

ANNEXURE-V

**ENGAGEMENT OF RETIRED OFFICERS AS
BUSINESS CORRESPONDENT FACILITATOR (BCF) AT DISTRICT SALES HUB (DSH)**

Parameters	Eligibility Criteria
Eligibility	<ol style="list-style-type: none">i. Retired officers from scale-I to Scale-V of SBI / e-Associate Banks of SBI /Other Public Sector Banks (PSBs).ii. They should have sufficient work experience and overall professional competence in the relevant area.iii. The retired official should possess the special skill / aptitude / quality, as per the requirement.iv. They should have good track record of performance and deep knowledge of systems and procedures.v. The retired officer should have retired from the Bank's service only on attaining superannuation at the ae of 60 years. The officers voluntarily retired / resigned / suspended / who have left the Bank, otherwise before superannuation are not eligible for consideration for engagement.vi. The integrity of the officer should not be doubtful during the service.vii. No punishment / penalty (Censure or higher) should have been inflicted on the official during 5 years of his/her service, preceding to retirement.viii. Cases of CBI or other law enforcement agencies should not be pending against the official.ix. They should be maintaining good health and are able to move freely in the area of operation entrusted to them.x. The applicant should not be more than 63 years of age as at the time of engagement.
Engagement Type	Engagement for full time works on contract basis.
Selection Process	Candidates will be selected through interview process. Intimation for interview will be sent to the shortlisted candidates through e-mail or will be published on intranet site of SBI Patna Circle .
Period of engagement	Maximum total period of two years or attaining 65 years of age whichever is earlier, subject to annual review.
Experience	Preference will be given to the officials who have worked in similar specialization.
Roles and Responsibility	<ul style="list-style-type: none">○ Inspect and monitor the activities at CSPs/BCs at regular intervals. BCF are supposed to do one financial / non financial transactions through AEPS or Micro ATM and will submit the report through online portal.○ To ensure issuance of printed receipts to the customers and oversee the fund handling at CSP outlets.○ Ensure maintenance of registers.○ Provide guidance and training to the CSPs on banking practices and improve compliance report of BCs / CSPs on various Bank's instructions.○ Escalate operative issues of CSPs to higher authority.○ Ensure resolution of CSP issues quickly.○ Provide feedback to DSH team to improve efficiency of BC channel.○ Send alerts to CM (FI Channel) at DSH on critical issues.○ Improve financial literacy training to BCs / CSPs in handling of new products.○ Conduct due diligence on new BCs / CSPs.○ Activating inactive BCs / CSPs.○ Report instances of CSPs marketing products that compete with our Bank products.○ Accelerate linking of Aadhaar, Mobile seeding in FI account.○ Monitor activation of Micro ATMs supplied to BCs for issuance of Green PIN and activation of RuPay Cards.○ Persuasion of CSPs for acquisition of the Debt Recovery Agent (DRA) qualifications to supplement the Bank's recovery efforts.

