


**अनुबंध आधार पर बीसी सुपरवाइजर्स के पद पर भर्ती सूचना**

बैंक ऑफ़ बड़ोदा क्षेत्रीय कार्यालय जबलपुर, युवा उम्मीदवारों व अनुभवी सेवानिवृत्त बैंक कर्मचारियों से बीसी सुपरवाइजर्स के पद के लिए पूर्व आहर्ता हेतु आवेदन आमंत्रित करता है।

**आवेदन प्रस्तुत करने की अंतिम दिनांक**

दिनांक- 18.07.2022 को 05.00 बजे से पहले/तक

निविदा सूचना की तिथि	28.06.2022
आवेदन प्रस्तुत करने की अंतिम तिथि एवं समय	18.07.2022 / 05.00 बजे से पहले/तक

  
क्षेत्रीय प्रबन्धक  
जबलपुर  
दिनांक 27.06.2022


**NOTICE FOR RECRUITMENT FOR THE POST OF BC SUPERVISORS ON CONTRACTUAL BASIS**

Bank of Baroda Regional Office Jabalpur, invites application for prequalification from young candidates as well as experienced retired bankers for the post of BC Supervisors on contractual Basis:

**LAST DATE AND TIME OF**

**SUBMISSION OF THE APPLICATION 05.00 PM ON OR BEFORE – 18.07.2022**

Date of Issue of Tender	28.06.2022
Last date and time for submission of Application	18.07.2022 / 05.00 PM

  
Regional Manager  
Jabalpur  
Date: 27.06.2022

**NOTICE INVITING APPLICATION FOR POST OF BUSINESS CORRESPONDENT SUPERVISOR ON  
CONTRACTUAL BASIS**

Bank of Baroda, Jabalpur Region, invites application for post of Business Correspondents Supervisors on contractual basis in the Jabalpur Region. Jabalpur Region has branches in **District Jabalpur, Katni, Rewa, Satna, Singroli, Chhindwara, Seoni, Balaghat, Narsingpur, Mandla, Dindori, Umaria, Sidhi, Panna, Anuppur and Shahdol.**

A. Dully filled & signed application shall be submitted to the address:-

**ADDRESS**

**To,**  
**The Regional Manager**  
**Bank of Baroda,**  
**Regional Office, Jabalpur Region,**  
**Plot No. 1170, 1<sup>st</sup> Floor, Shivmoola Tower, Near Astha**  
**Medical, Wright Town, Jabalpur- 482002**  
**Madhya Pradesh**

The application form should be submitted in the hard copies to the concerned Regional Office either through speed post/registered post/courier or in person. **The last date/time of submission of duly filled application is 18.07.2022/05.00 pm.** Application received after last date and time shall be summarily rejected. The regional office will thoroughly scrutinize the application forms and based on the eligibility of the candidates' short list for interview process. The regional office will sent intimation to the short listed candidates through e-mail and hard copy giving details about the date, time and venue of the interview.

Bank reserve the right to reject any/all the applications/offers at any stage without assigning any reason whatsoever in the interest of bank.

List Of branches:-

S. No.	ALPHA	BRANCH NAME	CATEGORY	DISTRICT	STATE
1	ADAJAB	ADARSH NAGAR	Metropolitan	JABALPUR	MADHYA PRADESH
2	BALBHO	BALAGHAT	Semi Urban	BALAGHAT	MADHYA PRADESH
3	CHACHA	CHACHAI	Rural	ANUPPUR	MADHYA PRADESH
4	CHHIND	CHHINDWARA	Urban	CHHINDWARA	MADHYA PRADESH
5	DHANPU	DHANPURI	Semi Urban	SHAH DOL	MADHYA PRADESH
6	DINDIN	DINDORI	Semi Urban	DINDORI	MADHYA PRADESH
7	GADARW	GADARWARA	Semi Urban	NARSIMHAPUR	MADHYA PRADESH
8	INDKAT	INDUSTRIAL AREA KATNI	Urban	KATNI	MADHYA PRADESH
9	JABALP	JABALPUR (M)	Metropolitan	JABALPUR	MADHYA PRADESH
10	JABMED	JABALPUR MEDICAL COLLEGE	Metropolitan	JABALPUR	MADHYA PRADESH
11	KARNAR	KARELI	Semi Urban	NARSIMHAPUR	MADHYA PRADESH
12	KATNI	KATNI	Urban	KATNI	MADHYA PRADESH



