

APPOINTMENT OF BUSINESS CORRESPONDENT COORDINATOR ON CONTRACT BASIS IN THE STATE OF HIMACHAL PRADESH

Bank of Baroda, one of India's largest Public Sector Bank invites offline applications from interested candidates who are ex-bankers in any PSU Bank up-to the rank of Chief Manager, retired clerks and equivalent of Bank of Baroda belonging to Himachal Pradesh, any graduates with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc. (IT)/ BE (IT)/ MCA/MBA is preferable. The candidates should be proficient in reading and writing local language.

The candidates should be resident of the same District or adjoining District where the vacancy is declared and proficient in local language.

Sr No	District	District under Regional Office BOB of	Number of Vacancies	Last date of Submission of offline application	Regional office Address for submission of Application
1.	Bilaspur, Chamba, Hamirpur, Kangra, Kullu, Mandi, Shimla, Sirmaur, Solan, Una	Shimla	3	25-03-2026	1 st Floor, Sanket Heights, Dogra Commercial Complex, Bhattakuffer, Sanjauli - 171006

Bank will be hiring BC COORDINATOR for above mentioned districts in the Himachal Pradesh state where Business Correspondents 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 CONTRACT BASIS AS BC COORDINATORS BY BANK OF BARODA.

Particulars	Criteria
Eligibility	<p><u>For Retired Bank Employees</u></p> <ul style="list-style-type: none"> Retired officers (including voluntarily retired) of any PSU bank up to the rank of Chief Manager may be appointed for the purpose. <i>Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.</i> All Applicants should have rural banking experience at least 3 years.

Particulars	Criteria
	<ul style="list-style-type: none"> • The maximum age for continuation of BC coordinators will be 65 years. <p><u>For Other Candidates</u></p> <ul style="list-style-type: none"> • Minimum qualification should be graduate with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc. (IT)/ BE (IT)/ MCA/MBA. • Should be in the age group of 21-45 years at the time of appointment. • The maximum age for continuation of BC coordinators will be 65 years.
Geographical location of the candidates	<ul style="list-style-type: none"> • The candidates will be selected from the same District where the vacancies are declared 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. Under no circumstances the candidates will be selected from other states.
Other eligibility Criteria:	<ul style="list-style-type: none"> • Due diligence along with proper verification of KYC, CIBIL Score, other enquiries etc. will be carried out at the time of appointment (Those who are having adverse record, or terminated/ dismissed from past service etc. will not be considered). • 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/Link branch and not in any case outside the district for which selection is to be made.
Period of Contract	The contract will be initially for a period of 12 months subject to annual review.
Category of Coordinators	<p><u>Category A</u> - BC Coordinators will be allotted minimum 30 BC Agents.</p> <p><u>Category B</u> - BC Coordinators will be allotted minimum 20 BC Agents.</p>
Selection and Approval of BC COORDINATOR:	The selection will be held through an interview process by a committee headed by Regional Head. Based on the recommendations of the committee, the Regional Head would approve the appointment of individual BC COORDINATOR.

Particulars	Criteria
Reporting Authority & Performance Review:	<p>The BC coordinators will report directly to the FI Coordinators at Regional Office. Deputy Regional Heads, looking after financial Inclusion activities, will review the performance of the BC coordinators on half-yearly basis. Based on the recommendation of the Dy. Regional head and after assessing performance of the BC Coordinators, the Regional Heads will accord approval for further continuation/termination of the BC COORDINATOR.</p>
Termination of services:	<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 Coordinators 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>
Roles and Responsibilities of BC COORDINATOR	<ol style="list-style-type: none"> 1. Monitor either 20 or 30 BCs depending on the category in which he/she is assigned. Category A BC COORDINATOR will be assigned 30 BC agents and Category B will be assigned 20 BC agents. The number of BCs may escalate as per bank's discretion. 2. Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas. 3. Educate BCs about their roles and responsibilities. 4. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office. 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. 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 15 days and submit the report to FI coordinators of the Region. 7. Monitor & Control the activities of the BCs in coordination with link branch. BC coordinators must ensure that BCs remain active. 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. 9. Ensure that BCs are not doing any type of off-line transactions at BC points. 10. Ensure that BCs are engaged in cross selling of our bank's and third party products. 11. Ensure that BCs are engaged in recovery of our bank's dues. 12. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.



