

APPOINTMENT OF BUSINESS CORRESPONDENT COORDINATOR ON CONTRACTUAL BASIS for MUMBAI METRO SOUTH REGION, MUMBAI ZONE, DISTRICT- MUMBAI STATE- MAHARASHTRA

Bank of Baroda, one of India's largest Public Sector Bank invites offline applications from interested candidates for following identified places.

The candidates should be resident of the same District or adjoining Districts where the vacancies is declared and proficient in local language.

Sr No	District & UT	District under Regional Office of BOB	Number of Vacancies	Last date of Submission of offline application	Regional office Address for submission of Application
1	Mumbai	Mumbai Metro South Region Mumbai zone	01	31.12.2025	Bank of Baroda ,Mumbai metro South Region .3, Walchand Harahan Marg, Second Floor, Ballard Pier, Mumbai 400 001, India

Bank will be hiring BC Coordinator for above mentioned districts in the Maharashtra state where Business Correspondents Agents are functioning.

BEFORE FILLING THE APPLICATION

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 CONTRACTUAL BASIS AS BC COORDINATOR BY BANK OF BARODA.

Particulars	Criteria
Eligibility	<u>For Retired Bank Employees</u> <ul style="list-style-type: none"> Retired officers (including voluntarily retired) of any bank (PSU /RRB/Private Banks/co-operative banks) up to the rank of Chief Manager/equivalent may be appointed for the purpose. Retired clerks and equivalent of Bank of Baroda having passed JAIIIB with good track record. All Applicants should have rural banking experience at least 3 years. The maximum age for continuation of BC Coordinators will be 65 years.

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Particulars	Criteria
	<u>For Young Candidates</u> <ul style="list-style-type: none"> 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 Coordinator will be 65 years.
Geographical location of the candidates	<ul style="list-style-type: none"> The 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. 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.
Other eligibility Criteria:	<ul style="list-style-type: none"> Due diligence including KYC & CIBIL Scores should be followed 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.
Period of Contract	<ul style="list-style-type: none"> The contract will be initially for a period of 36 months subject to annual review.
Selection and Approval of BC Coordinators:	<ul style="list-style-type: none"> The selection will be held through an interview process by a committee headed by Regional Head.
Review of Performance	<ul style="list-style-type: none"> The BC Coordinator will report directly to the FI Coordinators at Regional Offices. Deputy Regional Heads, looking after financial Inclusion activities, will review the performance of the BC Coordinators on Monthly basis. Renewal of BC Coordinators 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.
Termination of services:	<p>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.</p>

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Particulars	Criteria
	Bank will blacklist the Coordinators 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.
Roles and Responsibilities of BC Coordinators	<ol style="list-style-type: none"> 1. Monitor BC agent assigned 2. Ensure that banking services are available to the identified villages/SSAs (Sub Service Areas)/ Non-SSAs including communities in urban/metro areas. 3. Educate BCs about their roles and responsibilities. 4. Ensure redressal of grievances of customers/BCs and submit feedback to link branch with copy to Regional Office. 5. 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. 6. 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 a month and submit the report to Dy. Regional Manager. 7. Monitor & Control the activities of the BCs in coordination with link branch. BC Coordinator must ensure that BCs remain active. 8. 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. 9. Ensure that BCs are not doing any type of off-line transactions at BC points. 10. Ensure that BCs are engaged in cross selling of our bank's and third party products. 11. Ensure that BCs are engaged in recovery of our bank's dues. 12. Conduct financial literacy sessions with villagers/communities during his visit to the villages/BC points. 13. Ensure that BCs have displayed the Dos & Don'ts board at BC points. 14. Ensure that BCs are issuing only system generated slips to customers. 15. Ensure that BCs are not using any stationery of the bank. 16. BC Coordinators must take feedbacks from local customers regarding functioning of the BC agent during his visit and submit the feedback/Report to Regional Office. 17. Plan and organize camps in consultation with the link branch /Regional Office from time to time for achieving various targets. 18. Coordinate with the branch and service provider for appointment of BCs for 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. 19. Ensure that the details of field BC and officer visiting the village are displayed in the village.

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Particulars	Criteria				
	<p>20. Coordinate and interact with link branch, Regional Office and Corporate BCs and submit the suggestions for improvement of BC activities, if any.</p> <p>21. Arrange for locational training programs on technical updates, operational guidelines etc. for BCs.</p> <p>22. The BC Coordinators will monitor the performance of each BC through dash board.</p> <p>23. The BC Coordinator will be responsible for fixation of targets and monitoring the progress vis-à-vis target. BC Coordinators will be evaluated based on the performance and achievement of various targets of BC agents.</p> <p>24. Region should allocate village/SSA/Non-SSA wise monthly targets for business development under financial inclusion to link branches. The BC Coordinator 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 Coordinators 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.</p> <p>25. Perform quarterly Verification of Cash with BCs and submit report to the link branch.</p> <p>26. Any other duties, as and when assigned by the bank.</p>				
Remuneration & allowances :	<p>Monthly Remuneration of BC Coordinators shall Comprise both fixed and variable components.</p> <p>The variable components will be ascertained based on the score secured by each BC agent on various parameters.</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. 15,000/- per month (Maximum)</td></tr> </tbody> </table> <p>The evaluation of the BC Coordinators will be carried out based on their performance on various parameters on monthly basis and accordingly variable remuneration will be paid to BC Coordinator. Committee on financial Inclusion shall fix the parameters depending on the business requirement from time to time.</p> <p>Each BC Coordinators is paid conveyance allowance of RS. Rs.4000/ per month</p> <p>BC Coordinator should compulsorily complete inspection of all his/her BC locations in the month to be eligible for reimbursement.</p> <ol style="list-style-type: none"> 75% of the BC Agents allocated to a BC Coordinators should be active for 21 days (SSA locations) / 24 days (Non-SSA locations) in the month. Minimum of 90% of the BC locations should be active for at least 15 days in a month. 50% of the BC Agents allocated to a BC Coordinators should have minimum "Satisfactory" grading. This proportion shall be increased to 60% from April 2023 onwards. Each BC Coordinators is paid Mobile Expenses of Rs.200/ per month (Fixed). 	Fixed Component	Variable Component	Rs. 15,000/-	Rs. 15,000/- per month (Maximum)
Fixed Component	Variable Component				
Rs. 15,000/-	Rs. 15,000/- per month (Maximum)				