13	KHADDA	KHADDA	Rural	SHAH DOL	MADHYA PRADESH
14	KHAIRI	KHAIRI	Rural	JABALPUR	MADHYA PRADESH
15	KYMORE	KYMORE	Semi Urban	KATNI	MADHYA PRADESH
16	LAMTAR	LAMTARA	Rural	KATNI	MADHYA PRADESH
17	MANDLA	MANDLA	Semi Urban	MANDLA	MADHYA PRADESH
18	NAPIER	JABALPUR N.T	Metropolitan	JABALPUR	MADHYA PRADESH
19	NARSIM	NARSIMHAPUR	Semi Urban	NARSIMHAPUR	MADHYA PRADESH
20	PANDUR	PANDURNA	Semi Urban	CHHINDWARA	MADHYA PRADESH
21	PANNA	PANNA	Semi Urban	PANNA	MADHYA PRADESH
22	REWA	REWA	Urban	REWA	MADHYA PRADESH
23	SATNA	SATNA	Urban	SATNA	MADHYA PRADESH
24	SEONI	SEONI	Urban	SEONI	MADHYA PRADESH
25	SIDHI	SIDHI	Semi Urban	SIDHI	MADHYA PRADESH
26	SOHAGP	SOHAGPUR	Semi Urban	SHAH DOL	MADHYA PRADESH
27	UDANA	UDANA	Rural	JABALPUR	MADHYA PRADESH
28	UMARIA	UMARIA	Semi Urban	UMARIA	MADHYA PRADESH
29	VIJAYN	VIJAY NAGAR	Metropolitan	JABALPUR	MADHYA PRADESH
30	VIJAYR	VIJAYRAGHAVGARH	Rural	KATNI	MADHYA PRADESH
31	WAIHDA	WAIHDAN	Urban	SINGRAULI	MADHYA PRADESH
32	DBAJAP	ANAND NAGAR, JABALPUR	Metropolitan	JABALPUR	MADHYA PRADESH
33	DBCJAB	CIVIC CENTRE, JABALPUR	Metropolitan	JABALPUR	MADHYA PRADESH
34	DBKATN	KATNI	Urban	KATNI	MADHYA PRADESH
35	DBREWA	REWA	Urban	REWA	MADHYA PRADESH
36	DBSATN	SATNA	Urban	SATNA	MADHYA PRADESH
37	DBWRIG	WRIGHT TOWN JABALPUR	Metropolitan	JABALPUR	MADHYA PRADESH
38	VJCHHI	CHHINDWARA	Urban	CHHINDWARA	MADHYA PRADESH
39	VJJABA	M S M E-JABALPUR	Metropolitan	JABALPUR	MADHYA PRADESH
40	VJSATN	SATNA - MADHYA PRADESH	Urban	SATNA	MADHYA PRADESH
41	VJSDOL	SHAH DOL	Semi Urban	SHAH DOL	MADHYA PRADESH
42	VJSING	SINGRAULI	Urban	SINGRAULI	MADHYA PRADESH

#### B. SETTLEMENT OF DISPUTE:

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

**The salient features of the scheme and Standard Operating Procedure for engaging BC Supervisor is as under:**

**1. ELIGIBILITY CRITERIA:**

**For Retired Bank Employees**

- Retired officers (including voluntarily retired) of any PSU bank up to the rank of Chief Manager 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 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**

The candidates shall 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 ELIGIBILITY CRITERIA**

- Due diligence will 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. will not be considered). Proper verification of KYC, CIBIL Score, other enquiries etc will be done.
- Police verification will be arranged and conducted in respect of each selected applicant before assignment of duty by the Regional Office.
- 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.
- No BC agent should be 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.
- 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 sent intimation to the short listed candidates through e-mail and hard copy giving details about the date, time and venue of the interview.
- 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.
- Bank will verify all the criteria as mentioned in Point No.1, Point No.2 & Point No.3 at the time of engagement.
- 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 supervisors and bank official.
- The Regional office will decide the place for sitting of BC supervisors depending upon their area of operations. The sitting place can be Regional office or any branch of the Region.

