



**NOTIFICATION FOR INVITING APPLICATIONS FOR THE POST OF BUSINESS
CORRESPONDENT SUPERVISOR ON CONTRACTUAL BASIS**

Bank of Baroda invites application for the post of BC Supervisors on contractual basis in fazilka, Bhatinda & Ludhiana Districts, in the Ludhiana Region.

Last date and time for submission of application	02.09.2023, 5.00 PM
Number of Vacancies	-4-
The application form(Annexure-I) should be submitted in hard copies through speed post/registered post/courier or in person to	To The Regional Manager, Bank of Baroda, 3rd Floor, Sandhu Tower II, Gurdev nagar Ferozpur Road, Ludhiana,- 141001.

1. ELIGIBILITY CRITERIA:

For Retired Bank Employees

- Retired officers (including voluntarily retired) of any bank (PSU/RRB/Private Banks/Co-operative Banks) up to the rank of Chief Manager/equivalent
- 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)/ 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.

2. GEOGRAPHICAL LOCATION OF THE CANDIDATES

.का.लुधियाना, बीएक्सएक्स-3369, तृतीय तल,सं धु टावर- II गुरदेव नगर,फिरोजपुर रोड,लुधियाना,पंजाब-141001
R O LUDHIANA, BXX-3369, 3rd Floor, Sandhu Tower-II Gurdev Nagar, Ferozpur Road, Ludhiana, Punjab-141001
फोन: 0161-5127205 Phone- +91-161-5127205 ई-मेल /E-Mail: planning.ludhiana@bankofbaroda.co.in



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

Applicant 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.

3. PERIOD OF CONTRACT

The contract will be initially for a period of 36 months subject to annual review.

4. ASSIGNMENT OF BC AGENTS/CONFLICT OF INTEREST

BC supervisor will monitor about 35 BCs mapped to them. The number of BCs mapped to the supervisors can be increased or decreased in the case of exigencies.

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.

5. REVIEW OF PERFORMANCE

- BC supervisors will report directly to the FI coordinators at Regional offices. Deputy Regional head, looking after FI activities, will review the performance of BC Supervisors on Monthly basis.
- FI coordinators at Regional Offices shall place a review proposal before Regional Head on Yearly basis immediately after completion of financial year 31st March duly recommending for continuation/termination based on the performance of BC supervisors during the previous financial year.
- Regional Head may recommend to Zonal Head 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 the BC supervisors' 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.

6. TERMINATION OF SERVICES:

.का.लुधियाना, बीएक्सएक्स-3369, तृतीय तल,सं धु टावर- II गुरदेव नगर,फिरोजपुर रोड,लुधियाना,पंजाब-141001
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- 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.
- Bank should blacklist the Supervisor who has been involved in fraud and a list will be circulated to Zones/Regions at regular intervals to avoid engagement in any other Zones/Regions.

7. ROLE AND RESPONSIBILITIES

1. Monitor BCs agents 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 (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.
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.
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.
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 stationary 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 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.
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 (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.
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.

8. **BC Supervisors as Brand Ambassador of Bank**

The BC supervisors should act as brand ambassadors of the Bank. They will be provided Badge and other bank stationaries and will be given training to develop sense of belongingness.

9. **REMUNERATION:**

Monthly Remuneration of BC supervisor shall be comprise 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 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/-

The evaluation of the BC supervisors 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.

10. **PAYMENT OF ALLOWANCES**

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.

1. 75% of BC agents allocated to a BC supervisor should be active for 21 days (SSA locations)/24 days (Non-SSA locations) in the month.
2. Minimum of 90% of the BC locations should be active for at least 15 days in a month.
3. 60% of the BC agents allocated to a BC supervisor should have minimum "Satisfactory" grading.

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.

11. **IIBF- BC certification**

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:

1. From 3rd month to 6th Month, Rs.1000/- will be deducted from the fixed component.
2. From 7th to 12th Month, Rs.2000/- will be deducted from the fixed component.
3. After 12 Months, the contract will not be renewed.



(Retired Bank staffs who already have completed JAIIB/CAIIB are excluded from IIBF BC certification).

12. Placement and Infrastructure

1. 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 allocated BC points.
2. 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.

13. Provision of leave and maintenance of leave records

1. 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 year completed month from the date of joining.
2. BC supervisor desirous to avail more than 3 days of leave shall give not less than 7 days' notice.
3. Intervening weekly off or any other public holiday will be counted as a part of leave period.
4. 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.
5. 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.

