



APPOINTMENT OF BUSINESS CORRESPONDENT SUPERVISOR ON CONTRACT BASIS IN THE STATE OF MAHARASHTRA

Bank of Baroda, one of India's largest Public Sector Bank invites offline applications from interested candidates who are ex-bankers in any PSU Bank up-to the rank of Chief Manager, retired clerks and equivalent of Bank of Baroda belonging to Maharashtra, any graduates with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc. (IT)/ BE (IT)/ MCA/MBA is preferable. The candidates should be proficient in reading and writing Marathi language.

The candidates should be resident of the same Districts or adjoining Districts where the vacancies is declared and proficient in local language.

Sr No	District & UT	District under Regional Office of BOB	Number of Vacancies	Last date of Submission of offline application	Regional office Address for submission of Application
1	Jalgaon	Jalgaon Region	5	30.09.2023	Bank of Baroda Jalgaon Region 1 ST AND 2 ND Floor, BSNL ,DTO Building, Pandey Chowk, Jalgaon, Maharashtra- 425001
2	Dhule	Jalgaon Region	1	30.09.2023	Bank of Baroda Jalgaon Region 1 ST AND 2 ND Floor, BSNL ,DTO Building, Pandey Chowk, Jalgaon, Maharashtra- 425001
3	Nandurbar	Jalgaon Region	1	30.09.2023	Bank of Baroda Jalgaon Region 1 ST AND 2 ND Floor, BSNL ,DTO Building, Pandey Chowk, Jalgaon, Maharashtra- 425001

Bank will be hiring BC Supervisors for above mentioned districts in the Maharashtra & Goa state where Business Correspondents Agents are functioning.

BEFORE FILLING THE APPLICATION

PLEASE GO THROUGH BELOW MENTIONED DETAIL GUIDELINES REGARDING ROLE & RESPONSIBILITY ALONG WITH ELIGIBILITY CRITERIA/QUALIFICATION AND REMUNERATION OF THE CANDIDATES PROPOSED TO BE RECRUITED ON CONTRACT BASIS AS BC SUPERVISORS BY BANK OF BARODA.

Particulars	Criteria
Eligibility	<p><u>For Retired Bank Employees</u></p> <ul style="list-style-type: none"> Retired officers (including voluntarily retired) of any bank (PSU /RRB/Private Banks/co-operative banks) up to the rank of Chief Manager/equivalent may be appointed for the purpose. Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record. All Applicants should have rural banking experience at least 3 years. The maximum age for continuation of BC supervisors will be 65 years. <p><u>For Young Candidates</u></p> <ul style="list-style-type: none"> Minimum qualification should be graduate with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc. (IT)/ BE (IT)/ MCA/MBA. 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.
Geographical location of the candidates	<ul style="list-style-type: none"> The candidates will 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. 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 nodal branch and not in any case outside the district for which selection is to be made.
Other eligibility Criteria:	<ul style="list-style-type: none"> Due diligence including KYC & CIBIL Scores should be followed at the time of appointment (Those who are having adverse record, or terminated/ dismissed from past service etc. will not be considered). Police verification will be arranged and conducted in respect of each selected applicant before assignment of duty.
Period of Contract	<p>The contract will be initially for a period of 36 months subject to annual review.</p>
Selection and Approval of BC Supervisor:	<ul style="list-style-type: none"> Respective regional office shall invite applications for engaging BC supervisors on contractual Basis, through various newspapers and Bank's Website depending on the requirement. The selection will be held through an interview process by a committee headed by Regional Head. The concerned Regional Head and the Chief Manager/officer in-charge of Financial Inclusion in the region will be committee members. Based on the recommendations of the committee, the Regional Head would approve the appointment and/or renew the contract of individual BC Supervisor.