## 7. TRAINING AND CAPACITY BUILDING AFTER RECRUITMENT

- The Regional Office will conduct a comprehensive -2- day training program for the BC Supervisors.
- All the topics related to day to day activities will be covered in the training program.
- The following topics should be covered in the training programs of BC Supervisors
  - About the Bank.
  - What is Financial Inclusion and its Importance?
  - Financial Inclusion Products and Credit Products.
  - BC Model – Working, Functioning & Technology in detail.
  - Products and Services offered at BC points.
  - Roles and Responsibilities of BC Agents.
  - Monitoring the BC agents.

## 8. 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-à-vis target. BC Supervisor will be evaluated based on the performance and achievement of various targets of BC agents.
- Region shall 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-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. 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.

#### 9. 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 will 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 will act as brand ambassadors of the Bank. They shall be provided Badge/identity card and other bank stationeries and imparted training to develop sense of belongingness.

#### 10. 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/-

The monthly remuneration to BC Supervisors for a month to be worked out and paid before 7<sup>th</sup> of every succeeding month.

Data for calculating the variable portion will be available on Dashboard and MIS reports which can be accessed by Regions and Zones. While calculating variable portion of remuneration the Regional office will collect the data from various sources as per detail given in **Annexure-III**

## 11. MONITORING AND REVIEW

- Regional Office should closely monitor and review the performance of BC Supervisor on monthly basis.
- The FI Coordinators should be the direct reporting authority of the BC Supervisors.
- FI coordinator will assign roles and responsibilities to BC Supervisors and monitor the activities regularly.
- FI Coordinators will ensure that BC supervisors are assigned targets and monitor the progress regularly.
- BC Supervisors should submit their monthly performance report as per Point No.8 (Roles and Responsibilities).
- Deputy Regional Heads, looking after financial Inclusion activities, will review the performance of the BC supervisors on half-yearly basis.

## 12. TERMINATION OF SERVICES:

- Bank reserves the right to 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.
- 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.

## 13. 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 Regional Heads will accord approval for further continuation/ termination of the BC Supervisor.
- 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

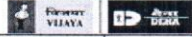
The Regional Manager  
Bank of Baroda

\_\_\_\_\_ Region

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				
Sl.No	Name of Organization	Designation	From	To	Responsibilities
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 10<sup>th</sup>, 12<sup>th</sup>, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.



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		
		1 % to 5 %	3		
		Less than 1%	0		





Sr. No	Parameter	Criteria	Marks	Max marks	Score
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	Unfreezing of Accounts opened during the month.	100%	9	9	
		90%-99%	7		
		80% - 89%	5		
		70% - 79%	3		
		<70 %	0		
9	Adverse reports/ Complaints	Less than 2 complains	9	9	



Sr. No	Parameter	Criteria	Marks	Max marks	Score
	against any BC agents	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	<b>Customer Satisfaction Index</b> Feedback from BM, FI Coordinators regarding qualitative aspect of BC supervisor such as their behaviour, communication with BC agents & Customers, handling Situations.	Excellent	9	9	
		V Good	7		
		Good	5		
		Satisfactory	3		
		Poor	0		
<b>TOTAL</b>					



## AGREEMENT FOR ENGAGEMENT OF SUPERVISOR FOR BUSINESS CORRESPONDENT AGENTS

This Agreement is made at \_\_\_\_\_ on this.....day of ..... 2020.

**BANK OF BARODA**, a body corporate constituted under the provisions of Banking Companies

(Acquisition and Transfer of Undertaking Act, 1970 and having its Head Office at Baroda Bhawan,

R. C. Dutt Road, Alkapuri, Vadodara, 390007 and Corporate Office at Baroda Corporate Centre C-

26, G-Block, Bandra-Kurla Complex, Mumbai 400051 (hereinafter referred to as "Bank", which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include its successor and permitted assign)

AND

Mr./Mrs./Ms.....S/o/D/o.....aged.....R/o .....(hereinafter referred to as the ("Other Party")

Each Bank and Other Party shall hereinafter be individually referred to as "Party" and collectively referred to as "Parties".

### RECITALS

WHEREAS:

1. The Bank wishes to extend the banking services in un-banked / under- banked areas under the Financial Inclusion initiative. The objective is to ensure financial services to the excluded segment.