<p>Monthly Remuneration Matrix</p>	<p>i) For retired staff (Scale I to Scale III) including officers of other PSBs.), engaged as Business Correspondent Facilitator (BCF) : Rs 30,000/- plus Rs 6,000/- as travel expenses per month.</p> <p>ii) For retired staff (Scale IV to Scale V) including officers of other PSBs.), engaged as Business Correspondent Facilitator (BCF): Rs 35,000/- plus Rs 6,000/- as travel expenses per month.</p> <p>Remuneration will be paid as per the following Matrix:</p> <table border="1" data-bbox="367 296 1542 642"> <thead> <tr> <th>Criteria</th> <th>% of CSPs 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 upto 90% visits</td> <td>80% of the remuneration</td> </tr> <tr> <td>70% and upto 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>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 CSPs 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 upto 90% visits	80% of the remuneration	70% and upto 80% visits	70% of the remuneration	Below 70% visits	50% of the remuneration
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<p>Other Terms & Conditions</p>	<p>a) The contractual period will not be reckoned as service or re-employment for the purpose of superannuation benefits / PF /Bonus etc.</p> <p>b) During the period of engagement. the retired officers (retirees engaged) will not accept any other assignment with any other organization.</p> <p>c) The retired officers will not exercise any administrative / financial power during the period of engagement.</p> <p>d) They will not get any medical facilities under the contract.</p> <p>e) The retired officers will follow the normal working hours as applicable to the serving officials where required.</p> <p>f) Income Tax or any other tax liabilities on remuneration will be deducted as per the prevailing rates(s) / provisions mentioned in the Income Tax Rules.</p> <p>g) The retired officers shall be entitled to leave of 30 days per year which they may avail during the period of engagement with the approval of the Bank/authority to whom they report. 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 leaves not availed during the engagement period will normally lapse. However, if the leave is declined on administrative grounds and not availed during the contract period, it may be encashed at the time of termination of contract period at the rate of monetary compensation package component. For any period less than or over one year, eligibility of leave would be determined on prorata basis.</p> <p>h) The selected Facilitators will execute a stamped undertaking before taking up the said contractual assignment.</p>												
<p>General Information</p>	<p>a. Before applying for the post, the applicant should ensure that he/she fulfills the eligibility and other norms as mentioned for the post.</p> <p>b. In case it is detected at any stage of the selection process that an applicant does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information, his candidature will stand cancelled.</p> <p>c. The bank takes no responsibility for any delay in receipt or loss of any communication.</p> <p>d. Decisions of the bank in all matters regarding eligibility / conduct of interview would be final and binding on all applicants. No representation or correspondence will be entertained in this regard.</p> <p>e. Bank reserves the right to cancel the entire selection process at anytime without giving any notice/reason.</p>												

ENGAGEMENT OF RETIRED OFFICERS AS EXECUTIVE (MARKETING) AT DISTRICT SALES HUB (DSH)

Parameters	Eligibility Criteria
Eligibility	<ul style="list-style-type: none"> i. Retired officers from scale-I to Scale-V of SBI / e-Associate Banks of SBI ii. They should have sufficient work experience and overall professional competence in the relevant area. iii. The retired official should possess the special skill / aptitude / quality, as per the requirement. iv. They should have good track record of performance and deep knowledge of systems and procedures. v. The retired officer should have retired from the Bank's service only on attaining superannuation at the age of 60 years. The officers voluntarily retired / resigned / suspended / who have left the Bank otherwise before superannuation are not eligible for consideration for engagement. vi. The integrity of the officer should not be doubtful during the service. vii. No punishment / penalty (Censure or higher) should have been inflicted on the official during 5 years of his/her service preceding to retirement. viii. Cases of CBI or other law enforcement agencies should not be pending against the official. ix. They should be maintaining good health and are able to move freely in the area of operation entrusted to them. x. The applicant should not be more than 63 years of age as at the time of engagement.
Engagement Type	Engagement for full time works on contract basis.
Selection Process	Candidates will be selected through interview process. Intimation for interview will be sent to the shortlisted candidates through e-mail or will be published on intranet site of SBI Patna Circle..
Period of engagement	Maximum total period of two years or attaining 65 years of age whichever is earlier, subject to annual review.
Experience	Preference will be given to the officials who have worked in similar specialisation.
Roles and Responsibility	<ul style="list-style-type: none"> 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. ii. Achieve product wise targets such as Agri Gold Loans, Tractors, PML, ABAL, HL, Auto Loans and personal Loans etc as decided by the Banks. iii. Support branches in the renewal of overdue KCCs. iv. Source and support branches in achievement of advances budgets for Per and SME segments. v. Source and support branches in achievement of Priority sector advances. vi. Market CVE byproducts. vii. Potential mapping of the district and available possibilities for business in the district. viii. Ensure communication with CM (FI channel) on a continuous basis to draw support from CSP activity at these branches. ix. Contribute towards activity budget of the DSH such as conduct of Mudra/Stand Up India camps, Customer Relation Program etc. x. Identify new business opportunities and provide leads to the branches. xi. Liaise with Government functionaries/Departments in the District for new Customer acquisition and create awareness of Bank's products.
Monthly	<ul style="list-style-type: none"> i) For retired staff (Scale I to Scale III) , engaged as Executive (Marketing) : Rs 30,000/- plus Rs 6,000/- as travel expenses per month.

