

DETAILS FOR ENGAGING BC SUPERVISORS

1. ELIGIBILITY CRITERIA

For Retired Bank Employees

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

Candidate should be proficient in local language & dialect both reading and writing.

2. GEOGRAPHICAL LOCATION OF THE CANDIDATES

The candidates would 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.

UNDER NO CIRCUMSTANCES THE CANDIDATES WILL BE SELECTED FROM OTHER STATES.

3. PERIOD OF CONTRACT

The contract will be initially for a period of 12 months subject to review after every 6 months.

4. SELECTION PROCEDURE

- The BC Supervisor will be engaged by concerned **Regional Offices** for monitoring the performance of field BCs.
- Based on the number of BCs, the Regional Office will decide how many BC supervisors are required to monitor the BCs of the Region.
- All the procedures for recruitment of BC Supervisors will be initiated and finalized by the **Regional Office**.

- The application form can be submitted within on or before 16.08.2021 till 04:00 PM
- 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.
- 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 with the Bank for a period 12 months before commencing their roles & responsibilities.

5. ROLES 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-a-vis target. BC Supervisor will be evaluated based on the performance and achievement of various targets of BC agents.
- Region should allocate village wise monthly targets for business development under financial inclusion to link branches. The BC supervisors would monitor the business development in village vis-a-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.

6. 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 component of the commission will be decided as per the slab given below

Sr. No Scoring Variable Component

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/-

7. TERMINATION OF SERVICES:

- Bank has the right to initiate 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.

8. RENEWAL OF CONTRACT

Region will review the performance of the BC supervisors on half-yearly basis. On the basis of the performance the contract will be renewed for next 6 months.