कृषि, ग्रामीण विकास एवं वित्तीय समावेशन विभाग केन्द्रीय कार्यालय
Agricultural, Rural Development & Financial Inclusion Dept. Central Office

Annexure I

अनुबंध के आधार पर वर्ष 2024-25 के लिए क्षेत्रीय कार्यालय, कटिहार के अंतर्गत बी सी सुपरवाइजर की भर्ती प्रक्रिया

Recruitment/Engagement of BC Supervisor under Central Bank of India, Regional Office Katihar on Contract Basis for FY-2024-25

महत्वपूर्ण **IMPORTANT:** आवेदन प्राप्ति की अंतिम तिथि **(Last Date of receipt of applications-30-10-2024)**

1. Eligibility Criteria:

a) For Retired Bank Employees:

- Retired Officers (including voluntarily retired) of any bank (PSU/RRB/Private Banks/Co-operative Banks) up to the Rank of Senior Manager / equivalent may be appointed for the purpose.
- Retired clerks and equivalent of Central Bank of India having passed JAIIB with good track record.
- All Applicants should have rural banking experience at least 3 years.
- The maximum entry age will be up to 64 years only
- The maximum age for continuation of BC supervisors will be 65 years.

b) 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 60 years.

2. Geographical location of the candidates:

- The candidates should 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. Under no circumstances the candidates will be selected from other states.
- 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 nodal branch and not in any case outside the district for which selection is to be made.
- Vacancies Furnished for given below District only:-
  - Katihar

3. Due diligence:

- Due diligence including KYC & CIBIL reports should be followed at the time of appointment (Those who are having adverse record, or terminated/ dismissed from past service etc. should not be considered).

- Police verification must be arranged and conducted in respect of each selected applicant before assignment of duty.

4. Selection and Approval of BC Supervisor:

The selection will be held through an interview process.

5. Period of Contract:

The contract will be initially for a period of 12 months subject to satisfactory annual performance review.

6. Assignment of BC Agents / Conflict of Interest:

- The following criteria for empanelment of number of BC Supervisors required in the Region based on number of BCs Point identified / number of BCA activated / to be activated as per requirements from time to time.

No. of Supervisor	Type of Supervisor	No of BCs under Single Supervisor	
1	Category A	Minimum 25	Maximum 30
1	Category B	Minimum 20	Maximum 25

- We propose to appoint 1st BC Supervisor for monitoring BCs up to maximum limit mentioned as above initially & appoint 2nd BC Supervisor if number of BCs reaching to maximum limit & follow the same procedure for appointing 3rd, 4th & 5th Supervisor onward.
- The number of BCs mapped to the supervisors can be increased or decreased in case of exigencies as per requirement from time to time.
- **BC agent should not be related to the supervisor as a family member, blood relation, close relative or having any business relations.**

7. Review of performance:

- BC Supervisors will report directly to the Branch Manager-link Branch and **Chief Manager / Officer in-charge of Financial Inclusion** at Regional Offices. Regional Head will review the performance of BC Supervisors on Monthly basis.
- **Chief Manager/ Officer in-charge of Financial Inclusion** at Regional Offices shall place a review / renewal proposal before Regional Head on **annual basis** immediately after completion of one year from the date of appointment duly recommending for continuation / termination of His / her services based on the performance of previous annual year.
- Regional Head will review the performance of BC supervisor annually.
- **Regional Heads will recommend to Zonal Heads for review / renewal / termination of the contract of BC supervisor on or before completion of every year.**
- Renewal of the BC supervisors' contract will be based on their average performance analyzed through monthly Scoring Matrix as per Annexure-2

8. Termination of services:

- Either party can initiate for termination of contract by giving 30 days' notice. However, in case of non-satisfactory conduct & performance / misbehavior / indulgence in any

mis-appropriation / frauds, bank reserves the right to terminate the contract instantly without any prior notice.

- Further, Bank reserves the right to reduce the tenure of contract or prematurely terminate the contract with one month's notice**.**
- Bank will blacklist the Supervisor involved in fraud / misappropriation etc. and a list of such supervisor should be circulated by Zones at regular intervals to avoid engagement in any other Zone.

9. Roles and Responsibilities of BC Supervisor:

- Monitor working of BC Agents assigned to him / her on daily basis through BC Dashboard / telephonic Calls / on line VC meetings besides monthly visit to BC points.
- 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 by BC agents
- Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in rural / 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 (Sub Service Areas)/ 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 (Sub Service Areas)/ 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 the **Chief Manager/ Officer in-charge of Financial Inclusion**.
- 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 stationary 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 CBCs / Service provider for appointment of BC for identified location. 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.
- Ensure that the details of field BC and any other Officials visiting the village are to be display in the village for information in advance.

