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बैंक ऑफ़ बड़ौदा Bank of Baroda

ENGAGEMENT OF BUSINESS CORRESPONDENT CORDINATORS ON CONTRACT BASIS IN PRAYAGRAJ & KAUSHAMBI DISTRICT

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, any graduates with Computer knowledge (MS Office, email, Internet etc.), however qualification like M.Sc (IT)/ BE(IT)/ MCA/MBA will be given preference . Thecandidates should be proficient in *reading and writing English and Hindi language.*

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.

DISTRICT	NUMBER OF VACANCIES**	LAST DATE OF SUBMISSION OF OFFLINEAPPLICATION	REGIONAL OFFICE ADDRESS FOR SUBMISSION OF APPLICATION
PRAYAGRAJ	15	10.09.2025	REGIONAL OFFICE , BARODA BHAWAN , 1ST FLOOR, PLOT NO. CP 01 , DEV PRAYAGRAM AWAS YOJANA, JHALWA, PRAYAGRAJ 211011
KAUSHAMBI			

Vacancy can be increased or decreased as per requirement of Bank.

BEFORE FILLING THE SAPPLICATION

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 CORDINATORS BY BANK OF BARODA.

Particulars	Criteria
Eligibility	**a) For Retired Bank Employees:** i. Retired Officers (including voluntarily retired) of any bank (PSU/RRB/Private Banks/Co-operative Banks) upto the Rank of Chief Manager / equivalent may be appointed for the purpose. ii. Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.

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Particulars	Criteria
	iii. All Applicants should have rural banking experience at least 3 years. iv. The maximum age for continuation of BC Cordinators will be 65 years. **b) For other Candidates:** i. 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. ii. Should be in the age group of 21-45 years at the time of appointment. iii. The maximum age for continuation of BC Cordinators will be 65 years.
Other eligibility Criteria:	• 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 36 months subject to annual review.
Selection and Approval of BC Cordinator:	The selection will be held through an interview process by a committee headed by Regional Head. The concerned Regional Head and the Chief Manager/ officer in-charge of Financial Inclusion in the Region will be the committee members. Based on the recommendations of the committee, the Regional Head would approve the appointment and/ or renew the contract of individual BC Cordinator.
Reporting Authority & Performance Review:	i. BC Cordinators will report directly to the FI coordinators at Regional Offices. Deputy Regional Head, looking after FI activities, will review the performance of BC Cordinators on Monthly basis. ii. FI coordinators at Regional Offices shall place a review proposal before Regional Head on Yearly basis immediately after completion of financial year 31st March duly recommending for continuation / termination based on the performance of BC Cordinators during the previous financial year. iii. Regional Heads may recommend to Zonal Heads to renew the contract proposal on/or before completion of 3 years based on the performance of BC Cordinators during the previous financial years. iv. Renewal of the BC Cordinators' 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.

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Particulars	Criteria
Termination of services:	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. Bank will blacklist the Cordinators 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.

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Roles and Responsibilities of BC Cordinator	i. Monitor BCs agents assigned. ii. Ensure that banking services are available to the identified villages/ SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas. iii. Educate BCs about their roles and responsibilities. iv. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office. v. 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. vi. 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 Dy Regional Manager. vii. Monitor & Control the activities of the BCs in coordination with link branch. BC Cordinators must ensure that BCs remain active. viii. 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. ix. Ensure that BCs are not doing any type of off-line transactions at BC points. x. Ensure that BCs are engaged in cross selling of our bank's and third party products. xi. Ensure that BCs are engaged in recovery of our bank's dues. xii. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points. xiii. Ensure that BCs have displayed the Dos & Don'ts board at BC points. xiv. Ensure that BCs are issuing only system generated slips to customers xv. Ensure that BCs are not using any stationary of the bank. xvi. BC Cordinator must take feedbacks from local customers regarding functioning of the BC agent during his visit and submit the feedback/Report to Regional Office. xvii. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets. xviii. Coordinate with the branch and 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.

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<table>
<tr><th>Particulars</th><th>Criteria</th></tr>
<tr><td></td><td>xix. Ensure that the details of field BC and officer visiting the village are displayed in the village.
xx. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.
xxi. Arrange for locational training programs on technical updates, operational guidelines etc for BCs.
xxii. The BC Cordinator will monitor the performance of each BC through dash board.
xxiii. The BC Cordinators will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC Cordinator will be evaluated based on the performance and achievement of various targets of BC agents.
xxiv. Region should allocate village/ SSA(Sub Service Areas)/ Non-SSA wise monthly targets for business development under financial inclusion to link branches. The BC Cordinators 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 Cordinator 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.
xxv. Perform quarterly Verification of Cash with BCs and submit report to the link branch.
xxvi. Any other duties, as and when, assigned by the bank.</td></tr>
<tr><td>BC Cordinators As Brand Ambassador of Bank</td><td>The BC Cordinators should act as brand ambassadors of the Bank. They will be provided Badge and other bank stationaries and will be given training to develop sense of belongingness.</td></tr>
<tr><td>Remuneration:</td><td>Monthly Remuneration will Comprising both fixed and variable components.

<table><tr><th>Fixed Component</th><th>Variable Component</th></tr><tr><td>Rs. 15,000/-</td><td>Rs. 10,000/-</td></tr></table>
The evaluation of the BC Cordinators will be carried out based on their performance on these parameters on monthly basis and accordingly variable remuneration will be paid to BC Cordinators. Committee on Financial Inclusion shall fix the parameters depending on the business requirement from time to time.</td></tr>
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IIBF – BC certification	**BC Cordinators 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:** i. From 3rd month to 6th month, Rs 1000/- will be deducted from the fixed component. ii. From 7th to 12th Month, Rs 2000 will be deducted from the fixed component. iii. After 12 months, the contract will not be renewed. (Retired Bank staffs who already have completed JAIIB/CAIIB are excluded from IIBF BC certification)

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 or submit in person on below mention address with title on envelope stating as"APPLICATION FOR THE POST OF BUSINESS CORRESPONDENT CORDINATOR'S ON CONTRACTUAL BASIS"

Address for Application to be sent:

REGIONAL OFFICE , BARODA BHAWAN , 1ST FLOOR, PLOT NO. CP 01 ,
DEV PRAYAGRAM AWAS YOJANA, JHALWA,
PRAYAGRAJ
PINCODE : 211011

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क्षेत्रीय कार्यालय (प्रयागराज-II): बड़ौदा भवन, प्रथम तल, प्लॉट स.सी.पी.-01, देव प्रयागम आवास योजना, झलवा, प्रयागराज- 211011, फोन: 05322973311
Regional Office (Prayagraj-II): Baroda Bhawan, 1st Floor,PlotNo. CP-01, Dev Prayagam Awas Yojana, Jhalwa, Prayagraj, PIN-211011, Ph.: 05322973311