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Particulars	Criteria
IIBF BC certification	<p>BC Coordinators 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:</p> <ol style="list-style-type: none"> From 3rd 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, the contract will not be renewed. <p>(Retired Bank staffs who already have completed JAIIB/CAIIB are excluded from IIBF BC certification)</p>
Provision of leave and maintenance of leave records	<ul style="list-style-type: none"> Leave entitlement will be calculated at the rate of 2.5 days leave for each completed month from the date of joining. BC Coordinators desirous to avail more than 3 days' of 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 Coordinators 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 engagement at the sole discretion of the Regional Head. This facility may be availed maximum twice during the total term of engagement.
Accidental Insurance Coverage:	<p>With a view to provide financial security to our Business Correspondent (BC) Coordinators, the Bank has extended the benefits of the Baroda Corporate Salary Savings Account – Classic (SB174) to all BC Coordinators. This account includes built-in accidental insurance coverage, offering protection against accidental risks along with other banking advantages.</p> <p>Accidental insurance coverage will become applicable only after the scheme code is successfully updated to SB174.</p>
Validity of Policy	The Supervisor Policy will be valid for a period of 3 year i.e. till 31 st march 2026
SETTLEMENT OF DISPUTE:	All disputes and differences of any kind whatsoever arising of or in connection with the contract whether during or after completion of contract shall be deemed to have arisen at Mumbai District only and only concerned court shall have jurisdiction to determine the same.
Last Date of Submission of Offline Application.	31.12.2025 (offline application should be reached to respective Regional office)

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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 sent the application on below mention address with title on envelope stating as “APPLICATION FOR THE POST OF BUSINESS CORRESPONDENT COORDINATOR ON CONTRACTUAL BASIS”

Address:

Bank of Baroda ,Mumbai metro South Region .3, Walchand Harahan Marg, Second Floor, Ballard Pier, Mumbai 400 001, India

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

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Application for Recruitment of Business Correspondent Coordinator

To
 The Regional Manager
 Bank of Baroda
 _____ Region

Affix Photograph

With reference to you advertisement dated _____, I submit my application and details for the assignment of Business Correspondent Coordinators 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	

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7	EDUCATIONAL QUALIFICATION					
8	DISABILITY, IF ANY (YES/NO)					
9	PREVIOUS EXPERIENCE					
Sr. No	Name of Organization	Designation	From	To	Responsibilities	
10	NAME & ADDRESS OF TWO REFERENCE					
11	PREFERRED DISTRICTS FOR WORKING					

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12	<p>ANY OTHER INFORMATION THE APPLICANT WISHES TO GIVE IN SUPPORT OF HIS/HER CANDIDATURE</p>	
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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 _____ 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 & PAN Card
2. Copy of document with current Address (applicable if current address is different from Aadhaar)
3. Copy of 10th, 12th, Graduation and Post-Graduation Certificates (as applicable)
4. Copy of employment proof in the previous organization.

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Enclosure: Annexure I.

Sr. No	Parameter	Criteria	Marks	Max Marks
1	Fraud / Adverse reports/ Complaints against any BC agents.	No	3	3
		Yes	0	
2	Status of Active BC Agents.	>=90% to 100%	3	3
		>=80% to 89.99%	1	
		< 80%	0	
3	No of PMJDY accounts opened during the month.	>=175	6	6
		>=125 to 174	4	
		Less than 125	0	
4	Growth in average deposit mobilized in PMJDY accounts over Previous FY end & Previous Month end.	>= 2%	14	14
		>= 1 to 1.99%	10	
		>=0% to 0.99%	8	
		Less than 0%	0	
5	Number of PMSBY policies enrolled during the month.	>=350	7	7
		>=300 to 349	5	
		>=200 to 299	3	
		Less than 200	0	
6	Number of PMJJBY policies enrolled during the month.	>=200	14	14
		>=150 to 199	10	
		>=100 to 149	8	
		Less than 100	0	
7	% of Zero balance accounts opened by BC agents.	<= 50	3	3
		>= 51	0	
8	Unfreezing of Accounts opened.	>90%	5	5
		>=80% to 90%	3	
		< 80%	0	
9	Activation of Dormant Accounts.	>=20	3	3
		<20	0	
10	Customer Satisfaction Index Feedback from BM, FI Coordinators regarding qualitative aspect of BC supervisor such as their behavior, communication with BC agents & Customers, handling Situations.	Very Good	2	2
		Satisfactory	1	
		Poor	0	
		TOTAL		60

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Sr. No.	Scoring	Variable Component
1	>=24 to 29	₹9000/-
2	>= 30 to 35	₹10000/-
3	>=36 to 41	₹11000/-
4	>=42 to 47	₹12000/-
5	>=48 to 53	₹13000/-
6	>=54 to 59	₹14000/-
7	60	₹15000/-

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