

**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 districts of Erode & Karur in the Tiruchirapalli Region.

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

The Regional Manager
Bank of Baroda
Tiruchirappalli Region
Regional Office – 3rd Floor, Manghalam Towers,
Reynolds Road,
Tiruchirappalli - 620001

The application form along with necessary documents should be submitted in hard copies to the above mentioned address either through speed post/registered post/courier or in person. The last date/time of submission of duly filled application is **28.02.2023/5.00 PM**. Applications received after last date and time shall be summarily rejected. Intimation will be sent 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.

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 Tiruchirappalli Region and only court in Tiruchirappalli shall have jurisdiction to determine the same.

3. NO. OF VACANCIES

Total number of vacancies is 2, which may vary depends on the requirement in future at the discretion of the bank without further notice.

4. 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.

5. 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. **Candidates from districts other than Erode & Karur Districts will be considered only if there is no sufficient applicants from those districts at the discretion of bank.**

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

6. 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.
- 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.

7. PERIOD OF CONTRACT

The contract will be initially for a period of 12 months subject to performance review of the BC Supervisors every 6 months.

8. SELECTION PROCEDURE:

- a) The BC Supervisor will be engaged for monitoring the performance of field BCs.
- b) The application form should be submitted in hard copies either through speed post/registered post/courier or in person.
- c) After thoroughly scrutinizing the application forms and based on the eligibility of the candidates' will be short listed them for interview process.
- d) Intimation to the short listed candidates will be sent **through email only** giving details about the date, time and venue of the interview.



- e) Based on the suitability of the candidates, the final candidate/s will be shortlisted and intimate them within 15 days from the date of interview **through email only**.
- f) The interested candidate/s have to report on a predetermined date (as mentioned in the intimation letter) with all the required documents (both original and photo copy) for verification.
- g) Bank will verify all the criteria as mentioned in Point No.3, Point No.4 & Point No.5 at the time of engagement.
- h) 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.
- i) The place for sitting of BC supervisors depending upon their area of operations will be decided at the discretion of the bank.

9. ROLE AND RESPONSIBILITIES

- Monitor & Control the activities of the BCs assigned to them in coordination with link branch as per extant guidelines of the bank. BC supervisors must ensure that BCs remain active.
- Conduct financial literacy sessions and 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.
- Identify BCs for uncovered villages allotted by DFS and coordinate with the branch and service provider for appointment of BCs for suitably identified locations.
- Any other duties assigned by the bank as and when assigned.

10. ASSIGNMENT OF JOB ROLE

- The Supervisors will be provided space in the nearest Branch/ Regional Office for discharging their daily assigned activities.
- BC supervisor will be allotted BC agents at the discretion of the bank.
- 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.

11. PAYMENT OF MONTHLY 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 II. The remuneration 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.

Category A - BC Supervisors will be allotted with minimum 30 BC Agents which may be increased as per bank's discretion.

Category B - BC Supervisors will be allotted with minimum 20 BC Agents which may be increased as per bank's discretion.

Sr. No	Types of Supervisors	Fixed Component	Variable Component
1	Category A	Rs. 15,000/-	Rs. 10000/-
2	Category B	Rs. 12,000/-	Rs. 8000/-



The remuneration will be paid based on the category on which BC Supervisor falls at the discretion of the Bank.

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 in **Annexure II**.

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 BC Supervisor can also initiate for termination of contract by giving 30 days' notice.



Application for the Business Correspondent Supervisor

To
The Regional Manager
Bank of Baroda
Tiruchirappalli Region

Space for
Photo

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					
	S.No	Name of Organization	Designation	From	To	Responsibilities
10	NAME & ADDRESS OF TWO REFERENCE		1) 2)			
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 Tiruchirappalli and Courts/tribunals/forums at Tiruchirappalli will have jurisdiction to try the same. I undertake to abide by all the terms and conditions mentioned in the advertisement dated.....

Place:

Date:

(Signature of Applicant)

Enclosure:

1. Copy of Aadhaar Card & PAN Card.
2. Copy of document with current Address (applicable if current address is different from Aadhaar)
3. Copy of 10th, 12th, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.