Particulars	Criteria
	<ol style="list-style-type: none">13. Ensure that BCs have displayed the Dos & Don'ts board at BC points.14. Ensure that BCs are issuing only system generated slips to customers.15. Ensure that BCs are not using any stationery of the bank.16. BC COORDINATOR must take feedbacks from local customers regarding functioning of the BC agent during his visit and submit the feedback/Report to Regional Office.17. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.18. 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.19. To identify BCs for uncovered villages allotted by DFS.20. Ensure that the details of field BC and officer visiting the village are displayed in the village.21. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.22. Arrange for locational training programs on technical updates, operational guidelines etc. for BCs.23. The BC COORDINATOR will monitor the performance of each BC through dash board.24. The BC Coordinators will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC COORDINATOR will be evaluated based on the performance and achievement of various targets of BC agents.25. Region should allocate village wise monthly targets for business development under financial inclusion to link branches. The BC coordinators 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 COORDINATOR 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.26. Perform quarterly Verification of Cash with BCs and submit report to the link branch.27. BC COORDINATOR should submit a monthly report of their performance to Regional FI Coordinator in the prescribed format devised by respective Regional Offices.28. Any other duties assigned by the bank as and when assigned.29. BC COORDINATOR need to obtain IIBF BC certification within 02 months from the date of joining. Bank shall reimburse the registration fee one time upon completing the course.

Particulars	Criteria									
	<p>(Presently Rs. 800/- is the registration fee per candidate) upon non-compliance.</p> <ol style="list-style-type: none"> 1) From 3rd month to 6th month, Rs 1000/- will be deducted from the fixed component. 2) From 7th to 12th month, Rs. 2000/- will be deducted from fixed component. 3) After 12 months, the contract will not be renewed. 									
BC Coordinators As Brand Ambassador of Bank	The BC coordinators should act as brand ambassadors of the Bank. They will be provided Badge and other bank stationaries and will be give training to develop sense of belongingness.									
Remuneration:	<p>Monthly Remuneration will Comprising both fixed and variable components. The variable components will be ascertained based on the score secured by each BC agent on various parameters.</p> <table border="1"> <thead> <tr> <th>SN</th> <th>Component</th> <th>Remuneration</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Fixed Component</td> <td>₹15,000/- per month</td> </tr> <tr> <td>2</td> <td>Variable Component</td> <td>₹15,000/- per month (Maximum)</td> </tr> </tbody> </table> <p>The payment of variable pay to BC Coordinators will be based on their performance and calculation on the parameters as given in Annexure-I.</p> <p>Accidental Insurance Coverage: With a view to provide financial security to our Business Correspondent (BC) Coordinators, the Bank has extended the benefits of the <i>Baroda Corporate Salary Savings Account – Classic (SB174)</i> to all BC Coordinators. This account includes built-in accidental insurance coverage, offering protection against accidental risks along with other banking advantages</p>	SN	Component	Remuneration	1	Fixed Component	₹15,000/- per month	2	Variable Component	₹15,000/- per month (Maximum)
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1	Fixed Component	₹15,000/- per month								
2	Variable Component	₹15,000/- per month (Maximum)								

Annexure I

Sr. No	Parameter	Criteria	Marks	Max Marks
1	Fraud / Adverse reports/ Complaints against any BC agents.	No	3	3
		Yes	0	
2	Status of Active BC Agents.	>=90% to 100%	3	3
		>=80% to 89.99%	1	
		< 80%	0	
3	No of PMJDY accounts opened during the month.	>=175	6	6
		>=125 to 174	4	
		Less than 125	0	
4	Growth in average deposit mobilized in PMJDY accounts over Previous FY end & Previous Month end.	>= 2%	14	14
		>= 1 to 1.99%	10	

		>=0% to 0.99%	8	
		Less than 0%	0	
5	Number of PMSBY policies enrolled during the month.	>=350	7	7
		>=300 to 349	5	
		>=200 to 299	3	
		Less than 200	0	
6	Number of PMJJBY policies enrolled during the month.	>=200	14	14
		>=150 to 199	10	
		>=100 to 149	8	
		Less than 100	0	
7	% of Zero balance accounts opened by BC agents.	<= 50	3	3
		>= 51	0	
8	Unfreezing of Accounts opened.	>90%	5	5
		>=80% to 90%	3	
		< 80%	0	
9	Activation of Dormant Accounts.	>=20	3	3
		<20	0	
10	Customer Satisfaction Index Feedback from BM, FI Coordinators regarding qualitative aspect of BC COORDINATOR such as their behaviour, communication with BC agents & Customers, handling Situations.	Very Good	2	2
		Satisfactory	1	
		Poor	0	
		TOTAL		60
Sr. No.	Scoring	Variable Component		
1	>=24 to 29	₹9000/-		
2	>= 30 to 35	₹10000/-		
3	>=36 to 41	₹11000/-		
4	>=42 to 47	₹12000/-		
5	>=48 to 53	₹13000/-		
6	>=54 to 59	₹14000/-		
7	60	₹15000/-		

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”

Address for Application to be sent: As specified above

Application for Recruitment of Business Correspondent COORDINATOR

To

The Regional Manager

Bank of Baroda

_____ Region

Affix Photograph

With reference to you advertisement dated _____, I submit my application and details for the assignment of Business Correspondent COORDINATOR 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					
	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	
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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 _____ and Courts/tribunals/forums at _____ 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.