अनुबंध आधार पर बीसी सुपरवाइजर के पद पर भर्ती सूचना

बैंक ओड़ बड़ौदा युवा उम्मीदवारों व अनुभवी सेवनिवृत बैंक कर्मचारियों से बीसी सुपरवाइजर्स के पद के आहर्ता हेतु आवेदन आमंत्रित करता है।

आवेदन प्रस्तुत करने की अंतिम दिनांक

दिनांक -15.12.2021 को दोपहर 12.00 बजे से पहले

निविदा सूचना की तिथि	24.11.2021
आवेदन प्रस्तुत करने की अंतिम एवं समय	15.12.2021 12.00 बजे दोपहर

क्षेत्रीय प्रमुख
बैंक ऑफ बड़ौदा
पश्चिमी दिल्ली क्षेत्रीय कार्यालय

NOTICE FOR ENGAGEMENT FOR THE POST OF BC SUPERVISORS ON CONTRACTUAL BASIS

Bank of Baroda 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 12:00 NOON ON OR BEFORE - 15.12.2021

Date of Issue of Tender	24.11.2021
Last date and time for Submission of Application	15.12.2021 12.00 Noon

Regional Head
Bank of Baroda
West Delhi Region
Date:-23.11.2021

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

Bank of Baroda invites application for post of Business Correspondent Supervisor on contractual basis in the West Delhi Region.

West Delhi Region has branches in 02 district (West Delhi and South West Delhi)

1. Duly filled & signed application shall be submitted to the address:-

The Regional Manager
Bank of Baroda,
Regional Office, West Delhi Region,
Bank Of Baroda Building, 12th Floor
16Sansad Marg, New Delhi-110001

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 last date/time of submission of duly filled application is **15.12.2021**/ 12:00 noon. Applications 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 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.

Bank reserves 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 CODE	Sol Id	Branch Name	Area	DISTRICT	State
1	DAWARK	3030	DWARKA MAIN, VARDHMAN			DELHI
2	JANAKP	1287	JANAKPURI			DELHI
3	VJKRPA	7666	KRISHNA PARK			DELHI
4	NAJAFG	0794	NAFAFGARH RD			DELHI
5	INDNAR	0792	NARAINA IND.			DELHI
6	TRDNAW	2125	NAWADA, DELHI			DELHI
7	PUNJAB	1299	PUNJABI BAGH CLUB ROAD			DELHI
8	VJRADE	7676	RAJA GARDEN			DELHI
9	DCJANA	2760	JANAKPURI WEST			DELHI
10	HARINA	5337	HARI NAGAR, NEW DELHI			DELHI
11	SARDII	6022	REGIONAL SARB, DMR-II			DELHI
12	DBNAJR	7119	MOTI NAGAR METRO			DELHI
13	NAJDEL	3213	NAJAFGARH VILLAGE			DELHI
14	MIANWA	4256	MIANWALI NAGAR			DELHI
15	PASVIH	3196	PASCHIM VIHAR B BLOCK			DELHI

16	VJDWND	7690	SECT 12 DWARKA			DELHI
17	DWADEL	4524	DWARKA MORH, DELHI			DELHI
18	KARAMP	2174	KARAMPURA			DELHI
19	KIRTIN	1646	KIRTI NAGAR			DELHI
20	MOTINA	5232	MOTI NAGAR			DELHI
21	NANGAL	4067	NANGAL RAYA			DELHI
22	VJPAVI	7686	PASCHIM VIHAR, NEW			DELHI
23	PATDEL	5338	PATEL NAGAR, NEW DELHI			DELHI
24	VJRAPH	6230	SECTOR 10, DWARKA			DELHI
25	TRDRAM	2124	RAMPURA			DELHI
26	TRDGUR	2126	SMALKA			DELHI
27	VJVAKU	7681	VASANT KUNJ			DELHI
28	VIKASP	3195	VIKASPURI J BLOCK			DELHI
29	UTTAM	5382	UTTAM NAGAR, DELHI			DELHI
30	VJMAYA	6231	MAYAPURI			DELHI
31	VJRAGA	8280	RAJOURI GARDEN			DELHI

