



बैंक ऑफ बड़ौदा
Bank of Baroda



अनुबंध आधार पर बीसी समन्वयक के पद पर भर्ती सूचना

बैंक ऑफ बड़ौदा, अलवर क्षेत्र युवा उम्मीदवारों व अनुभवी मेवानिवृत्त बैंक कर्मचारियों में वीसी समन्वयक के पद के आहर्ता हेतु आवेदन आमंत्रित करता है।

आवेदन प्रस्तुत करने की अंतिम दिनांक **21.10.2024** को सांय **05** बजे तक

निविदा सूचना की तिथि	27.09.2024
आवेदन प्रस्तुत करने की अन्तिम तिथि एवं समय	21.10.2024 / सांय 05 बजे तक
कार्य जिले	अलवर, कोटपुतली-बहरोड, खैरथल-तिजारा, जयपुर(ग्रामीण), दूदू, सीकर एवं नीम का थाना
भर्ती किये जाने वाले पदों की संख्या	05

क्षेत्रीय प्रबंधक
बैंक ऑफ बड़ौदा
क्षेत्रीय कार्यालय, अलवर
दिनांक- 26.09.2024

NOTICE FOR ENGAGEMENT FOR THE POST OF BC CO-ORDINATOR ON CONTRACTUAL BASIS

Bank of Baroda, Alwar Region invites application for prequalification from young candidates as well as experienced retired bankers for the post of BC CO-ORDINATOR on contractual Basis:

LAST DATE AND TIME OF SUBMISSION OF THE APPLICATION 05:00 PM ON OR BEFORE- 21.10.2024

Date of Issue of notification	27.09.2024
Last date and time for submission of Application	21.10.2024 / 5.00 PM
Working District	ALWAR, KOTPUTLI- BEHROR, KHAIRTHAL-TIJARA, JAIPUR (RURAL), DUDU, SIKAR AND NEEM KA THANA
Total Vacancy	05

Regional Manager
Bank of Baroda
Alwar Region
Date:-26.09.2024





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**NOTICE INVITING APPLICATION FOR POST OF BC CO-ORDINATOR ON
CONTRACTUAL BASIS**

Bank of Baroda invites application for post of Business Correspondent Co-ordinator on contractual basis in Alwar Region for District Jaipur (Rural), Alwar, Khairthal-Tijara, Kotputali-Behror, Dudu, Neem Ka Thana and Sikar.

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

Regional Office (Alwar Region),
Sai Arcade, 1st Floor, NEB Subhash Nagar,
Agrasen Circle, Delhi Road, Alwar - 301001, Rajasthan
E-mail: F.alwar@bankofbaroda.com

क्षेत्रीय कार्यालय, अलवर क्षेत्र,
साई आर्केड, प्रथम तल, एनई.बी.,
सुभाष नगर, अग्रसेन सर्किल,
देहली रोड, अलवर 301001, राजस्थान

The application form should be submitted in hard copies to the concerned Regional Office on above address either through speed post/registered post/courier or in person. The last date/time of submission of duly filled application is 21.10.2024/ 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.

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 Alwar and only concerned court shall have jurisdiction to determine the same.

The salient features of the scheme and Standard Operating Procedure for engaging BC CO-ORDINATORS 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.





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- Retired clerks and equivalent of Bank of Baroda having passed JAIB 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 CO-ORDINATOR 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)/ MCAMBA 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 CO-ORDINATOR will be 65 years.

2. GEOGRAPHICAL LOCATION OF THE CANDIDATES

The candidates shall be selected from 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 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 Co-ordinator as a family member, blood relation, close relative or having any business relations.

4. ASSIGNING BCs TO CO-ORDINATOR

BC CO-ORDINATOR will be allotted 50-60 BC Agents. The number of BCs to be monitored by BC CO-ORDINATOR 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.





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- 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 CO-ORDINATOR 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 CO-ORDINATOR 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 CO-ORDINATOR will monitor the performance of each BC through dash board.
- The BC CO-ORDINATOR will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC CO-ORDINATOR will be evaluated based on the performance and achievement of various targets of BC agents.





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- Region shall allocate village wise monthly targets for business development under financial inclusion to link branches. The BC CO-ORDINATOR 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 Co-ordinator 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 CO-ORDINATOR 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 Co-ordinators 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 Co-ordinators.
- BC CO-ORDINATOR 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 Co-ordinator, it will be ensured that No BC agent is related to the Co-ordinator as a family member, blood relation, close relative or having any business relations.
- The BC CO-ORDINATOR 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 CO-ORDINATOR 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/





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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 CO-ORDINATOR on monthly basis. The FI Coordinators should be the direct reporting authority of the BC CO-ORDINATOR.
- FI coordinator will assign roles and responsibilities to BC CO-ORDINATOR and monitor the activities regularly.
- FI Coordinators will ensure that BC CO-ORDINATOR are assigned targets and monitor the progress regularly.
- BC CO-ORDINATOR 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 CO-ORDINATOR 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 Co-ordinator 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 CO-ORDINATOR 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 CO-ORDINATOR on half-yearly basis.
- Based on the recommendation of the Dy. Regional Manager and after assessing performance of the BC CO-ORDINATOR, the Regional Heads will accord approval for further continuation/ termination of the BC Co-ordinator.
- The migration of the existing BC CO-ORDINATOR to new modified policy will be done at the time of their review.





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Annexure -I

Application for the Business Correspondent Co-ordinator

To
The Regional Manager
Bank of Baroda
_____ Region

Space for
Photo

With reference to you advertisement dated....., I submit my application and details for the assignment of Business Correspondent Co-ordinator 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)	





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9 PREVIOUS EXPERIENCE					
Sl.No	Name of Organization	Desi gnation	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





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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.



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Annexure
-II

Sr. No	Parameter	Criteria	Marks	Max marks	Score
<u>1</u>	Status of Active BC Agents	90% - 100%	10	10	
		80% - 90%	8		
		70% - 80%	6		
		60% - 70%	4		
		< 60%	0		
<u>2</u>	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		
<u>3</u>	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		
<u>4</u>	Growth in Micro Insurance policies enrolled over previous month	> 15 %	9	9	
		> 10 % to 15%	7		
		> 5 % to 10 %	5		
		1 % to 5 %	3		
		Less than 1%	0		
<u>5</u>	% of Zero balance A/c to total A/cs	<2%	9	9	
		2% & less than 4%	7		





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		4% & less than 6%	5		
		6% & less than 8%	3		
		>8%	0		
<u>6</u>	PMJDY OD / Agri/Gold/Retail Loans	>=30	9	9	
		20-29	7		
		10-19	5		
		01-09	3		
		Less than 1	0		
<u>7</u>	Activation of Dormant Accounts	>=50	9	9	
		35-49	7		
		20-34	5		
		05-19	3		
		<05	0		
<u>8</u>	Unfreezing of Accounts opened during the month.	100%	9	9	
		90-99%	7		
		80-89%	5		
		70-79%	3		
		<70%	0		
<u>9</u>	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		
<u>10</u>	Indulgence in round tripping	Less than 2 cases	9		
	transactions / frauds by agents of	Less than 2 cases	7		





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	CBC	Less than 2 cases	5	9	
		Less than 2 cases	3		
		Less than 2 cases	0		
11	Customer Satisfaction Index Feedback from BM, FI Coordinators regarding qualitative aspect of BC CO-ORDINATORS such as their behaviour, communication with BC agents & Customers, handling Situations.	Excellent	9	9	
		V Good	7		
		Good	5		
		Satisfactory	3		
		Poor	0		
TOTAL					

