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Agricultural, Rural Development & Financial Inclusion Dept. Central Office

## क्षेत्रीय कार्यालय, छिंदवाड़ा

सेंट्रल बैंक ऑफ़ इंडिया, क्षेत्रीय कार्यालय – छिन्दवाडा, के अंतर्गत बालाघाट, छिन्दवाडा एवं सिवनी जिलों में निम्न पदों पर सविन्दा आधार पर एक वर्ष के लिए आवेदन पत्र आमंत्रित किए जाते हैं :

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क्र. सं.	पद का नाम	जिले	पदों की संख्या	आवेदक
1.	BC (Business Correspondent) supervisor बैंक मित्र पर्यवेक्षक	बालाघाट	4	1. सेवानिवृत्त अधिकारी/ कर्मचारी के लिये (ग्रामीण बैंकिंग में 3 साल अनुभव) 2. अन्य युवा उम्मीदवार के लिये • कम्प्यूटर ज्ञान के साथ स्नातक (उम्र 21-45 वर्ष) • सम्बंधित जिले के मूल निवासी हो
		छिन्दवाडा	1	
		सिवनी	4	

आवेदन प्रारूप, आयु, योग्यता आदि की विस्तृत जानकारी के लिए बैंक की वेबसाइट <http://www.centralbankofindia.co.in> अवलोकन करें।

आवेदन देने की अन्तिम तिथि 10.04.2023 सांय 5.00 □□□ तक है।

**मुख्य प्रबंधक**

□□□□□□ 21.03.2023

सेंट्रल बैंक ऑफ़ इंडिया

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**Reg: Engagement of Business Correspondent Supervisor for supervising BC activities.**

Bank has increased number of BCs from 8600 as on 31/03/2022 to 10765 as on 10/01/2023 and targeted to increase number of BCs to 15000 up to 31/03/2023 and desires monitoring of BC activities very closely by engaging services of BC Supervisor in order to:

- 1) Improve in overall business growth of the branches and Customer services at BC points.
- 2) Increase fee based income of the branches.
- 3) To implement all the services (list of 39 services) available at BC points.
- 4) To general leads for loans such as Agriculture, MSME & Retail Loan Scheme.
- 5) Recovery of NPA accounts such as Sub Standard, Doubtful & Loss Assets.
- 6) Achieve targets allotted by DFS under Social Security Schemes such as PMJJBY / PMSBY / APY / PMJDY & any other schemes sponsored by State Governments.
- 7) Improve Government business under various schemes such as PPF, Sukanya Samridhi, Senior Citizen deposit scheme and any other schemes sponsored by State Governments.
- 8) Arrange various camps as per directives of DFS, Government Dept. for activities suggested by them and Camps as per instructions of Regional Offices at BC Points.

**ANNEXURE- 1**

**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:**

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- 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.

**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:**

Respective Regional Office shall invite applications for engaging BC Supervisors on contractual basis, through various Newspapers and Bank's website depending on the requirement.

The selection will be held through an interview process by a committee headed by Regional Head. The concerned Regional Head, the Chief Manager / Officer in-charge of Financial Inclusion, **Chief Manager/ Officer In-charge HRD will be the committee members. (LDM shall be involved as a committee member, in case of Lead District).** Based on the recommendations of the committee, the Regional Head would recommend to Zonal Head. The Regional Head is recommending authority and Zonal Head is the approving authority for appointment / review/ renewal / termination of the contract of BC Supervisor.

**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:**

- Presently, we are having 10765 BCs functioning in Regions / Zones / Districts as per list enclosed. Number of BCs working in the Regions ranges from 12 in Kochi to 460 in Purnea Region. We have proposed to increase BCs from 10765 to 15000 by 31<sup>st</sup> March 2023.
- We propose 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

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pose to appoint 1<sup>st</sup> BC Supervisor for monitoring BCs up to maximum limit mentioned as above initially & appoint 2<sup>nd</sup> BC Supervisor if number of BCs reaching to maximum limit & follow the same procedure for appointing 3<sup>rd</sup>, 4<sup>th</sup> & 5<sup>th</sup> Supervisor onward.

- In the region, where numbers of BCAs are already more in number consider maximum limit of 30 BCAs to be allotted to Category A Supervisor and 25 BCAs to be allotted to Category B Supervisors according to BC points identified & activated / to be activated.
- The number of BCs mapped to the supervisors can be increased or decreased in case of exigencies as per requirement from time to time.
- While assigning BC agents to a supervisor, it should be ensured that 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.

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- 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:**

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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.

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**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 4<sup>th</sup> month to 6<sup>th</sup> month, Rs 1000/- will be deducted from the fixed component.
- From 7<sup>th</sup> to 12<sup>th</sup> 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) Placement & Infrastructure:**

- Regions can make suitable sitting arrangement to BC Supervisors preferably in the Regional Office or respective District HQ linked branch based on the suitability. It should be convenient for the BC Supervisor to visit all the allotted BC points in district / Districts.
- Regional Office shall also provide a Non-CBS system with internet connectivity to BC Supervisor with due access to FI dashboard for monitoring the performance of BC Agents.

**14) Issuance of ID Card:**

- The ID card for BC Supervisors shall be issued by respective Regional Office immediately after onboarding them.
- Deputy Regional Manager/ Chief Manager, In-charge of Financial Inclusion should be the authorized signatory for issuance of ID card to BC Supervisors.
- Regional Office to maintain the register of ID Cards.
- ID cards should be collected back by respective RO and destroyed in the event of termination of BC Supervisor.

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**ANNEXURE-2**

**SCORING MATIX OF BC SUPERVISOR**

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		
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		

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Sr. No.	Parameter	Category A		Category B		Max Marks	Score
		Criteria	Marks	Criteria	Marks		
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	Indulging in round tripping transactions / fraud 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	
		Very Good	7	Very 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 slab given below.

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

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**Application for the Business Correspondent Supervisor**

To,  
The Regional Manager  
Central Bank of India  
\_\_\_\_\_ Region



With reference to your 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.	EDUCATION QUALIFICATION	10 th Standard : 12 th Standard : Graduation : Post-Graduation: Other :	
8.	DISABILITY, IF ANY  (YES/NO)		

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9.	PREVIOUS EXPERIENCE					
	Sr. No.	Name of Organization	Designation	From	To	Responsibilities
10.	NAME AND ADDRESS OF TWO REFERENCE		1)  2)			
11.	PREFERRED DISTRICT 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 \_\_\_\_\_ 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 and PAN Card.
2. Copy of document with current Address (Applicable if current address is difference from Aadhaar)

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Agricultural, Rural Development & Financial Inclusion Dept. Central Office

3. Copy of 10<sup>th</sup>, 12<sup>th</sup>, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.