32	MAHDEL	4626	MAHAVIR ENCLAVE, DELHI			DELHI
33	VJMAHP	7693	MAHIPALPUR			DELHI
34	NANGLO	4108	NANGLOI, NEAR BIMAL HOSPITAL			DELHI
35	VJVIDE	6220	VIKASPURI			DELHI
36	VJMUND	6234	MUNDKA			DELHI
37	DBNAJF	8849	NAJAFGARH			DELHI
38	DBNAGL	7334	NANGLOI			DELHI
39	DBNAWA	7312	NAWADA VILLAGE			DELHI
40	VJPAKA	6228	PANDWALA KALAN			DELHI
41	VJPUNJ	7688	PUNJABI BAGH WEST			DELHI
42	SUBDEL	4155	SUBHASH NAGAR			DELHI
43	TILDEL	3220	TILAK NAGAR			DELHI
44	TRDUJW	2144	UJWA			DELHI
45	VJDEAP	6156	DELHI-I G I AIRPORT BRANCH			DELHI
46	SECDWA	4770	SECTOR 17 DWARKA			DELHI
47	VJARHO	8600	DELHI-ARMY HOSPITAL			DELHI
48	VJARPS	8607	DELHI-ARMY PUBLIC SCHOOL			DELHI
49	VJRARC	8601	DELHI-RAJPUTANA RIFLE CENTRE			DELHI

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 West Delhi Region and only court in Delhi 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 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

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 - 99	Rs.10000/-

The monthly remuneration to BC Supervisors for a month to be worked out and paid before 7th 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 /misbehaviour, 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.

Annexure - 1

Application for the 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	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 LL .....

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

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 % to15%	7		
		> 5 % to 10 %	5		
		1 % to 5 %	3		
		Less than 1%	0		
5	% of Zero balance A/c to total A/cs	<2%	9	9	
		2% & less then 4%	7		
		4% & less then 6%	5		

		6% & less then 8%	3		
		>8%	0		
6	PMJDY OD / Agri/Gold/Retail Loans	>=30	9	9	
		20-29	7		
		10-19	5		
		01-09	3		
		Less then 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 against any BC agents	Less then 2 complains	9	9	
		Less then 4 complains	7		
		Less then 6 complains	5		
		Less then 8 complains	3		
		Less then 9 complains	0		
10	Indulgence in round tripping	Less then 2 cases	9		

	transactions / frauds by agents of CBC	Less then 2 cases	7	9	
		Less then 2 cases	5		
		Less then 2 cases	3		
		Less then 2 cases	0		
11	Customer Satisfaction Index 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		
TOTAL					

Annexure - III

(To be stamped as per applicable rate)

AGREEMENT FOR ENGAGEMENT OF SUPERVISOR FOR BUSINESS CORRESPONDENT AGENTS.

This Agreement is made at _____ on this……day of …….2021.

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 it's 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

1. Monitor 50-60 BCs assigned. The number of BC to be monitored may be increased as per discretion of the Bank.
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 15 days and submit the report to FI coordinators of the Region.
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 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 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.
19. To identify BCs for uncovered villages allotted by DFS.
20. Ensure that the details of field BC and officer visiting the village are displayed in the village.
21. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.
22. Arrange for locational training programs on technical updates, operational guidelines etc for BCs.
23. The BC Supervisor will monitor the performance of each BC through dash board.

24. 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.
25. 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.
26. Perform quarterly Verification of Cash with BCs and submit report to the link branch.
27. BC Supervisor should submit a monthly report of their performance to Regional FI Coordinator in the prescribed format devised by respective Regional Offices.
28. 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 /misbehaviour, 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 breech 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 exiting between the Bank and the Other Party.

REPRESENTATION AND WARRANTIES

1. 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.
2.
3. The Other Party has understood the Job role and veracity of the proposed assignment.
4.
5. The Other Party is not suffering from any disease which is impediment for discharging the Services.
6.
7. 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.
8.
9. 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 % to15%	7		
		> 5 % to 10 %	5		
		1 % to 5 %	3		
		Less than 1%	0		
5	% of Zero balance A/c to total A/cs	<2%	9	9	
		2% & less then 4%	7		

		4% & less then 6%	5		
		6% & less then 8%	3		
		>8%	0		
6	PMJDY OD / Agri/Gold/Retail Loans	>=30	9	9	
		20-29	7		
		10-19	5		
		01-09	3		
		Less then 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 against any BC agents	Less then 2 complains	9	9	
		Less then 4 complains	7		
		Less then 6 complains	5		
		Less then 8 complains	3		
		Less then 9 complains	0		

10	Indulgence in round tripping transactions / frauds by agents of CBC	Less then 2 cases	9	9	
		Less then 2 cases	7		
		Less then 2 cases	5		
		Less then 2 cases	3		
		Less then 2 cases	0		
11	Customer Satisfaction Index 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		
TOTAL					

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.10000/-