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<p align="center">Review of Performance</p>	<ul style="list-style-type: none"> • The BC supervisors will report directly to the FI Coordinators at Regional Offices. Deputy Regional Heads, looking after financial Inclusion activities, will review the performance of the BC supervisors on Monthly basis. • FI coordinators at regional offices shall place a review proposal before Regional Head before 31st March duly recommending for continuation/ termination based on the performance of BC supervisors during the previous financial year. • Regional Heads may recommend to Zonal Heads to renew the contract proposal on/or before completion of 3 Years based on the performance of BC Supervisors during the previous financial years. • Renewal of BC supervisor's contract will be based on their performance in the preceding years. Scoring Matrix is based on parameters fixed by Financial Inclusion Department from time to time.
<p>Termination of services:</p>	<p>Either party can initiate for 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.</p> <p>Bank will blacklist the Supervisors who are involved in fraud and a list should be circulated to Zones/Regions at regular intervals to avoid engagement in any other Zone/Regions.</p>
<p align="center">Roles and Responsibilities of BC Supervisor</p>	<ol style="list-style-type: none"> 1. Monitor BC agent assigned 2. Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas. 3. Educate BCs about their roles and responsibilities. 4. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office. 5. 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. 6. 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 a month and submit the report to Dy. Regional Manager. 7. Monitor & Control the activities of the BCs in coordination with link branch. BC supervisors must ensure that BCs remain active. 8. 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. 9. Ensure that BCs are not doing any type of off-line transactions at BC points. 10. Ensure that BCs are engaged in cross selling of our bank's and third party products. 11. Ensure that BCs are engaged in recovery of our bank's dues.

Particulars	Criteria
	<ol style="list-style-type: none"> 12. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points. 13. Ensure that BCs have displayed the Dos & Don'ts board at BC points. 14. Ensure that BCs are issuing only system generated slips to customers. 15. Ensure that BCs are not using any stationery of the bank. 16. 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. 17. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets. 18. Coordinate with the branch and service provider for appointment of BCs for 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. 19. Ensure that the details of field BC and officer visiting the village are displayed in the village. 20. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any. 21. Arrange for locational training programs on technical updates, operational guidelines etc. for BCs. 22. The BC Supervisor will monitor the performance of each BC through dash board. 23. The BC Supervisors will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC Supervisor will be evaluated based on the performance and achievement of various targets of BC agents. 24. Region should allocate village/SSA/Non-SSA wise monthly targets for business development under financial inclusion to link branches. The BC supervisors would monitor the business development in village vis-à-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. 25. Perform quarterly Verification of Cash with BCs and submit report to the link branch. 26. Any other duties, as and when assigned by the bank.
BC Supervisors As Brand Ambassador of Bank	<p>The BC supervisors should act as brand ambassadors of the Bank. They will be provided Badge/Identity card and other bank stationaries and will be give training to develop sense of belongingness.</p>
Remuneration & allowances :	<p>Monthly Remuneration of BC supervisor shall Comprise both fixed and variable components.</p> <p>The variable components will be ascertained based on the score secured by each BC agent on various parameters.</p>

