

**Appointment of Business Correspondent (BC) Coordinators on contract basis at Ernakulam, Kottayam and Idukki Centers**

Bank of Baroda, a Government of India Enterprise, invites applications from interested candidates for appointment of Business Correspondent (BC) Coordinators on contract basis at **Ernakulam, Kottayam and Idukki Centers** in the state of Kerala.

**Details of the Vacancies**

Sl No	Name of Centre	Name of Regional Office	District to Cover	State	No. of vacancy
1	Kottayam	Ernakulam	Kottayam	Kerala	One
2	Ernakulam	Ernakulam	Ernakulam	Kerala	
3	Idukki	Ernakulam	Idukki	Kerala	

**Criteria for Engagement of Business Correspondent (BC) Coordinators**

Sl.No	Particulars	Proposed Criteria
1	Mode of selection	Interview Only
2	Eligibility	<p><b><u>For Retired Bank Employees</u></b></p> <ul style="list-style-type: none"> <li>Retired officers (including voluntarily retired) of any PSU bank up to the rank of Chief Manager.</li> <li>Retired clerks and equivalent of Bank of Baroda having passed JAIIB with good track record.</li> <li>All retired bank employees applicants should have rural banking experience at least 3 years.</li> <li>The maximum age for continuation of BC coordinators will be 65 years.</li> </ul> <p><b><u>For Young Candidates</u></b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Should be in the age group of 21-45 years at the time of appointment.</li> <li>The maximum age for continuation of BC coordinators will be 65 years.</li> </ul>
3	Geographical Location Of The Candidates	<p>Preference will be given to the candidates 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 &amp; dialect both reading and writing.</p> <p><b>UNDER NO CIRCUMSTANCES THE CANDIDATES WILL BE SELECTED FROM OTHER STATES</b></p>
4	Period Of Contract	The contract will be for a period of 36 months subject to review after every 1 year



5	Roles & Responsibilities	<ul style="list-style-type: none"><li>• Monitor 35 BCs assigned to them.</li><li>• Ensure that banking services are available to the identified villages/SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas.</li><li>• Educate BCs about their roles and responsibilities.</li><li>• Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office.</li><li>• 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.</li><li>• 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.</li><li>• Monitor &amp; Control the activities of the BCs in coordination with link branch. BC coordinators must ensure that BCs remain active.</li><li>• 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.</li><li>• Ensure that BCs are not doing any type of off-line transactions at BC points.</li><li>• Ensure that BCs are engaged in cross selling of our bank's and third party products.</li><li>• Ensure that BCs are engaged in recovery of our bank's dues.</li><li>• Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points.</li><li>• Ensure that BCs have displayed the Dos &amp; Don'ts board at BC points.</li><li>• Ensure that BCs are issuing only system generated slips to customers.</li><li>• Ensure that BCs are not using any stationery of the bank.</li><li>• 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.</li><li>• Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets.</li><li>• 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.</li><li>• To identify BCs for uncovered villages allotted by DFS.</li><li>• Ensure that the details of field BC and officer visiting the village are displayed in the village.</li></ul>
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		<ul style="list-style-type: none"> <li>• Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.</li> <li>• Arrange for locational training programs on technical updates, operational guidelines etc for BCs.</li> <li>• The BC Coordinator will monitor the performance of each BC through dash board.</li> <li>• 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.</li> <li>• 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 unfit, 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.</li> <li>• Perform quarterly Verification of Cash with BCs and submit report to the link branch.</li> <li>• BC Coordinator should submit a monthly report of their performance to Regional FI Coordinator in the prescribed format devised by respective Regional Offices.</li> <li>• Any other duties assigned by the bank as and when assigned.</li> </ul>				
6	Remuneration	<p>The BC Coordinators will have a mixed structure of monthly remuneration comprising of both fixed and variable components.</p> <table border="1"> <thead> <tr> <th>Fixed Component</th> <th>Variable Component</th> </tr> </thead> <tbody> <tr> <td>Rs. 15,000/-</td> <td>Rs. 10,000/-</td> </tr> </tbody> </table> <p>The variable components will be ascertained based on the score secured by each BC agent on various parameters.</p>	Fixed Component	Variable Component	Rs. 15,000/-	Rs. 10,000/-
Fixed Component	Variable Component					
Rs. 15,000/-	Rs. 10,000/-					
7	Discontinuation/ Termination of services	<ul style="list-style-type: none"> <li>• Bank has the right to initiate 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.</li> <li>• Bank should blacklist the Coordinator 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.</li> <li>• The BC Coordinator can also initiate for termination of contract by giving 30 days' notice</li> </ul>				
8	Interview Process	<ul style="list-style-type: none"> <li>• Based on the eligibility, candidates will be shortlisted for interview process.</li> <li>• Shortlisted candidates will be called for interview in due course.</li> </ul>				
9	Last date of application	Last date of application received to our office is <b>31.01.2025</b>				



		*The application form (Annexure-I) should be submitted in hard copies to the Regional Office, Ernakulam either through speed post/registered post/courier or in person <b>on or before 31.01.2025</b>
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**Duly filled Application with enclosure of Education Qualification and other relevant Documents sent in Hard copy only will be considered valid.**

**Please send the application on below mention address with title on envelope stating as “APPLICATION FOR THE POST OF BC COORDINATOR ON CONTRACTUAL BASIS”.**

**Address for Application to be sent:**

**To,  
The Regional Manager,  
Bank of Baroda  
Regional Office-Ernakulam  
5<sup>th</sup> Floor, MG Road Metro Station Complex  
MG Road,Ernakulam - 682035**



**Application for the Business Correspondent Coordinator**

To  
The Regional Manager  
Bank of Baroda  
Thrissur 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	<b>NAME (IN FULL)</b>		
2	<b>FATHER'S/HUSBAND'S NAME</b>		
3	<b>GENDER (MALE/FEMALE)</b>		
4	<b>DATE OF BIRTH</b>		
5	<b>ADDRESS</b>	<b>CURRENT</b>	
		<b>PERMANENT</b>	
6	<b>CONTACT DETAILS</b>	<b>MOBILE NO</b>	
		<b>E-MAIL ID</b>	



<b>7</b>	<b>EDUCATIONAL QUALIFICATION</b>						
<b>8</b>	<b>DISABILITY, IF ANY (YES/NO)</b>						
<b>9</b>	<b>PREVIOUS EXPERIENCE</b>						
		<b>Sl.No</b>	<b>Name of Organization</b>	<b>Designation</b>	<b>From</b>	<b>To</b>	<b>Responsibilities</b>
<b>10</b>	<b>NAME &amp; ADDRESS OF TWO REFERENCE</b>						
<b>11</b>	<b>PREFERRED DISTRICTS FOR WORKING</b>	<b>Preference 1</b>		<b>Preference 2</b>			



<b>12</b>	<b>ANY OTHER INFORMATION THE APPLICANT WISHES TO GIVE IN SUPPORT OF HIS/HER CANDIDATURE</b>	
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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 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 10<sup>th</sup>, 12<sup>th</sup>, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.