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

Bank of Baroda invites application for post of Business Correspondent Supervisor on contractual basis in North Delhi Region area branches.

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

The Regional Manager
Bank of Baroda
Regional Office, North Delhi Region
3rd Floor, 16, Sansad Marg, Bank of Baroda Building
New Delhi -110001

The application form should be submitted in hard copies on above address either through speed post/registered post/courier or in person. The last date/time of submission of duly filled application is **01.12.2021/5.00 PM**. 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 only** 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.

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 North Delhi Regional Office 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 of 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 District covering North Delhi Region Area 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 area. 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 email only** 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 predetermined 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 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

S.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/

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.

Annexure –I

Application for the Business Correspondent Supervisor

To

The Regional Manager

Bank of Baroda

_____ Region

_____

Space for Photo

With reference to your 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	MOBILE NO	

	DETAILS		
		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 10th, 12th, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.

क्षेत्रीय कार्यालय (उत्तर दिल्ली क्षेत्र), बैंक ऑफ बडौदा भवन, तीसरा तल ,16 ,संसद मार्ग ,नई दिल्ली 110 001, भारत
Regional Office (**North Delhi Region**), Bank of Baroda Building, 3rd Floor, 16, Sansad Marg,
New Delhi 110 001, INDIA

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	<2%	9		

	A/c to total A/cs	2% & less than 4%	7	9	
		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 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		
		Less than 9 complains	0		
10	Indulgence in round tripping transactions / frauds by agents of CBC	Less than 2 cases	9	9	
		Less than 2 cases	7		
		Less than 2 cases	5		
		Less than 2 cases	3		
		Less than 2 cases	0		
11	**Customer Satisfaction Index** Feedback from BM, FI Coordinators regarding qualitative aspect of BC supervisor such as their behavior, communication with BC agents & Customers, handling Situations.	Excellent	9	9	
		V Good	7		
		Good	5		
		Satisfactory	3		
		Poor	0		
TOTAL					