



Saurashtra Gramin Bank

Advertisement No: SGB/BCS/2024-25/01

SAURASHTRA GRAMIN BANK
FINANCIAL INCLUSION DEPARTMENT
HEAD OFFICE-RAJKOT
ANNOUNCEMENT

ENGAGEMENT OF RETIRED OFFICERS OF PSBs AND RRBs ON CONTRACT BASIS FOR BUSINESS CORRESPONDENT SUPERVISOR

1. Applications are invited from the retired officials of PSBs and RRBs (including SGB) (Scale-I to Scale-V), who has retired from the Bank's services on attaining superannuation at the age of 60 years or **voluntary retired/resigned from the Bank in normal course/circumstances**.
2. Details of District wise vacancies are enclosed at Annexure-I.
3. Eligibility criteria & other detailed Terms & Conditions for the post of BUSINESS CORRESPONDENT SUPERVISOR are given at Annexure-II. Application form is given at Annexure-III.
4. The application form complete in all respects may be sent to The General Manager, FI Department, Wing-2, 1st Floor, LIC, Jeevan Prakash Building, Tagore Road, Rajkot-360001, Gujarat, India by registered post/ speed post/ courier.
5. Last date for submission of application is 24.06.2024 by 5.00 PM. Applications received thereafter will not be entertained.
6. For further details, FI department, Saurashtra Gramin Bank Head Office may be contacted on the telephone number +91 7574808079.
7. Before applying candidates are requested to ensure that they fulfil the eligibility criteria as on the date of eligibility.
8. Candidates must attach required documents with the application form, failing which their application/candidature will not be considered for shortlisting/interview.
9. Candidature/ Shortlisting of a candidate will be provisional and will be subject to satisfactory verification of all details/ documents with the originals when a candidate reports for interview (if called).
10. In case a candidate is called for interview and is found not satisfying the eligibility criteria he/she will not be allowed to appear for the interview.
11. Candidates called for interview, shall attend on their own expenses.
12. Candidates are advised to check Bank's website www.sgbrb.org regularly for details and updates.
13. In case more than one candidate scores same marks as cut-off marks in the final merit list (common marks at cut-off point), such candidates will be ranked in the merit according to their age in descending order.
14. Bank is not obliged to provide any reasons for acceptance or rejection and no further discussion/communication shall be entertained with applicant in that regard.


GENERAL MANAGER (P&D)

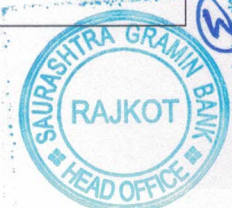


| Sr. No | District | Vacancy |
|--------|-----------------------|---------|
| 1. | AMRELI + BOTAD | 1 |
| 2. | BHAVNAGAR | 1 |
| 3. | DEVBHUMI DWARKA | 1 |
| 4. | GIR SOMNATH | 1 |
| 5. | JAMNAGAR | 1 |
| 6. | JUNAGADH | 1 |
| 7. | RAJKOT + PORBANDAR | 1 |
| 8. | SURENDRANAGAR + MORBI | 3 |
| | Total | 10 |



**ELIGIBILITY CRITERIA/TERMS AND CONDITIONS AND OTHER DETAILS FOR
ENGAGEMENT OF RETIRED OFFICERS AS BUSINESS CORRESPONDENT
SUPERVISOR**