2. The Bank has implemented Financial Inclusion initiative for providing banking Services to unbanked and excluded segment of the society through Business Correspondents (BCs). The Business Correspondents are using Kiosk solution, Tablet solution, MicroATM for providing the banking services which should essentially include implementation, supply / delivery, installation, operation, customization, commissioning, maintenance and support, of all the necessary Infrastructure (including hardware, software, aggregation server, smart card, management services and so on) and engaging / managing of Business Correspondents for successful implementation of the Financial Inclusion Plan of the bank.

3. The Bank has already engaged Corporate Business Correspondents to implement the Financial Inclusion Plan. The said Service Provider will provide the Business Correspondents for successful implementation of the Financial Inclusion Plan. In this regard, the Bank is in search for BC Supervisors, who can monitor, manage & supervise day to day functioning of the Business Correspondents and also provide feedback to the Bank.

Parties desire to set forth herein their understanding and agreement regarding the terms and conditions for the said Assignment.

**NOW, THEREFORE,** in consideration of the foregoing recitals, promises and covenants set forth herein, the Parties, intending to be legally bound, do hereto agree as follows

## STANDARD OF PERFORMANCE

The Other Party must perform the Services and carry out its obligations under this Agreement with due care, honesty and absolute loyalty while rendering the Services to the Bank. The Other Party shall, without any bias, render Services in the best interest of the Bank.

The Other Party must procure to provide and perform complete and absolute Services aforesaid without any negligence or delay on timely basis. The Other Party are refrained from doing any act or saying anything or perform any Services in a manner that might be detrimental to the reputation of the Bank, its management or which in any way adversely affect the business of the Bank.

## ROLE AND RESPONSIBILITIES OF BC SUPERVISORS

### 14. ROLE AND RESPONSIBILITIES

- I. Monitor 50-60 BCs assigned. The number of BC to be monitored may be increased as per discretion of the Bank.
- II. Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas.
- III. Educate BCs about their roles and responsibilities.
- IV. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office.
- V. 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.
- VI. 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.
- VII. Monitor & Control the activities of the BCs in coordination with link branch. BC supervisors must ensure that BCs remain active.
- VIII. 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.
- IX. Ensure that BCs are not doing any type of off-line transactions at BC points.





- X. Ensure that BCs are engaged in cross selling of our bank's and third party products.
- XI. Ensure that BCs are engaged in recovery of our bank's dues.
- XII. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.
- XIII. Ensure that BCs have displayed the Dos & Don'ts board at BC points.
- XIV. Ensure that BCs are issuing only system generated slips to customers.
- XV. Ensure that BCs are not using any stationery of the bank.
- XVI. 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.
- XVII. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.
- XVIII. 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.
- XIX. To identify BCs for uncovered villages allotted by DFS.
- XX. Ensure that the details of field BC and officer visiting the village are displayed in the village.
- XXI. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.
- XXII. Arrange for locational training programs on technical updates, operational guidelines etc for BCs.
- XXIII. The BC Supervisor will monitor the performance of each BC through dash board.
- XXIV. 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.
- XXV. 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-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. BC wise target has been allotted to all the corporate BCs by FI department HO.
- XXVI. Perform quarterly Verification of Cash with BCs and submit report to the link branch.
- XXVII. BC Supervisor should submit a monthly report of their performance to Regional FI Coordinator in the prescribed format devised by respective Regional Offices.
- XXVIII. Any other duties assigned by the bank as and when assigned.



## TERM AND TERMINATION OF SERVICE

The contract will be initially for period of 12 months subject to review every 6 months. 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 and assigning any reason.

## REMUNERATION

A mixed structure of monthly remuneration of BC Supervisor comprising both fixed and variable components will be paid. The variable component will be ascertained based on the score secured by each BC agent on various parameters as per Annexure. The compensation will be paid after deduction of applicable tax including TDS, if any and no other remuneration in the form of TA / DA, telephone charges etc will be paid.

Sr. No	Fixed Component	Variable Component
1	Rs. 15,000/-	Rs. 10000/-

## INDEMNITY

The Other Party agrees fully and effectually to indemnify the Bank ("Indemnified") against the Losses suffered or incurred by the Bank as a direct result of any negligent or fraudulent act or omission by it, in breach of any of its obligations contained or referred to in this Agreement. In addition, the Other Party hereby also agrees to indemnify and hold harmless the Bank against the Losses, claims, made or incurred against the Bank arising out of or in connection with the performance or discharge of Other Party's obligations and duties under this Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the Bank' gross negligence or willful misconduct.

