

BUSINESS CORRESPONDENT FACILITATOR (BCF) AT DSH
ELIGIBILITY, ROLES, RESPONSIBILITIES & TERMS AND CONDITIONS

Sl. No.	Particulars	Remarks
1.	Name of the Post	Business Correspondent Facilitator (BCF) at District Sales Hub (DSH)
2.	Purpose	For Customer Service Point (CSP) visit / Coordination at DSH / FI DSH. 75 CSPs shall be allotted to each BCF.
3.	Engagement Type	Full time engagement
4.	Eligibility	Retired Officers from Scale I to V of SBI & e-ABs and Retired Officers of other PSBs on Contract Basis.
5.	Period of Engagement	Two-years subject to annual review
6.	Identification of Role / Responsibilities / Job profile	<p>i) Inspect and monitor the activities at CSPs / BCs at regular intervals i.e. at fortnightly intervals. BCF are supposed to do one financial / non-financial transactions through Aadhar Enabled Payment System (AEPS) or Micro ATM and will submit the report through online portal.</p> <p>ii) To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets.</p> <p>iii) Ensure maintenance of registers.</p> <p>iv) Provide guidance and training to the CSPs on banking practices and improve compliance report of BCs / CSPs on various Bank's instructions.</p> <p>v) Escalate operative issues of CSPs to higher authority.</p> <p>vi) Ensure resolution of CSP issues quickly.</p> <p>vii) Provide feedback to DSH team to improve efficiency of BC channel.</p> <p>viii) Send alerts to CM (FI Channel) at DSH on critical issues.</p> <p>ix) Improve financial literacy training to BCs / CSPs in handling of new products.</p> <p>x) Conduct due diligence on new BCs / CSPs.</p> <p>xi) Activating inactive BCs / CSPs.</p> <p>xii) Report instances of CSPs marketing products that compete with our Bank products.</p> <p>xiii) Accelerate linking of Aadhar, Mobile seeding in FI account.</p> <p>xiv) Monitor activation of Micro ATMs supplied to BCs for issuance of Green PIN and activation of RuPay Cards.</p> <p>xv) Persuasion of CSPs for acquisition of the Debt Recovery Agent (DRA) qualifications to supplement the Bank's recovery efforts.</p>
7.	Remuneration Matrix	i) For retired staff (Scale I to Scale III) including officers of other PSBs appointed as Business Correspondent Facilitator (BCF), for CSP visits Rs.30000/- plus Rs.6000/- as travel expenses per month.

		<p>ii) For retired staff (Scale IV to Scale V) including officers of other PSBs appointed as Business Correspondent Facilitator (BCF), for CSP visits Rs.35000/- plus Rs.6000/- as travel expenses per month.</p> <table border="1"> <thead> <tr> <th>Criteria</th> <th>% of CSP Visits</th> <th>Remuneration Details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">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 50% remuneration will be paid.</td> <td>90% and more visits at allotted CSPs</td> <td>Full remuneration</td> </tr> <tr> <td>80% and up to 90% visits</td> <td>80% of the remuneration</td> </tr> <tr> <td>70% and up to 80% visits</td> <td>70% of the remuneration</td> </tr> <tr> <td>Below 70% visits</td> <td>50% of the remuneration</td> </tr> </tbody> </table> <p>Remuneration to BCFs to be paid in the first week of the following month. BCF 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.</p> <p>Further, if CSP visits by BCF is less than 70% for 2 months, letter to be issued giving notice of 1 month and thereafter the services of BCF will be terminated.</p>	Criteria	% of CSP Visits	Remuneration Details	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 50% remuneration will be paid.	90% and more visits at allotted CSPs	Full remuneration	80% and up to 90% visits	80% of the remuneration	70% and up to 80% visits	70% of the remuneration	Below 70% visits	50% of the remuneration
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8.	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule.												