| | |
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| 1. Proposal for engagement | Engagement of retired officials for CSP visit/Coordination at Region Office. |
| 2. Engagement type | Engagement for full time work. Nearly 60 CSPs to be allotted to each BC Supervisor |
| 3. Eligibility: Retired, voluntary retired/resigned Officers in normal course/circumstances from Scale I to V of RRBs (including SGB) and PSBs on or before 31.05.2024. | |
| Other Eligibility Criteria (as on 31.05.2024): | |
| <ul style="list-style-type: none"> • The Retired Officer should have sufficient work experience and overall professional competence in the relevant area. • The Retired Officer should possess the special skill/ aptitude/ quality, as per the requirement. • The Retired Officer should have a good track record of performance and deep knowledge of systems and procedures. • The Officers suspended/dismissed/who have left the Bank otherwise before superannuation is not eligible for consideration for appointment. • The Retired Officer should maintain good health. • Officer's education, work experience, and overall background should be matched with the requirement of job and terms and conditions of the Bank's existing engagement policy for retired officers. • The candidates called for interview, shall attend at their own expense. • The engagement shall be up to the maximum age of 65 years, subject to other conditions regarding renewal of contract. As such, the retired officer from other PSBs or RRBs <u>should not be more than 63 years of age as on 01.06.2024.</u> | |
| 4. Period of engagement | <ul style="list-style-type: none"> • The engagement shall be for a period of Two years subject to Annual Review. |
| 5. Identification of role / responsibilities / Job profile BC Supervisor for CSP Visits | <ol style="list-style-type: none"> 1. Inspect and monitor the activities at CSPs/BCs at regular intervals i.e. at fortnightly intervals (Proposed monthly). BC Supervisors are supposed to do one financial/ non-financial transactions through AEPS or Micro ATM and will submit the report to respective Region Office. 2. To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets. 3. Ensure maintenance and availability of below mentioned registers, signage board and mandatory display at CSP Points as per the policy. <ol style="list-style-type: none"> A) Daily Transaction Register B) Account Opening Register |



| | |
|--|--|
| | <ul style="list-style-type: none">C) Complaint/Feedback RegisterD) Officer Visit RegisterE) Banner displaying Details of CSP and linked branchF) Banner of Dos and Don'tsG) Various Services available at CSP <ol style="list-style-type: none">4. Provide guidance and training to the CSPs on banking practices and improve compliance report of BCs / CSPs on various Bank's instructions.5. Escalate operative issues of CSPs to higher authority.6. Ensure resolution of CSP issues quickly.7. Provide feedback to concerned Regional Office to improve efficiency of CSP channel.8. Send alerts to Regional Manager at Regional Offices on critical issues.9. Improve financial literacy training to BCs / CSPs in handling of new products.10. Conduct due diligence on new BCs / CSPs.11. Activating inactive BCs / CSPs.12. Report instances of CSPs marketing products that compete with our Bank products.13. Accelerate linking of Aadhar, Mobile seeding in FI account.14. Monitor activation of Micro ATMs supplied to BCs for and activation of RuPay Cards.15. Persuasion of CSPs for acquisition of the Debt Recovery Agent (DRA) qualifications to supplement the Bank's recovery efforts.16. Any other work assigned by the Bank. |
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6. Remuneration Matrix – BC Supervisor

For retired officials, appointed as Business Correspondent Supervisor, Remuneration for CSP visits will be Rs 25000/- plus Rs 6000/- as travel expenses per month.

| Criteria: - Each CSP is to be visited by the BCF every month. CSPs not visited in the previous month need to be necessarily visited in the current month else only 35% remuneration will be paid. | % of CSPs Visits | Remuneration details |
|--|--------------------------------------|-------------------------|
| | 90% and more visits at allotted CSPs | Full remuneration |
| | 80% and upto 90% visits | 80% of the Remuneration |
| | 70% and upto 80% visits | 70% of the remuneration |
| | 50% and upto 70% visits | 50% of the remuneration |
| | Below 50% visits | 35% of the remuneration |

Remuneration to BC Supervisors to be paid in the first week of the following month. BC Supervisor will be required to provide certificate detailing the CSP visits done by him during the month and submit it on the last date of the month.

Further, if CSP visits by BC Supervisor are less than 50% for 2 months, letter to be issued giving notice of 1 month and thereafter the services of BC Supervisor will be terminated.

7. Reporting:

Business Correspondent Supervisors will report to Manager Business at the concerned Regions.



