

APPOINTMENT OF BUSINESS COORDINATORS ON CONTRACT BASIS AT GODHRA REGION

Bank of Baroda, A Government of India Enterprise, invites offline applications from interested candidates for appointment of Business Correspondent (BC) Coordinator on contract basis at **Godhra Region** in the state of Gujarat. 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, Hindi and Gujarati language

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.**

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.

Settlement of dispute:

All dispute 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 Godhra Regional office and only court in Godhra shall have jurisdiction to determine the same.

Details of the Vacancies

SR. NO.	Name of Vacancy	Name of Regional Office	District to cover	State	No. of Vacancy
1	BC Coordinator	Godhra	Panchmahal,	Gujarat	6 (Six)

CRITERIA FOR ENGAGEMENT OF BUSINESS CORRESPONDENT (BC) COORDINATORS

S.No	PARTICULARS	PROPOSED CRITERIA
1	Mode of Selection	Interview Only
2	Eligibility	<p><u>For Retired Bank Employees:</u></p> <ul style="list-style-type: none"> Retired officers (including voluntarily retired) of any 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 JAIB 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 coordinators will be 65 years. <p><u>For Young Candidates:</u></p> <ul style="list-style-type: none"> Minimum qualification should be graduate in addition to 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. <p>The maximum age for continuation of BC Coordinators will be 65 years.</p>



3	Geographical Location of The Candidates	<p>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.</p> <p>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.</p> <p>Should have accommodation near the nodal branch and not in any case outside the district for which selection is to be made.</p>
4	Due diligence	<p>Due diligence including KYC & CIBIL reports should be followed at the time of appointment (Those who are having adverse record, or terminated/dismissed from past service etc. should not be considered. Police verification must be arrange and conducted in respect of each selected applicant before assignment of duty.</p>
5	Period Of Contract	<p>The contract will be initially for a period of 36 months subject to review after every 12 months</p>
6	Selection and Approval of BC Coordinators	<p>The selection will be held through an interview process by a committee headed by Regional Head.</p>
7	Review of Performance	<ul style="list-style-type: none">• The BC Coordinators 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 Coordinators on Monthly basis.• Renewal of BC Coordinator'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.
8	Roles & Responsibilities	<ul style="list-style-type: none">• Monitor 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 Coordinators 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.



		<ul style="list-style-type: none"> • 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 Coordinator 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 Coordinator will monitor the performance of each BC through dash board. • The BC Coordinators will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC Coordinator 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 Coordinators 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 Coordinator for consecutive 2 months or any 2 quarters, the performance will be reviewed for continuation of service by Regional Head and if deemed unfit, 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 Coordinator 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
9	Remuneration	The BC Coordinators will have a mixed structure of monthly remuneration comprising of both fixed and variable components.



		Fixed Component	Variable Component
		15000.00	10000.00*
		*The evaluation of the BC Coordinators will be carried out based on their performance on various parameters on monthly basis and accordingly variable remuneration will be paid to BC Coordinators. Committee on financial Inclusion shall fix the parameters depending on the business requirement from time to time.	
10	Discontinuation/ Termination of services	<ul style="list-style-type: none"> Either party can initiate for termination of contract by giving 30 days' notice. However, in case of non-satisfactory conduct/misbehaviour, bank reserve the right to terminate the contract instantly without any prior notice. Bank should blacklist the Coordinator 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. 	
11	IIBF BC certification	<p>BC Coordinator 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. Upon non-compliance:</p> <ol style="list-style-type: none"> From 3rd month to 6th month, Rs. 1000/- will be deducted from the fixed component. From 7th to 12th Month, Rs. 2000 will be deducted from the fixed component. After 12 months, the contract will not be renewed. <p>(Retired Bank staffs who already have completed JAIIB/CAIIB are excluded from IIBF BC certification)</p>	
12	Provision of leave and maintenance of leave records	<ul style="list-style-type: none"> Leave entitlement will be calculated at the rate of 2.5 days leave for each completed month from the date of joining. BC coordinators desirous to avail more than 3 days' of leave shall give not less than 7 days' notice. Intervening weekly off or any other public holiday will be counted as a part of leave period. In addition to the above, BC Coordinator 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. 	
13	Interview process	<ul style="list-style-type: none"> Based on the eligibility, candidates will be shortlisted for interview process. Shortlisted candidates will be called for interview in due course. 	
14	Last date of application	<p>Last date of application received to our office is 04.11.2024. *The application form (Annexure-I) should be submitted in hard copies to the Regional Office Godhra either through speed post/registered post/courier or in Person on or before 04.11.2024, 5:00PM. For any queries please contact at E-mail: fi.rogodhra@bankofbaroda.co.in</p>	

Duly Filled Application with enclosure of Educational Qualification and other relevant Documents sent in hard copy only will be considered valid.

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected

during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates. The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Please send the application on below mentioned address with Title on envelop stating as **“APPLICATION FOR THE POST OF BUSINESS CORRESPONDENCE CO-ORDINATOR ON CONTRACTUAL BASIS”**

Address for application to be sent:-

**To,
The Regional Manager
Bank of Baroda
Godhra Region
“Kalindi-1” Mahavir Jain Society
Near S. T. Depot
Godhra-389001**