## DUTY TO INFORM AND CONFIDENTIALITY

All Confidential Information shall be deemed confidential and property of the Party disclosing ("Disclosing Party") such Confidential Information; and the receiving Party ("Receiving Party") shall not disclose or provide any Confidential Information to any third party. The Receiving Party may use the Confidential Information of the Disclosing Party during the term of this Agreement only as permitted or required for the Disclosing Party's performance under this Agreement. No Receiving Party may use for its own business purposes or disclose to any third party any Confidential Information without prior written consent of the Disclosing Party.

This Confidentiality clause and obligations hereof shall survive any termination of this Agreement.

## GOVERNING LAW & COMPETENT JURISDICTION

This Agreement shall be subject to and construed in accordance with the laws of India. The Parties hereby submit for all purposes in connection with this Agreement to the exclusive jurisdiction of the Courts in Mumbai, This Clause shall survive the expiry of this Agreement.



## DISPUTE RESOLUTION

In the event of any claim, dispute or difference arising out of or in connection with the implementation of this Agreement, or out of or in connection with any breach or alleged breach of this Agreement (hereinafter referred to as the "Dispute") between the Parties hereto, the Parties hereby agree to refer such Dispute to Arbitration. The Arbitrator shall be appointed by the Bank only. The arbitration proceedings shall be governed by the Arbitration and Conciliation Act 1996 or any statutory modification or re-enactment thereof for the time being in force.

## NO EMPLOYER – EMPLOYEE RELATIONSHIP

The Other Party engaged by the Bank is only on the **contractual basis** with specified terms and conditions for a limited period and subject to satisfactory services. Bank reserve the right to cancel the Contract of Service at any time at its discretion without assigning any reason whatsoever. It is further clarified that there is no employer - employee relationship existing between the Bank and the Other Party.

## REPRESENTATION AND WARRANTIES

- i. The Other Party represent that there are no criminal proceeding(s) is pending against it and / or subject to any criminal proceedings where other party remains in detention for more than - 24- hours in the past.
- ii. The Other Party has understood the Job role and veracity of the proposed assignment.
- iii. The Other Party is not suffering from any disease which is impediment for discharging the Services.
- iv. The Other Party presently has not been in the Services with any other employer and / or engaged in any other activity(s) which will hamper the proposed work as BC's Supervisor.
- v. The Other Party has not canceled any material information, which if disclosed, would be an impediment for this engagement. The Other Party understood that if the Bank came across any such fact(s) in future which was not disclosed by the Other Party at the time of engagement, in all such event(s), the Bank is at liberty to initiate criminal action and / or any other suitable proceedings against the Other Party.

Severability:

If any term or provision or clause of this Agreement is declared invalid, illegal or unenforceable to any person the remainder of this Agreement shall be unimpaired and the invalid, illegal or unenforceable term or provision shall be replaced by such valid term or provision as comes closest to the intention underlying the invalid term or provision and that term or provision shall be enforced to the fullest extent permitted by law.

In witness whereof, the Parties hereto set the hands on the day and the year first hereinabove mentioned.

For Bank of Baroda

Mr / Mrs / Ms.....

Authorized Signatory

Signature

Place.....

Date.....



Annexure

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		
		1 % to 5 %	3		
		Less than 1%	0		





Sr. No	Parameter	Criteria	Marks	Max marks	Score
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	Unfreezing of Accounts opened during the month.	100%	9	9	
		90%-99%	7		
		80% - 89%	5		
		70% - 79%	3		
		<70 %	0		
9	Adverse reports/Complaints	Less than 2 complains	9	9	



Sr. No	Parameter	Criteria	Marks	Max marks	Score
	against any BC agents	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	<b>Customer Satisfaction Index</b> Feedback from BM, FI Coordinators regarding qualitative aspect of BC supervisor such as their behaviour, Communication with BC agents & Customers, handling Situations.	Excellent	9	9	
		V Good	7		
		Good	5		
		Satisfactory	3		
		Poor	0		
<b>TOTAL</b>					

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/-