<p>Remuneration Matrix</p>	<p>ii) For retired staff (Scale IV to Scale V), engaged as Executive (Marketing) : Rs 35,000/- plus Rs 6,000/- as travel expenses per month.</p> <p>Remuneration will be paid as per the following Matrix:</p> <table border="1" data-bbox="492 184 1534 655"> <thead> <tr> <th>Criteria</th> <th>% of proposals sourced</th> <th>Remuneration details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Executive (Marketing) is expected to source 20-25 proposals per month with aggregate value of business sourced as Rs. 50 lacs with minimum 20% conversion rate (Value of Business converted – Rs. 10 lacs and minimum number of proposals – 10).</td> <td>Achievement of 90% and more of Business conversion target of Rs. 10 lacs</td> <td>Full remuneration</td> </tr> <tr> <td>Achievement of 80% and upto 90% of Business conversion target of Rs. 10 lacs</td> <td>80% of the said remuneration</td> </tr> <tr> <td>Achievement of 70% and upto 80% of Business conversion target of Rs. 10 lacs</td> <td>70% of the said remuneration</td> </tr> <tr> <td>Achievement of less than 70% of Business conversion target of Rs. 10 lacs</td> <td>50% of the said remuneration</td> </tr> </tbody> </table> <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 the proposals sourced by the Executive (Marketing) will be reviewed every quarter.</p> <p>Letter will be issued for continuous underperformance for 2 months and termination of services giving 1 months' notice.</p>	Criteria	% of proposals sourced	Remuneration details	Executive (Marketing) is expected to source 20-25 proposals per month with aggregate value of business sourced as Rs. 50 lacs with minimum 20% conversion rate (Value of Business converted – Rs. 10 lacs and minimum number of proposals – 10).	Achievement of 90% and more of Business conversion target of Rs. 10 lacs	Full remuneration	Achievement of 80% and upto 90% of Business conversion target of Rs. 10 lacs	80% of the said remuneration	Achievement of 70% and upto 80% of Business conversion target of Rs. 10 lacs	70% of the said remuneration	Achievement of less than 70% of Business conversion target of Rs. 10 lacs	50% of the said remuneration
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<p>Other Terms & Conditions</p>	<p>a) The contractual period will not be reckoned as service or re-employment for the purpose of superannuation benefits / PF /Bonus etc.</p> <p>b) During the period of engagement. the retired officers (retirees engaged) will not accept any other assignment with any other organization.</p> <p>c) The retired officers will not exercise any administrative / financial power during the period of engagement.</p> <p>d) They will not get any medical facilities under the contract.</p> <p>e) The retired officers will follow the normal working hours as applicable to the serving officials where required.</p> <p>f) Income Tax or any other tax liabilities on remuneration will be deducted as per the prevailing rates(s) / provisions mentioned in the Income Tax Rules.</p> <p>g) The retired officers shall be entitled for leave of 30 days per year which they may avail during the period of engagement with the approval of the Bank/authority to whom they report. 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 leaves not availed during the engagement period will normally lapse. However, if the leave is declined on administrative grounds and not availed during the contract period, it may be encashed at the time of termination of contract period at the rate of monetary compensation package component. For any period less than or over one year, eligibility of leave would be determined on prorata basis.</p> <p>h) The selected Facilitators will execute a stamped undertaking before taking up the said contractual assignment.</p>												
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ENGAGEMENT OF RETIRED OFFICERS AS EXECUTIVE (RECOVERY) AT REGIONAL BUSINESS OFFICE (RBO)