8. Other facilities/provisions to the retire officers during engagement:

- **Leave:** The retired officers shall be entitled to leave of 15 days during the engagement period of each one year. For the purpose of computation of leave, intervening Sundays/Holidays shall not be included. The Bank shall have absolute right in its discretion to either grant or reject the application for leave taking into consideration the administrative exigencies. The leave not availed during the engagement period will lapse. Eligibility of leave would be determined on prorata basis.
- The Retired Officers shall not be eligible for re-imburement of medical or any other benefits during the engagement period. However, Retired Officers will continue to avail the facilities to them as a pensioner of the Bank.
- The Retired Officers will not accept any assignment with any other organization during the period of their contractual service in the Bank.
- The Retired Officers will not exercise any Administrative/ Financial Powers during the period of engagement
- **PF/Bonus/Pension/Arrears:** The contractual period will not be reckoned as service for the purpose of superannuation benefits/PF/Bonus etc.
- **Income Tax:** Income Tax or any other tax liabilities on remuneration will be deducted, as per prevailing rates mentioned in the Income Tax rules.
- **Termination of contract:** 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 General Manager in charge of FI department. Bank should blacklist the Supervisor who has been involved in fraud and a list should be circulated to Regions at regular intervals to avoid engagement in any other Regions.
- **Execution of agreement for contractual engagement:** Selected BC supervisor will execute a stamped undertaking before taking up the assignment.



APPLICATION FORM

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| To: The General Manager, Financial Inclusion Department, Saurashtra Gramin Bank, Head Office, Wing-2, 1st Floor, LIC, Jeevan Prakash Building, Tagore Road, Rajkot-360001, Gujarat, India. | PLEASE PASTE PASSPORT SIZE PHOTOGRAPH AND SIGNED ACROSS |
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Dear Sir,

CONTRACTUAL ENGAGEMENT OF RETIRED OFFICERS OF THE PSBs AND RRBs
UNDER BUSINESS CORRESPONDENT SUPERVISOR

As the Bank is in a process of contractual engagement of retired employee of PSBs and RRBs (Scale-I to Scale-IV) for the above post, I have to advise that I have retired after attaining superannuation or voluntary retired/resigned from the Bank in normal course/circumstances from bank (Bank's Name) _____ services on _____. I offer my candidature for contractual engagement. My detailed Bio-data and photograph is as under:

| | Applied For The Post of | Business Correspondent Supervisor |
|-----|---|-----------------------------------|
| 2. | Name | |
| 3. | PF Index Number / Employee no | |
| 4. | Date of Birth | |
| 5. | Category (GEN / OBC /SC/ ST) | |
| 6. | Name of the Bank from which retired/resigned | |
| 7. | Date of joining the Bank from | |
| 8. | Joined the Bank as | |
| 9. | Date of Retirement | |
| 10. | Superannuation / Voluntary Retirement | |
| 11. | Official's Grade at the time of Retirement | |
| 12. | Retired from Branch / Region /zone | |
| 13. | Officer's age as on date of application | |
| 14. | Contact Details | |
| | a. Residential Address (Complete postal address with PIN CODE) | |
| | b. Mobile Number | |
| | c. Email ID | |

| 15. LAST THREE ASSIGNMENT HELD (LAST AND BACKWARDS) | | | |
|---|--|-------------------------------|--------------------------------|
| | ASSIGNMENT | Department/ Branch /Office | Period From__to ____(Years) |
| | | | |
| | | | |
| 16. | Experience in FI/ SHG/ JLG/ FLC/ Rural Branch Manager (Please specify) | | |
| 17. | Any punishment / penalty imposed during the service? | | |
| 18. | Any CBI / Other enforcement agencies cases pending? | | |
| 19. | Serious ailment, if any? | | |
| 20. | Whether able to move freely in the area of operation | | |

DECLARATION

I confirm that above information is correct and is based on my service record. I have retired from Bank's service on attaining superannuation or voluntary retired/resigned from the Bank in normal course/circumstances from bank. If any information proved contrary to the said self-declaration, my engagement shall be liable for termination. Bank's decision in this regard shall be final and binding on me.

Date:

(Signature of the applicant)

Attachments:

Self-attested photo copies of the following:

1. PAN card
2. Aadhaar card
3. Relieving letter from the last Organization served
4. Address Proof.