EXECUTIVE (MARKETING) AT DSH
ELIGIBILITY, ROLES, RESPONSIBILITIES & TERMS AND CONDITIONS

Sl. No.	Particulars	Remarks						
1.	Name of the Post	Executive (Marketing) at District Sales Hub (DSH)						
2.	Purpose	For sourcing						
3.	Engagement Type	Full time engagement						
4.	Eligibility	Retired Officers from Scale I to V of SBI & e-ABs on Contract Basis.						
5.	Period of Engagement	Two-years subject to annual review						
6.	Identification of Role / Responsibilities / Job profile	<p>i) Market and source quality loan proposals with all requisite documents such as KYC documents, land / property documents, financials where applicable, full location details with a sketch map and support to branches for loan sourcing.</p> <p>ii) Achieve product wise targets such as Agri Gold Loans, Tractors, PML, ABAL, HL, Auto loans and Personal loans etc. as decided by the Bank.</p> <p>iii) Support branches in renewal of overdue KCCs.</p> <p>iv) Source and support branches in achievement of advances budgets for Per and SME segments.</p> <p>v) Source and support branches in achievement of Priority Sector Advances.</p> <p>vi) Market CVE products.</p> <p>vii) Potential mapping of the district and available possibilities for business in the district.</p> <p>viii) Ensure communication with CM FI Channel on a continuous basis to draw support from CSP activity at these branches.</p> <p>ix) Contribute towards activity budget of the DSH such as conduct of Mudra / Stand Up India camps, Customer Relation Program etc.</p> <p>x) Identify new business opportunities and provide leads to the branches.</p> <p>xi) Liaise with Government functionaries / Departments in the District for new customer acquisition and create awareness of Bank's products.</p>						
7.	Remuneration Matrix	<p>i) For retired staff (Scale I to Scale III) appointed as Executive (Marketing) Rs.30000/- plus Rs.6000/- as travel expenses per month.</p> <p>ii) For retired staff (Scale IV to Scale V) appointed as Executive (Marketing) Rs.35000/- plus Rs.6000/- as travel expenses per month.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: center;">Criteria</th> <th style="text-align: center;">% of proposals sourced</th> <th style="text-align: center;">Remuneration Details</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Executive (Marketing) is expected to</td> <td style="text-align: center;">Achievement of 90% and more Business</td> <td style="text-align: center;">Full remuneration</td> </tr> </tbody> </table>	Criteria	% of proposals sourced	Remuneration Details	Executive (Marketing) is expected to	Achievement of 90% and more Business	Full remuneration
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		<p>source 20-25 proposals per month with aggregate value of business source as Rs.50 lacs with minimum 20% conversion rate (Value of Business converted – Rs.10 lacs and minimum number of proposals – 10)</p> <p>conversion target of Rs.10 lacs</p> <p>Achievement of 80% and up to 90% Business conversion target of Rs.10 lacs</p> <p>Achievement of 70% and up to 80% Business conversion target of Rs.10 lacs</p> <p>Achievement of less than 70% of Business conversion target of Rs.10 lacs</p>		<p>80% of the remuneration</p> <p>70% of the remuneration</p> <p>50% of the remuneration</p>
		<p>There will be incentive on additional Business sanctioned / disbursed over and above Rs.10 lacs @ 0.50% of the additional amount. Asset quality and proposals sourced by the Executive (Marketing) will be reviewed every quarter.</p> <p>Letter to be issued for continuous underperformance for 2 months and termination of services giving 1 months' notice.</p>		
8.	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule.		

EXECUTIVE (RECOVERY) AT RBO
ELIGIBILITY, ROLES, RESPONSIBILITIES & TERMS AND CONDITIONS

Sl. No.	Particulars	Remarks												
1.	Name of the Post	Executive (Recovery) at RBO												
2.	Purpose	For recovery												
3.	Engagement Type	Full time engagement												
4.	Eligibility	Retired Officers from Scale III to V of SBI & e-ABs on Contract Basis.												
5.	Period of Engagement	Two-years subject to annual review												
6.	Identification of Role / Responsibilities / Job profile	i) Coordination with district authorities for revenue recovery proceedings in agriculture lending and GSS. ii) Conduct of at least 2 recovery cum renewal camps per week at branches in DSHs. iii) Follow up of recovery suits filed in Civil Courts. iv) Intensive monitoring of top 100 accounts of RBO with minimum recovery targets to be allotted by the RM. v) Achievement of AUCA recovery targets allotted by RBO vi) Tele calling of SMA / NPA accounts												
7.	Remuneration Matrix	i) For retired staff (Scale III) appointed as Executive (Recovery) Rs.30000/- plus Rs.6000/- as travel expenses per month. ii) For retired staff (Scale IV to Scale V) appointed as Executive (Recovery) Rs.35000/- plus Rs.6000/- as travel expenses per month.												
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8.	Income Tax	Income tax and any other tax liabilities on remuneration will be deducted as per prevailing rate (s) mentioned in the IT Rule.
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