



**APPOINTMENT OF BUSINESS CORRESPONDENT COORDINATOR ON CONTRACTUAL BASIS  
IN THE DISTRICT- RAIPUR, STATE- CHHATTISGARH**

Bank of Baroda, one of India's largest Public Sector Bank invites offline applications from interested candidates for following identified places.

The candidates should be resident of the same Districts where the vacancies are declared and proficient in local language.

Sr No	District & UT	District under Regional Office of BOB	Number of Vacancies	Last date of Submission of offline application	Regional office Address for submission of Application
1	Raipur	Raipur Region	2	17.11.2024	Bank of Baroda Regional Office (Raipur) Jeevan Prakash, Jeevan Bima Marg, Pandri, Raipur (CG) - 492004

Bank will be hiring BC Coordinator for above mentioned district in the Chhattisgarh state where Business Correspondent Agents are functioning.

**BEFORE FILLING THE APPLICATION**

PLEASE GO THROUGH BELOW MENTIONED DETAIL GUIDELINES REGARDING ROLE & RESPONSIBILITY ALONG WITH ELIGIBILITY CRITERIA/QUALIFICATION AND REMUNERATION OF THE CANDIDATES PROPOSED TO BE RECRUITED ON CONTRACTUAL BASIS AS BC COORDINATOR BY BANK OF BARODA.

Particulars	Criteria
Eligibility	<p><b><u>For Retired Bank Employees</u></b></p> <ul style="list-style-type: none"><li>Retired officers (including voluntarily retired) of any bank (PSU /RRB/Private Banks/co-operative banks) up to the rank of Chief Manager/equivalent may be appointed for the purpose.</li><li>Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.</li><li>All Applicants should have rural banking experience at least 3 years.</li><li>The maximum age for continuation of BC supervisors will be 65 years.</li></ul> <p><b><u>For Young Candidates</u></b></p>



Particulars	Criteria
	<ul style="list-style-type: none"><li>• 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</li><li>• Should be in the age group of 21-65 years at the time of appointment.</li><li>• The maximum age for continuation of BC supervisors will be 65 years.</li></ul>
<b>Geographical location of the candidates</b>	<ul style="list-style-type: none"><li>• The candidates will be selected from the same District where they will be assigned to function. Candidate should be proficient in local language &amp; dialect both reading and writing. Under no circumstances the candidates will be selected from other states.</li><li>• 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.</li><li>• Should have accommodation near the nodal branch and not in any case outside the district for which selection is to be made.</li></ul>
<b>Other eligibility Criteria:</b>	<ul style="list-style-type: none"><li>• Due diligence including KYC &amp; CIBIL Scores should be followed at the time of appointment (Those who are having adverse record, or terminated/ dismissed from past service etc. will not be considered).</li><li>• Police verification will be arranged and conducted in respect of each selected applicant before assignment of duty.</li></ul>
<b>Period of Contract</b>	<ul style="list-style-type: none"><li>• The contract will be initially for a period of 36 months subject to annual review.</li></ul>
<b>Selection and Approval of BC Supervisor:</b>	<ul style="list-style-type: none"><li>• The selection will be held through an interview process by a committee headed by Regional Head.</li></ul>
<b>Review of Performance</b>	<ul style="list-style-type: none"><li>• The BC supervisors will report directly to the FI Coordinators at Regional Offices. Deputy Regional Heads, looking after financial Inclusion activities, will review the performance of the BC supervisors on Monthly basis.</li><li>• Renewal of BC supervisor's contract will be based on their performance in the preceding years. Scoring Matrix is based on parameters fixed by Financial Inclusion Department from time to time.</li></ul>
<b>Termination of services:</b>	<p>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. The authority for deciding such cases will be Regional Head.</p> <p>Bank will blacklist the Supervisors who are involved in fraud and a list should be circulated to Zones/Regions at regular intervals to avoid engagement in any other Zone/Regions.</p>



Particulars	Criteria
<b>Roles and Responsibilities of BC Supervisor</b>	<ol style="list-style-type: none"><li>1. Monitor BC agent assigned</li><li>2. Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas.</li><li>3. Educate BCs about their roles and responsibilities.</li><li>4. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office.</li><li>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.</li><li>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 a month and submit the report to Dy. Regional Manager.</li><li>7. Monitor &amp; Control the activities of the BCs in coordination with link branch. BC supervisors must ensure that BCs remain active.</li><li>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.</li><li>9. Ensure that BCs are not doing any type of off-line transactions at BC points.</li><li>10. Ensure that BCs are engaged in cross selling of our bank's and third party products.</li><li>11. Ensure that BCs are engaged in recovery of our bank's dues.</li><li>12. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.</li><li>13. Ensure that BCs have displayed the Dos &amp; Don'ts board at BC points.</li><li>14. Ensure that BCs are issuing only system generated slips to customers.</li><li>15. Ensure that BCs are not using any stationery of the bank.</li><li>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.</li><li>17. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.</li><li>18. Coordinate with the branch and service provider for appointment of BCs for 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.</li><li>19. Ensure that the details of field BC and officer visiting the village are displayed in the village.</li><li>20. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.</li><li>21. Arrange for locational training programs on technical updates, operational guidelines etc. for BCs.</li><li>22. The BC Supervisor will monitor the performance of each BC through dash board.</li><li>23. 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.</li></ol>