- 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 latest technical updates, operational guidelines etc. for BCs.
- Region should allocate village/ SSA (Sub Service Areas)/ Non-SSA wise monthly targets for business development under financial inclusion to BCA. The BC supervisors would monitor the progress of financial Inclusion in village vis-à-vis targets. On non-achievement of targets of financial inclusion by more than 50% of BCAs under particular supervisor for consecutive 2 months or any 2 quarters, the performance of Supervisor 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.
- Any other duties, as and when, assigned by the bank.

10. BC Supervisors as Brand Ambassador of Bank:

The BC supervisors will act as brand ambassadors of the Bank. They will be provided Identification Card (ID) duly signed by competent authority at Regional Office and other stationaries required by Supervisor. He will be given training to develop sense of belongingness & brand ambassadorship.

11. Payment of monthly Remuneration & other allowance payable to BC Supervisor:

a) **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 variable component of the commission will be decided as per the slab given in Annexure II.

- **Category A:** BC Supervisor will be allotted with minimum 25 BC Agents which may be increase as per Banks discretion.
- **Category B:** BC Supervisor will be allotted with minimum 20 BC Agents which may be increase as per Banks discretion.

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

Sr. No	Type of Supervisor	Fixed Component	Variable Component	Conveyance Allowance	Mobile / Internet Charges
1	Category A	15,000/	Rs. 10,000/	4000	Rs.500/
2	Category B	Rs.12,000/	Rs. 8000/	3000	Rs.500/

b) **Conveyance Allowance:** Each BC Supervisor will be paid fixed conveyance allowance Rs. 4000/ per month for Category A & Rs.3000/ per month for Category B Supervisor.

c) **Mobile expenses:** Each BC Supervisor will be paid Mobile / Internet charges / expenses Rs.500/ per month (Fixed).

d) **Leave:** He / she can avail maximum 3 days leave during the month & 30 days in a year.

e) Provision of leave and maintenance of leave records:

- BC Supervisors shall be eligible to avail 30 days of paid leave in a calendar year. Leave entitlement will be calculated at the rate of 2.5 days leave for each completed month from the date of joining.
- BC Supervisor desirous to avail more than 3 day leave shall give not less than 7 days' notice.
- Intervening weekly off or any other public holiday will be counted as a part of leave period.
- 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 service at the sole discretion of the Regional Head. This facility may be availed maximum twice during the total term of engagement. Supervisor is not entitle for remuneration, if leave availed exceeds 30 days or availed Extra Ordinary Leave on loss of pay during the annual year.

f) Provision of TDS:

TDS shall be deducted from the monthly remuneration payable. Regional Offices while paying remuneration to BC Supervisors shall follow the Income Tax Department guidelines on TDS.

12) IIBF – BC certification:

BC supervisors need to obtain IIBF-BC certification within 3 months from the date of joining. Bank shall reimburse the Registration Fee one time upon completing the course. Upon non-compliance BC Certifications, penalty will be levied as under:

- From 4th month to 6th month, Rs 1000/- will be deducted from the fixed component.
- From 7th to 12th Month, Rs 2000 will be deducted from the fixed component.
- After 12 months, his /her contract will not be renewed.

*Retired Bank staffs, who have already completed JAIIB/CAIIB are excluded from IIBF BC certification.

13) Submission of Application

- Eligible candidates have to submit their applications in the given format (Annexure -3). Last date for receipt of application is 23.06.2023. No applications shall be entertained beyond the stipulated date. Incomplete applications will be rejected.
- Address the application, Super scribing "Application for the post of BC Supervisor on contract basis for FY-2023-24" to Regional Head, Central Bank of India, Regional Office, New Market Road, Katihar- 854105(Bihar)
- APPLICATION FEE: Nil. There is no application fee prescribed.

14) GENERAL INSTRUCTIONS:

- While applying for the post, the applicant should ensure that he/she fulfills the eligibility criteria and other norms mentioned above and that the particulars furnished are correct in all respects. In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material fact (s), his/her candidature will automatically stand cancelled. If any of the above shortcoming (s) is/are detected even after engagement, his/her contractual engagement is liable to be terminated without any notice.
- In case of suitable and deserving cases, any of the requirements and conditions of eligibility mentioned above, may be relaxed at the discretion of the Management. The Management reserves the right to fill or not to fill the above advertised position without assigning any reason thereof.
- Mere admission of the application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him/her right to be called for interview.