

**ENGAGEMENT OF BUSINESS CORRESPONDENT SUPERVISOR ON  
CONTRACT BASIS**

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, any graduates with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc (IT)/ BE(IT)/ MCA/MBA will be given preference . The candidates should be proficient in reading and writing English and Hindi language.

**1. Duly Filled and Signed Application Submission**

**Last Date to submit the application in Hard Copy is 19.01.2024 till 5.00 pm. No application will be entertained after the last date and cut off time in any case**

Date of Advertisement	05.01.2024
Application Submission Last Date and Cut Off Time	19.01.2024 / 5.00 pm
Districts where the Job will be assigned	AGRA,FIROZABAD,ETAWAH,MAINPURI,FARUKKHABAD
Total Number of Vacancies	3

**Address for Submission of Duly Filled and Signed Application in Hard Copy along with supporting documents.**

**Regional Office (Agra Region)  
3<sup>rd</sup> Floor ,F.C.I Building,Sanjay Place  
Agra 282002  
Uttar Pradesh**

The application form should be submitted in hard copies to the address above through speed post/registered post/courier or in person. Applications received after last date and cut off time will be rejected and no application will be entertained in any case post last date and cut off time. The Regional Office will thoroughly scrutinize the application forms and based on the eligibility of the candidates will short list them for interview process. The Regional Office will sent intimation to the short listed candidates through e-mail only. The mail will contain details about the date, time and venue of the interview

The candidates preferably should be 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. In no case candidates will be selected outside the state of Uttar Pradesh. Candidate should be proficient in English along with Local language & dialect both reading and writing. **The selection of the candidates will be at the sole discretion of the selecting authority and bank reserves the right to reject any/all of the applications/offers at any stage without assigning any reason whatsoever in the interest of the bank.**

क्षेत्रीय कार्यालय (आगरा क्षेत्र) 60/4 तृतीय ताल, भारतीय खाद्य निगम भवन, संजय प्लेस, आगरा 282002  
Regional Office (Agra Region) 60/4 IIIrd Floor, F.C.I Building, Sanjay Place, Agra-282002 (उप्र)



## 2. SETTLEMENT OF DISPUTE:

All disputes and differences of any kind whatsoever arising of or in connection with the contract whether during or after completion of contract shall be deemed to have arisen at Agra and only concerned court at Agra shall have jurisdiction to determine the same.

## 3. 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
a) Eligibility	<p><b><u>For Retired Bank Employees</u></b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.</li> <li>All Applicants should have rural banking experience at <b>least 3 years</b>.</li> <li>The maximum age for continuation of BC supervisors will be <b>65 years</b>.</li> </ul> <p><b><u>For Other Candidates</u></b></p> <ul style="list-style-type: none"> <li>Minimum qualification should be graduate with Computer knowledge (<b>MS Office, email, Internet etc.</b>), however qualification like <b>M.Sc (IT)/ BE(IT)/ MCA/MBA</b> will be given preference.</li> <li>Should be in the age group of <b>21-45</b> years at the time of appointment.</li> <li>The maximum age for continuation of BC supervisors will be <b>65 years</b>.</li> </ul>
b) Other eligibility Criteria:	<ul style="list-style-type: none"> <li>Due diligence including KYC &amp; CIBIL reports will be carried out at the time of appointment (<b>Those who are having adverse record, or terminated/ dismissed from past service, having criminal record etc. will not be considered</b>).</li> </ul>



Particulars	Criteria
	<ul style="list-style-type: none"> <li>• Police verification will be arranged and conducted in respect of each selected applicant before assignment of duty.</li> <li>• The candidates should be 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 &amp; dialect both reading and writing. <b>Under no circumstances the candidates will be selected from other states.</b></li> <li>• 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.</li> <li>• Should have accommodation near the nodal branch and not in any case outside the district for which selection is to be made.</li> </ul>
c) Period of Contract	The contract will be initially for a period of <b>36 months</b> subject to annual review..
d) Selection and Approval of BC Supervisor:	The selection will be held through an interview process by a committee headed by Regional Head. Based on the recommendations of the committee, the Regional Head would approve the appointment of individual BC Supervisor. The selection of the candidates will be at the sole discretion at the Regional Head based on the recommendation of the Committee.
e) Reporting Authority & Performance Review:	<p>BC Supervisors will report directly to the FI coordinators at Regional Offices.</p> <p>Deputy Regional Head, looking after FI activities, will review the performance of BC Supervisors on Monthly basis.</p> <ul style="list-style-type: none"> <li>• FI coordinators at Regional Offices shall place a review proposal before Regional Head on Yearly basis immediately after completion of financial year 31<sup>st</sup> March duly recommending for continuation / termination based on the performance of BC Supervisors during the previous financial year.</li> <li>• Renewal of the BC supervisors' contract will be based on their performance in the preceding years. Scoring Matrix is</li> </ul>



