**Business Correspondent Supervisor**

On annual contract basis.

**Last date of Receipt of application at Regional Office: 16.08.2024**

**Date of interview: It will be decided after receipt of applications.**

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

**ANNEXURE- 1**

Central Bank of India is inviting applications for post of ‘Business Correspondent Supervisors’ on contractual basis for closely monitoring of Business Correspondent Agents (BCA).

**Eligibility Criteria :**

1. **Young Candidates :**

* Minimum Qualification : Graduate with Computer knowledge (MS Office, email, Internet etc. Qualification like M.SC (IT)/BE(IT)/MCA/MBA will be given preference.
* Age group of 21-45 years at the time of appointment and maximum age for continuation will be 60 years.

1. **Retired Bank Employees :**

* Retired Officers (including voluntary retired) of any bank (PSU/RRB/Private Banks/Co-operative Banks) up to the Rank of Senior Manager or equivalent.
* Retired clerks and equivalent of Central Bank of India – JAIIB with good track record.
* Maximum entry age – 64 years and maximum age for continuation will be 65 years.

**Geographical location of the candidates:**

* Candidates will 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.
* Candidates from other states are not eligible.
* Candidates should be proficient in local language (Marathi) and dialect both reading and writing.
* Job requirement: Should be willing and in a position to visit villages in the district for supervision and other activities as per assignment 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.

**Period of Contract :** Initially for a period of 12 months subject to satisfactory annual performance review.

**Assignment/ Allocation of BC Agents per District per Supervisor :**

|  |  |  |  |
| --- | --- | --- | --- |
| **No. of Supervisor** | **Type of Supervisor** | **No. of BCs under Single Supervisor** | |
| 1 | Category A | Minimum 25 | Maximum 30 |
| 2 | Category B | Minimum 20 | Maximum 25 |

**Monthly Remuneration & other allowance payable to BC Supervisor:**

1. **Monthly Remuneration :**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sr. No. | Type of Supervisor | Fixed Component | Variable Component \* | Conveyance Allowance (Fixed) | Mobile / Internet Charges |
| 1 | Category A | ₹ 15,000/- | ₹ 10,000/- | ₹ 4,000/- | ₹ 500/- |
| 2 | Category B | ₹ 12,000/- | ₹ 8,000/- | ₹ 3,000/- | ₹ 500/- |

\*Variable component will be ascertained based on the score secured by each BC Agent on various parameters

TDS shall be deducted from the monthly remuneration as per Income Tax Department guidelines.

1. **Leave :** Maximum 3 days leave during the month & 30 days 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. Availment of leave more 3 days will require notice not less than 7 days.

**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 and for non-compliance penalty will be levied as under :
* From 4th month to 6th - ₹ 1000/- will be deducted from the fixed component.
* From 7th to 12 month, ₹ 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.

**Roles and Responsibilities of BC Supervisor:**

* To 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.
* Fixation of targets and monitoring the progress vis-à-vis target
* To Ensure that banking services are available to the identified villages/SSAs (Sub Service Areas)/Non-SSAs including communities in rural / urban / metro areas.
* To educate BC about their roles and responsibilies.
* To ensure redressal of grievances of customers / BCs and submit feedback to link branch with copy to Regional Office.
* 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 report to linked Regional Offices.
* Visit to allocated villages / SSAs / Non-SSAs as well as communities and BC points in the district at least once in a month.
* Monitor & Control the activities of the BCs in coordination with link branch and to 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 BCs are not doing any type of off-line transactions at BC point.
* To ensure that BCs are engaged in cross selling of Central Bank of India and third party products.
* To ensure that BCs are engaged in recovery of Central Bank of India.
* Plan and organize camps in consultation with the link branch/Regional Office from to time for achieving various targets.
* To coordinate with the branch and CBCs/Service provider for appointment of BC for identified location.
* Any other terms and conditions as applicable.

1. **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.

1. **Payment of monthly Remuneration & other allowance payable to BC Supervisor:**
2. **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/ |

1. **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.
2. **Mobile expenses:** Each BC Supervisor will be paid Mobile / Internet charges / expenses Rs.500/ per month (Fixed).
3. **Leave:** He / she can avail maximum 3 days leave during the month & 30 days in a year.
4. **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.

1. **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) 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.

Address the application, super scribing **“Application for the post of Recruitment as Business Correspondent Supervisor on contract” to ‘Regional Manager, Central Bank of India, Regional Office, Plot No 56, Sahyadri chowk, MIDC Nagapur, Ahmednagar -414111**