisor as a family member, blood relation, close relative or having any business relations.

4. ASSIGNING BCs TO SUPERVISOR

BC Supervisors will be allotted 50-60 BC Agents. The number of BCs to be monitored by BC supervisors may be escalated on higher side but not more than 15-20 % of allotted numbers of BCs.

5. PERIOD OF CONTRACT

The contract will be initially for a period of 12 months subject to review after every 6 months.

6. SELECTION PROCEDURE:

- The BC Supervisor will be engaged by concerned **Regional Offices** for monitoring the performance of field BCs.
- All the procedures for recruitment of BC Supervisors will be initiated and finalized by the **Regional Office**.
- The application form can be submitted within a period of 30 days from the date of advertisement.
- The application form should be submitted in hard copies to the concerned Regional Office either through speed post/registered post.
- The Regional Office after thoroughly scrutinizing the application forms and based on the eligibility of the candidates, will short list them for interview process.
- The Regional Office will send intimation to the short listed candidates through e-mail and hard copy giving details about the date, time and venue of the interview.
- The interview will be preferably conducted in the Regional Office.

7. ROLE AND RESPONSIBILITIES

- Monitor 50-60 BCs assigned to them.
- Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas.
- Educate BCs about their roles and responsibilities.
- Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office.
- Conduct meetings in the villages/SSAs/Non-SSAs as well as communities in their operational area to encourage villagers/customers for availing of banking services of our bank and submit the report to Regional Manager.
- Visit to allocated villages/ SSAs/ Non-SSAs as well as communities in their operational area and BC points in the district at least once in 15 days and submit the report to FI coordinators of the Region.
- Monitor & Control the activities of the BCs in coordination with link branch. BC supervisors must ensure that BCs remain active.
- Ensure that the BCs are operational during the working hours as per extant guidelines of the bank. To ensure that the BCs are available on daily basis and transactions in the BC points are taking place as per prescribed norms/guidelines.
- Ensure that BCs are not doing any type of off-line transactions at BC points.
- Ensure that BCs are engaged in cross selling of our bank's and third party products.
- Ensure that BCs are engaged in recovery of our bank's dues.
- Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.
- Ensure that BCs have displayed the Dos & Don'ts board at BC points.
- Ensure that BCs are issuing only system generated slips to customers.
- Ensure that BCs are not using any stationery of the bank.
- BC Supervisor must take feedbacks from local customers regarding functioning of the

BC agent during his visit and submit the feedback/Report to Regional Office.

- Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.
- Coordinate with the branch and service provider for appointment of BCs for suitably identified locations. In case of attrition of BCs, coordinated action should be taken for substitution of BCs at the earliest to ensure that continued banking services are available to customers.
- To identify BCs for uncovered villages allotted by DFS.
- Ensure that the details of field BC and officer visiting the village are displayed in the village.
- Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.
- Arrange for locational training programs on technical updates, operational guidelines etc for BCs.
- The BC Supervisor will monitor the performance of each BC through dash board.
- The BC Supervisors will be responsible for fixation of targets and monitoring the progress vis-a-vis target. BC Supervisor will be evaluated based on the performance and achievement of various targets of BC agents.
- Region should allocate village wise monthly targets for business development under financial inclusion to link branches. The BC supervisors would monitor the business development in village vis-a-vis targets. In the case of non-achievement of targets of financial inclusion in case more than 50% of BCs under particular supervisor for consecutive 2 months or any 2 quarters, the performance will be reviewed for continuation of service by Regional Head and if deemed fit, he/she can be discontinued with prior approval of Zonal Head. BC wise target has been allotted to all the corporate BCs by FI department HO.
- Perform quarterly Verification of Cash with BCs and submit report to the link branch.
- BC Supervisor should submit a monthly report of their performance to Regional FI Coordinator in the prescribed format devised by respective Regional Offices.
- Any other duties assigned by the bank as and when assigned.