Particulars	Criteria
	based on parameters fixed by Financial Inclusion Department from time to time.
f) Termination of services:	<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 will be circulated to Zones/Regions at regular intervals to avoid engagement in any other Zone/Regions.</p>
g) Roles and Responsibilities of BC Supervisor	<ol style="list-style-type: none"> <li>1) BC Supervisor will be assigned minimum 35 BC agents for monitoring and the number of BCs may escalate as per Bank's discretion.</li> <li>2) Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas.</li> <li>3) Educate BCs about their roles and responsibilities.</li> <li>4) Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office.</li> <li>5). Conduct meetings in the villages/SSAs(Sub Service Areas)/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.</li> <li>6) Visit to allocated villages/ SSAs (Sub Service Areas)/ 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.</li> <li>7). Monitor &amp; Control the activities of the BCs in coordination with link branch. BC supervisors must ensure that BCs remain active.</li> <li>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.</li> </ol>



Particulars	Criteria
	<p>9) Ensure that BCs are not doing any type of off-line transactions at BC points.</p> <p>10) Ensure that BCs are engaged in cross selling of our bank's and third party products.</p> <p>11).Ensure that BCs are engaged in recovery of our bank's dues.</p> <p>12) Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.</p> <p>13) Ensure that BCs have displayed the Dos &amp; Don'ts board at BC points.</p> <p>14) Ensure that BCs are issuing only system generated slips to customers</p> <p>15) Ensure that BCs are not using any stationary of the bank.</p> <p>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.</p> <p>17) Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.</p> <p>18) Coordinate with the branch and service provider for appointment of BC for identified location. 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.</p> <p>19) Ensure that the details of field BC and officer visiting the village are displayed in the village.</p> <p>20) Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.</p> <p>21) Arrange for locational training programs on technical updates, operational guidelines etc for BCs.</p> <p>22) The BC Supervisor will monitor the performance of each BC through dash board.</p> <p>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.</p>



Particulars	Criteria				
	<p>24) The BC Supervisors will be allocated village/ SSA(Sub Service Areas)/ 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.</p> <p>25) Perform quarterly Verification of Cash with BCs and submit report to the link branch.</p> <p>26) Any other duties, as and when, assigned by the bank.</p>				
<b>h) BC Supervisors As Brand Ambassador of Bank</b>	The BC supervisors should act as brand ambassadors of the Bank. They will be provided Badge and other bank stationaries and will be give training to develop sense of belongingness.				
<b>i) Remuneration</b>	<p><b>Monthly Remuneration will Comprising both fixed and variable components.</b></p> <table border="1"> <thead> <tr> <th>Fixed Component</th> <th>Variable Component</th> </tr> </thead> <tbody> <tr> <td>Rs. 15,000/-</td> <td>Rs. 10000/-</td> </tr> </tbody> </table> <p>The variable components will be ascertained based on the score secured by each BC agent on various parameters.</p> <p>The remuneration paid to BC Supervisors will be subject to Income Tax guidelines on TDS</p>	Fixed Component	Variable Component	Rs. 15,000/-	Rs. 10000/-
Fixed Component	Variable Component				
Rs. 15,000/-	Rs. 10000/-				
<b>j) Payment of Allowances</b>	<ul style="list-style-type: none"> <li>• <b>Each BC Supervisor is paid conveyance allowance of Rs.2000/ per month (Fixed).</b> BC Supervisors should compulsorily complete inspection of all his/her BC locations in the month to be eligible for reimbursement along with below 3 conditions. <ul style="list-style-type: none"> <li>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.</li> <li>ii. Minimum of 90% of the BC locations should be active for at least 15 days in a month.</li> <li>iii. 60% of the BC Agents allocated to a BC Supervisor should have minimum "Satisfactory" grading.</li> </ul> </li> <li>• <b>Each BC Supervisor is paid Mobile Expenses of Rs.200/ per month (Fixed).</b></li> </ul>				



<p><b>k) IIBF-BC Certification</b></p>	<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 3<sup>rd</sup> month to 6<sup>th</sup> month, Rs 1000/- will be deducted from the fixed component.</p> <p>ii. From 7<sup>th</sup> to 12<sup>th</sup> 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 JAIB/CAIB are excluded from IIBF BC certification)</p>
<p><b>l) Placement &amp; Infrastructure</b></p>	<ul style="list-style-type: none"> <li>• Suitable sitting arrangement to BC Supervisors preferably in the Regional Office or respective District HQ branch based on the suitability will be provided. It should be convenient for the BC Supervisor to visit all the allotted BC points.</li> <li>• The BC Supervisor may be assigned more than 1 District for functioning as per the availability of BC's available in the Districts.</li> <li>• Regional Office will provide a non-CBS system with internet connectivity to BC Supervisor with due access to FI dashboard for monitoring the performance of BC Agents.</li> </ul>
<p><b>m) Provision of Leave</b></p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• BC Supervisor desirous to avail more than 3 days of leave shall give not less than 7 days' notice.</li> <li>• Intervening weekly off or any other public holiday will be counted as a part of leave period.</li> <li>• 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.</li> <li>• The Regional Office will maintain the attendance register as well as leave records.</li> </ul>







**Application for Recruitment of Business Correspondent Supervisor**

To  
The Regional Manager  
Bank of Baroda  
Agra Region

Affix Photograph

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	