Particulars	Criteria	
	Fixed Component	Variable Component
	Rs. 15,000/-	Rs. 10,000/-
	<p>The evaluation of the BC supervisor will be carried out based on their performance on these parameters on monthly basis and accordingly variable remuneration will be paid to BC supervisors. Committee on financial Inclusion shall fix the parameters depending on the business requirement from time to time.</p> <p>Regional Offices while paying remuneration to BC Supervisors shall follow the Income Tax Department guidelines on TDS</p> <p>Each BC Supervisor is paid conveyance allowance of Rs.2000/ per month (Fixed). BC Supervisors should compulsorily complete inspection of all his/her BC locations in the month to be eligible for reimbursement.</p> <p>i. 75% of the BC Agents allocated to a BC Supervisor should be active for 21 days (SSA locations) / 24 days (Non-SSA locations) in the month.</p> <p>ii. Minimum of 90% of the BC locations should be active for at least 15 days in a month.</p> <p>iii. 50% of the BC Agents allocated to a BC Supervisor should have minimum "Satisfactory" grading. This proportion shall be increased to 60% from April 2023 onwards.</p> <p>Each BC Supervisor is paid Mobile Expenses of Rs.200/ per month (Fixed). ERMIC is authorized to approve any revisions in the above allowances in future</p>	
IIBF BC certification :	<p>BC supervisors need to obtain IIBF BC certification within 2 months from the date of joining. Bank shall reimburse the registration fee one time upon completing the course. (Presently Rs. 800/- is the registration fee per candidate) Upon non-compliance:</p> <p>i. From 3rd month to 6th month, Rs. 1000/- will be deducted from the fixed component.</p> <p>ii. From 7th to 12th Month, Rs. 2000 will be deducted from the fixed component.</p> <p>iii. After 12 months, the contract will not be renewed.</p> <p>(Retired Bank staffs who already have completed JAIIB/CAIIB are excluded from IIBF BC certification)</p>	
Placement & Infrastructure :	<p>i. Regions can make suitable sitting arrangement to BC Supervisors preferably in the Regional Office or respective District HQ branch based on the suitability. It should be convenient for the BC Supervisor to visit all the allotted BC points.</p> <p>ii. Regional Office shall also provide a non-CBS system with internet connectivity to BC Supervisor with due access to FI dashboard for monitoring the performance of BC Agents.</p>	
Provision of leave and maintenance of leave records	<p>i. BC Supervisors shall be eligible to avail 30 days of paid leave in a calendar year. Leave entitlement will be calculated at the rate of 2.5 days leave for each completed month from the date of joining.</p> <p>ii. BC Supervisor desirous to avail more than 3 days' of leave shall give not less than 7 days' notice.</p> <p>iii. Intervening weekly off or any other public holiday will be counted as a part of leave period.</p>	

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	<p>iv. In addition to the above, BC Supervisor may under extra ordinary circumstances (self-sickness / sickness of dependents or under any unforeseen circumstances/exigencies shall be eligible for Extra Ordinary Leave on Loss of Pay (ELOP) not exceeding 60 days during the entire period of engagement at the sole discretion of the Regional Head. This facility may be availed maximum twice during the total term of engagement.</p> <p>v. The Regional Office / Branch where BC Supervisor is provided with sitting arrangement shall maintain the attendance register as well as leave records. Separate register should be maintained for the BC Supervisors.</p>
Issuance of ID Card:	<p>i. The ID card for BC Supervisors shall be issued by respective Regional Office immediately after on boarding them.</p> <p>ii. Deputy Regional Manager/Other Official not below the rank of Chief Manager should be the authorized signatory for issuance of ID card to BC Supervisors.</p> <p>iii. Regional Office to maintain the register of ID Cards.</p> <p>iv. ID cards should be collected back by respective RO and destroyed in the event of termination of BC Supervisor.</p>
Last Date of Submission of Offline Application.	<p>30.09.2023 (offline application should be reached to respective Regional office)</p>

Duly filled Application with enclosure of Education Qualification and other relevant Documents sent in Hard copy only will be considered valid.

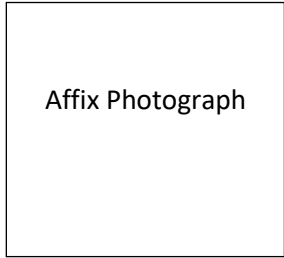
Please sent the application on below mention address with title on envelope stating as "APPLICATION FOR THE POST OF BUSINESS CORRESPONDENT SUPERVISOR ON CONTRACTUAL BASIS"

Address for Application to be sent: As specified above.



Application for Recruitment of 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	

Sl.No	Name of Organization	Designation	From	To	Responsibilities

10	NAME & ADDRESS OF TWO REFERENCE	
11	PREFERRED DISTRICTS FOR WORKING	
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 _____ and Courts/tribunals/forums at _____ 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.