14. 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.
- Willing candidates should send the application form as per **Annexure-I**.
- 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/courier or in person.
- The Regional Office will thoroughly scrutinize the application forms and based on the eligibility of the candidates' 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
- Based on the suitability of the candidates, Regional Office will shortlist the final candidate/s and intimate them within 15 days from the date of interview.
- The interested candidate/s have to report to the Regional Office on a pre-determined date (as mentioned in the intimation letter) with all the required documents (both original and photo copy) for verification.
- The selected candidates have to finally execute an agreement (**Annexure-III**) with the Bank for a period 12 months before commencing their roles& responsibilities. The agreement will be signed by selected BC supervisor and any official from Regional Office having Power of Attorney.

15. LAST DATE OF APPLICATION

- Last date for application to be received at our regional office is **02.09.2023, 5.00PM**

*The application form (Annexure – I) should be submitted in hard copies to the regional office, Ludhiana either through speed post/registered post/courier or in person

Duly filled application with enclosure of education qualification and other relevant documents sent in hard copy only will be considered and valid.

Please send the application on below mention address with title on envelope stating as "APPLICATION FOR THE POST OF BC SUPERVISOR ON CONTRACTUAL BASIS".



Address for Application to be sent:

**To
The Regional Manager,
Bank of Baroda,
3rd Floor,
Sandhu Tower II, Gurdev nagar
Ferozpur Road,
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Annexure - 1

Application for the Business Correspondent Supervisor

To
The Regional Manager
Bank of Baroda
_____ 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

7	EDUCATIONAL QUALIFICATION																																					
8	DISABILITY, IF ANY (YES/NO)																																					
9	PREVIOUS EXPERIENCE																																					
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10	NAME & ADDRESS OF TWO REFERENCE																																					
11	PREFERRED DISTRICTS FOR WORKING	<table border="1"> <thead> <tr> <th style="text-align: center;">Preference 1</th> <th style="text-align: center;">Preference 2</th> <th style="text-align: center;">Preference 3</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Preference 1	Preference 2	Preference 3																																	
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12	ANY OTHER INFORMATION THE APPLICANT WISHES TO GIVE IN SUPPORT OF HIS/HER CANDIDATURE	
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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 Ludhiana and Courts/tribunals/forums at Ludhiana 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.

Annexure II

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Sr. No	Parameter	Criteria	Marks	Max marks	Score
1	Status of Active BC Agents	90% - 100%	10	10	
		80% - 90%	8		
		70% - 80%	6		
		60% - 70%	4		
		< 60%	0		
2	Growth in average deposit mobilized in PMJDY accounts over previous month	> 10 %	9	9	
		> 8 % to 10%	7		
		> 6 % to 8 %	5		
		4 % to 6 %	3		
		Less than 4%	0		
3	No of PMJDY accounts opened (% Growth over previous month)	> 10 %	9	9	
		> 8 % to 10%	7		
		> 6 % to 8 %	5		
		4 % to 6 %	3		
		Less than 4%	0		
4	Growth in Micro Insurance policies enrolled over previous month	> 15%	9	9	
		> 10% to 15%	7		
		> 5% to 10 %	5		

Sr. No	Parameter	Criteria	Marks	Max marks	Score
		1 % to 5 %	3		
		Less than 1%	0		
5	% of Zero balance A/c to total A/cs	< 2%	9	9	
		2% & less than 4%	7		
		4% & less than 6%	5		
		6% & less than 8%	3		
		> 8%	0		
6	PMJDY OD / Agri/Gold/Retail Loans	>= 30	9	9	
		20 - 29	7		
		10-19	5		
		01-09	3		
		Less than 1	0		
7	Activation of Dormant Accounts	> = 50	9	9	
		35-49	7		
		20-34	5		
		05-19	3		
		< 05	0		
8		100%	9	9	

Sr. No	Parameter	Criteria	Marks	Max marks	Score
	Unfreezing of Accounts opened during the month.	90%-99%	7		
		80% - 89%	5		
		70% - 79%	3		
		<70 %	0		
9	Adverse reports/Complaints against any BC agents	Less than 2 complains	9	9	
		Less than 4 complains	7		
		Less than 6 complains	5		
		Less than 8 complains	3		
		More than 9 complains	0		
10	Indulgence in round tripping transactions / frauds by agents of CBC	Less than 2 cases	9	9	
		Less than 4 cases	7		
		Less than 6 cases	5		
		Less than 8 cases	3		
		More than 9 cases	0		
11	Customer Satisfaction Index Feedback from BM, FI Coordinators regarding qualitative	Excellent	9	9	
		V Good	7		

Sr. No	Parameter	Criteria	Marks	Max marks	Score
	aspect of BC supervisor such as their behaviour, communication with BC agents & Customers, handling Situations.	Good	5		
		Satisfactory	3		
		Poor	0		
TOTAL					