Annexure-II

Sr. No	Parameter	Category A		Category B		Max marks	Score
		Criteria	Marks	Criteria	Marks		
1	Status of Active BC Agents	90% - 100%	10	90% - 100%	10	10	
		80% - 90%	8	80% - 90%	8		
		70% - 80%	6	70% - 80%	6		
		60% - 70%	4	60% - 70%	4		
		< 60%	0	< 60%	0		
2	Growth in average deposit mobilized in PMJDY accounts over previous month	> 10 %	9	> 10 %	9	9	
		> 8 % to 10%	7	> 8 % to 10%	7		
		> 6 % to 8 %	5	> 6 % to 8 %	5		
		4 % to 6 %	3	4 % to 6 %	3		
		Less than 4%	0	Less than 4%	0		
3	No of PMJDY accounts opened (% Growth over previous month)	> 10 %	9	> 10 %	9	9	
		> 8 % to 10%	7	> 8 % to 10%	7		
		> 6 % to 8 %	5	> 6 % to 8 %	5		
		4 % to 6 %	3	4 % to 6 %	3		
		Less than 4%	0	Less than 4%	0		
4	Growth in Micro Insurance policies enrolled over previous month	> 15%	9	> 15%	9	9	
		> 10% to 15%	7	> 10% to 15%	7		
		> 5% to 10 %	5	> 5% to 10 %	5		
		1 % to 5 %	3	1 % to 5 %	3		
		Less than 1%	0	Less than 1%	0		
5	% of Zero balance A/c to total A/cs	< 2%	9	< 2%	9	9	
		2% & less than 4%	7	2% & less than 4%	7		
		4% & less than 6%	5	4% & less than 6%	5		
		6% & less than 8%	3	6% & less than 8%	3		
		> 8%	0	> 8%	0		
6	PMJDY OD / Agri/Gold/Retail Loans	>= 30	9	>= 30	9	9	
		20 - 29	7	20 - 29	7		
		10-19	5	10-19	5		
		01-09	3	01-09	3		
		Less than 1	0	Less than 1	0		
7	Activation of Dormant Accounts	> = 50	9	> = 50	9	9	
		35-49	7	35-49	7		
		20-34	5	20-34	5		
		05-19	3	05-19	3		
		< 05	0	< 05	0		

Sr. No	Parameter	Category A		Category B		Max marks	Score
		Criteria	Marks	Criteria	Marks		
8	Unfreezing of Accounts opened during the month.	100%	9	100%	9	9	
		90%-99%	7	90%-99%	7		
		80% - 89%	5	80% - 89%	5		
		70% - 79%	3	70% - 79%	3		
		<70 %	0	<70 %	0		
9	Adverse reports/Complaints against any BC agents	Less than 2 complains	9	Less than 2 complains	9	9	
		Less than 4 complains	7	Less than 4 complains	7		
		Less than 6 complains	5	Less than 6 complains	5		
		Less than 8 complains	3	Less than 8 complains	3		
		More than 9 complains	0	More than 9 complains	0		
10	Indulgence in round tripping transactions / frauds by agents of CBC	Less than 2 cases	9	Less than 2 cases	9	9	
		Less than 4 cases	7	Less than 4 cases	7		
		Less than 6 cases	5	Less than 6 cases	5		
		Less than 8 cases	3	Less than 8 cases	3		
		More than 9 cases	0	More than 9 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	Excellent	9	9	
		V Good	7	V Good	7		
		Good	5	Good	5		
		Satisfactory	3	Satisfactory	3		
		Poor	0	Poor	0		
		TOTAL					

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

Sr. No	Scoring	Variable Component for Category A	Variable Component for Category B
1	$\geq 30 - 39$	Rs.4000/-	Rs. 2000/-
2	$\geq 40 - 49$	Rs. 5000/-	Rs. 3000/-
3	$\geq 50 - 59$	Rs. 6000/-	Rs. 4000/-
4	$\geq 60 - 69$	Rs. 7000/-	Rs. 5000/-
5	$\geq 70 - 79$	Rs. 8000/-	Rs. 6000/-
6	$\geq 80 - 89$	Rs. 9000/-	Rs. 7000/-
7	$\geq 90-100$	Rs. 10,000/-	Rs. 8000/-