

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:

- 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.

8. 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 I. The variable component of the commission will be decided as per the slab given in Annexure I.

- **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) If BC Supervisor is assigned with any task such as trainings/ meetings/ workshops etc. out of his assigned area, he/she may be paid TA/DA expenses separately for actual travelling expenses (Travelling through public transport mode or Railway sleeper class fair +local conveyance) and Diem allowance @Rs.500/day
- d) **Mobile expenses:** Each BC Supervisor will be paid Mobile / Internet charges / expenses Rs.500/ per month (Fixed).
- e) **Leave:** He / she can avail maximum 3 days leave during the month & 30 days in a year.
- f) **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.

g) 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.

9. 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.

10. 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.

11. 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.

12. Training to BC Supervisor :

- Regional Office will handhold BC Supervisors from time to time for updating their job knowledge, improve efficiency and performance.
- Regional Office shall conduct fortnightly meeting (online / offline) to review the performance and provide them data information of BCAs, services provided by BCAs at BC points for better monitoring. Further, provide them various scheme / campaign details in order to inform / guide BCAs, arranging various campaigns, improve customer services at BC points and improve Branch / Bank Business.
- Zonal office shall conduct monthly meeting (online/offline) to review the performance, resolve issues rose and guide them for improving the performance.
- Zonal Office shall conduct one day workshop at training Centres for updating knowledge base and improve performance either half yearly or yearly basis.