Particulars	Criteria				
	<p>24. Region should allocate village/SSA/Non-SSA 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.</p> <p>25. Perform quarterly Verification of Cash with BCs and submit report to the link branch.</p> <p>26. Any other duties, as and when assigned by the bank.</p>				
<p><b>Remuneration &amp; allowances :</b></p>	<p><b>Monthly Remuneration of BC supervisor shall Comprise both fixed and variable components.</b></p> <p>The variable components will be ascertained based on the score secured by each BC agent on various parameters.</p> <table border="1" data-bbox="411 884 1428 992"> <thead> <tr> <th data-bbox="411 884 933 952">Fixed Component</th> <th data-bbox="936 884 1428 952">Variable Component</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 956 933 992">Rs. 15,000/-</td> <td data-bbox="936 956 1428 992">Rs. 10,000/-</td> </tr> </tbody> </table> <p>The evaluation of the BC supervisor will be carried out based on their performance on various parameters on monthly basis and accordingly variable remuneration will be paid to BC supervisors. Committee on financial Inclusion shall fix the parameters depending on the business requirement from time to time.</p> <p>Each BC Supervisor is paid conveyance allowance of Rs.2000/ per month (Fixed). BC Supervisors should compulsorily complete inspection of all his/her BC locations in the month to be eligible for reimbursement.</p> <ol style="list-style-type: none"> <li>I. 75% of the BC Agents allocated to a BC Supervisor should be active for 21 days (SSA locations) / 24 days (Non-SSA locations) in the month.</li> <li>II. Minimum of 90% of the BC locations should be active for at least 15 days in a month.</li> <li>III. 50% of the BC Agents allocated to a BC Supervisor should have minimum "Satisfactory" grading. This proportion shall be increased to 60% from April 2023 onwards.</li> </ol> <p>Each BC Supervisor is paid Mobile Expenses of Rs.200/ per month (Fixed).</p>	Fixed Component	Variable Component	Rs. 15,000/-	Rs. 10,000/-
Fixed Component	Variable Component				
Rs. 15,000/-	Rs. 10,000/-				
<p><b>IIBF BC certification</b></p>	<p>BC supervisors need to obtain IIBF BC certification within 2 months from the date of joining. Bank shall reimburse the registration fee one time upon completing the course. Upon non-compliance:</p> <ol style="list-style-type: none"> <li>I. From 3<sup>rd</sup> month to 6<sup>th</sup> month, Rs. 1000/- will be deducted from the fixed component.</li> <li>II. From 7<sup>th</sup> to 12<sup>th</sup> Month, Rs. 2000 will be deducted from the fixed component.</li> <li>III. After 12 months, the contract will not be renewed.</li> </ol> <p>(Retired Bank staffs who already have completed JAIB/CAIB are excluded from IIBF BC certification)</p>				



Particulars	Criteria
<b>Provision of leave and maintenance of leave records</b>	<ul style="list-style-type: none"><li>• Leave entitlement will be calculated at the rate of 2.5 days leave for each completed month from the date of joining.</li><li>• BC Supervisor desirous to avail more than 3 days' of leave shall give not less than 7 days' notice.</li><li>• Intervening weekly off or any other public holiday will be counted as a part of leave period.</li><li>• In addition to the above, BC Supervisor may under extra ordinary circumstances (self-sickness / sickness of dependents or under any unforeseen circumstances/exigencies shall be eligible for Extra Ordinary Leave on Loss of Pay (ELOP) not exceeding 60 days during the entire period of engagement at the sole discretion of the Regional Head. This facility may be availed maximum twice during the total term of engagement.</li></ul>
<b>Last Date of Submission of Offline Application.</b>	<b>17.11.2024</b> <b>(offline application should be reached to respective Regional office)</b>

**Duly filled Application with enclosure of Education Qualification and other relevant Documents sent in Hard copy only will be considered valid.**

**Please sent the application on below mention address with title on envelope stating as "APPLICATION FOR THE POST OF BUSINESS CORRESPONDENT COORDINATOR ON CONTRACTUAL BASIS"**

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates. The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.