8. ASSIGNMENT OF JOB ROLE

- The Supervisors will be provided space in the nearest Branch/ Regional Office for discharging their daily assigned activities.
- The FI Coordinator/Branch has to maintain a separate register for marking the attendance of Supervisors
- BC supervisor will be allotted 50-60 BC agents and the number of BCs to be monitored may be escalated on higher side but not more than 15-20 % of maximum numbers of BCs.
- While assigning BC agents to a supervisor, it should be ensured that No BC agent is related to the supervisor as a family member, blood relation, close relative or having any business relations.
- The BC supervisors should act as brand ambassadors of the Bank. They should be provided Badge/identity card and other bank stationeries and imparted training to develop sense of belongingness.

9. **PAYMENT OF MONTHLY REMUNERATION:**

The BC Supervisors will have a mixed structure of monthly remuneration comprising of both fixed and variable components.

Fixed Component	Variable Component
Rs. 15,000/-	Rs. 10,000/-

The variable components will be ascertained based on the score secured by each BC agent on various parameters as per scoring matrix given in **Annexure II**.

The variable component of the commission will be decided as per the slab given below

Sr. No	Scoring	Variable Component
1	>=30- 39	Rs.4000/-
2	>= 40 - 49	Rs. 5000/-
3	>=50-59	Rs. 6000/-
4	>=60 - 69	Rs. 7000/-
5	>=70 - 79	Rs. 8000/-
6	>=80-89	Rs. 9000/-
7	>=90-100	Rs. 10,000/-

10. **TERMINATION OF SERVICES:**

- Bank has the right to initiate termination of contract by giving 30 days' notice. However, in case of non-satisfactory conduct /misbehavior, bank reserves the right to terminate the contract instantly without any prior notice. The authority for deciding such cases will be Regional Head.
- Bank should blacklist the Supervisor who has been involved in fraud and a list should be circulated to Zones/Regions at regular intervals to avoid engagement in any other Zone/Regions.
- The BC Supervisor can also initiate for termination of contract by giving 30 days' notice.

11. **RENEWAL OF CONTRACT**

- Deputy Regional Heads, looking after Financial Inclusion activities, will review the performance of the BC supervisors on half-yearly basis.
- Based on the recommendation of the Dy. Regional Manager and after assessing performance of the BC Supervisors, the based on the recommendation of the Dy. Regional Manager will recommend to Zonal Heads for further continuation/ termination of the BC Supervisor. In case of non-achievement of target in respect of above mentioned parameters continuously for 2 months by more than 50% of BC Agents allotted, the service contract with the BC Supervisor may be discontinued by the Region after obtaining approval from Zonal Head.
- The migration of the existing BC Supervisors to new modified policy will be done at the time of their review.

Application for the Business Correspondent Supervisor

To
The Regional Manager
Bank of Baroda
----- Region



With reference to you advertisement dated _____ I submit my application and details for the assignment of Business Correspondent Supervisor as given below:

1	NAME (IN FULL)		
2	FATHER'S/HUSBAND'S NAME		
3	GENDER (MALE/FEMALE)		
4	DATE OF BIRTH		
5	ADDRESS	CURRENT	
		PERMANENT	
6	CONTACT DETAILS	MOBILE NO	
		E-MAIL ID	

7	EDUCATIONAL QUALIFICATION			
8	DISABILITY, IF ANY (YES/NO)			
9	PREVIOUS EXPERIENCE			
10	NAME & ADDRESS OF TWO REFERENCE			
11	PREFERRED DISTRICTS FOR WORKING	Preference 1	Preference 2	Preference 3
12	ANY OTHER INFORMATION THE APPLICANT WISHES TO GIVE IN SUPPORT OF HIS/HER CANDIDATURE			



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/engagement for the said post is liable to be cancelled/disengaged at any stage. I will not claim any employment in the bank, based on this engagement.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of the content of the advertisement will be instituted by me only at Vadodara and Courts/tribunals/forums at Vadodara will have jurisdiction to try the same. I undertake to abide by all the terms and conditions mentioned in the advertisement dated_____

Place:

Date:

(Signature of Applicant)

Enclosure:

1. Copy of Aadhaar Card & PAN Card
2. Copy of document with current Address (applicable if current address is different from Aadhaar)
3. Copy of 10th, 12th, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.