Parameters	Eligibility Criteria												
Eligibility	<ul style="list-style-type: none"> i. Retired officers from scale-III to Scale-V of SBI / e-Associate Banks of SBI ii. They should have sufficient work experience and overall professional competence in the relevant area. iii. The retired official should possess the special skill / aptitude / quality, as per the requirement. iv. They should have good track record of performance and deep knowledge of systems and procedures. v. The retired officer should have retired from the Bank's service only on attaining superannuation at the age of 60 years. The officers voluntarily retired / resigned / suspended / who have left the Bank otherwise before superannuation are not eligible for consideration for engagement. vi. The integrity of the officer should not be doubtful during the service. vii. No punishment / penalty (Censure or higher) should have been inflicted on the official during 5 years of his/her service preceding to retirement. viii. Cases of CBI or other law enforcement agencies should not be pending against the official. ix. They should be maintaining good health and are able to move freely in the area of operation entrusted to them. x. The applicant should not be more than 63 years of age as at the time of engagement. 												
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Period of engagement	Maximum total period of two years or attaining 65 years of age whichever is earlier, subject to annual review.												
Experience	Preference will be given to the officials who have worked in similar specialisation.												
Roles and Responsibility	<ul style="list-style-type: none"> 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 as allotted by the RM. v. Achievement of AUCA recovery targets as allotted by RBO. vi. Telecalling of SMA/NPA accounts. 												
Monthly Remuneration Matrix	<ul style="list-style-type: none"> i) For retired staff (Scale III) , engaged as Executive (Recovery) Rs 30,000/- plus Rs 6000/- as travel expenses per month. ii) For retired staff (Scale IV to Scale V), engaged as Executive (Recovery) Rs 35,000/- plus Rs 6000/- as travel expenses per month. <p>Remuneration will be paid as per the following Matrix:</p> <table border="1"> <thead> <tr> <th>Criteria</th> <th>Targets to be allotted by RBOs</th> <th>Remuneration details</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Targets for reduction in SMA, Recovery in NPA & AUCA, No. of Compromise proposals including OTS, Recovery Certificates (RCs) issued, Executive Proceedings (EP) filed, etc</td> <td></td> <td>Full remuneration</td> </tr> <tr> <td></td> <td>80% of the remuneration</td> </tr> <tr> <td></td> <td>70% of the remuneration</td> </tr> <tr> <td></td> <td>50% of the remuneration</td> </tr> </tbody> </table> <p>Letter will be issued for continuous underperformance against the targets allotted for 2 consecutive months and termination of services giving 1 months' notice.</p>	Criteria	Targets to be allotted by RBOs	Remuneration details	Targets for reduction in SMA, Recovery in NPA & AUCA, No. of Compromise proposals including OTS, Recovery Certificates (RCs) issued, Executive Proceedings (EP) filed, etc		Full remuneration		80% of the remuneration		70% of the remuneration		50% of the remuneration
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Other Terms & Conditions	<p>i. The contractual period will not be reckoned as service or re-employment for the purpose of superannuation benefits / PF /Bonus etc.</p> <p>ii. During the period of engagement. the retired officers (retirees engaged) will not accept any other assignment with any other organization. iii. The retired officers will not exercise any administrative /financial power during the period of engagement. iv. They will not get any medical facilities under the contract.</p> <p>v. The retired officers will follow the normal working hours as applicable to the serving officials where required.</p> <p>vi. Income Tax or any other tax liabilities on remuneration will be deducted as per prevailing rates(s) mentioned in the Income Tax Rules.</p> <p>vii. The retired officers shall be entitled to leave of 30 days per year which they may avail during the period of engagement with the approval of the Bank/authority to whom they report. 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 leaves not availed during the engagement period will normally lapse. However, if the leave is declined on administrative grounds and not availed during the contract period, it may be encashed at the time of termination of contract period at the rate of monetary compensation package component. For any period less than or over one year, eligibility of leave would be determined on prorata basis.</p> <p>viii. The selected Facilitators will execute a stamped undertaking before taking up the assignment.</p>
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