

Draft Terms of Reference (ToR) for individual consultant for Financial Inclusion at division level for Maharashtra State Rural Livelihoods Mission

1. Background

The Maharashtra State Rural Livelihoods Mission (MSRLM) has been constituted under the aegis of the National Rural Livelihoods Mission (NRLM) in Maharashtra in July 2011 with the support of the Government of India, the World Bank and the Government of Maharashtra. For effective implementation, the mission has been registered under the Societies Registration Act 1860 as an independent society under the chairpersonship of the Hon. Chief Minister of the state. The Mission aims at eradication of rural poverty by building sustainable institutions of poor and ultimately leading them to sustainable livelihoods. The mission envisions poverty elimination through social mobilization, institution building, financial inclusion and the creation of several models of sustainable livelihoods so that each poor family is able to secure incremental annual income. The key task under the mission is to reach out to all rural poor households of Maharashtra and stay engaged with them till they come out of poverty. The mission will bring about a paradigm shift in the approach to rural livelihoods and rural poverty eradication in that it engages directly with institutions of poor and empowers them to find lasting solutions to poverty. It sees the poor as the engines of growth rather than mere receivers of aid or being dependent on 'trickle down'. The NRLM believes that poor have the innate capabilities to overcome poverty if they are supported with sensitive, dedicated and responsive institutions at one level and by building strong and sustainable institutions of the poor themselves on the other. The State Mission Management Unit (SMMU) has been already established and effectively functioning under the leadership of the Chief Executive Officer, Chief Operating Officer and other team members. The mission is implemented through three strategies viz intensive, semi-intensive and non-intensive. Non-intensive and semi-intensive strategy is implemented through district rural development agencies (DRDAs) in 315 blocks of 33 districts of the state.

This document is the draft Terms of Reference (ToR) to define the scope of work for the engagement of financial inclusion specialist to strategize and implement financial inclusion plan in all districts of allotted division.

2. Purpose

Financial inclusion, as defined by the Reserve Bank of India, is providing access to appropriate financial products and services to the poorest of the poor and most vulnerable group of the society in a fair, transparent and cost-effective manner by the mainstream financial institutions. Making poor the preferred clients of the banking system is core to the MSRLM financial inclusion strategy. Mobilizing bank credit is crucial for accomplishing investment goals under NRLM. The role of banks commences right from the inception of the program. The banks shall open savings accounts for all program beneficiaries, SHGs and their federations and facilitate a full range of banking services including savings, credit, insurance, remittances etc. State Level Bankers' Committee (SLBC), SHG-Bank linkage sub-committee and steering committees at state, district and block level would facilitate SHG Bank linkage program and ensure greater financial inclusion.

In this context, MSRLM seeks to engage a specialist on financial inclusion as an individual consultant at district level. The purpose of this engagement would be to develop financial inclusion strategy and to implement the same in all districts of allotted division.

3. Scope of work

The financial inclusion consultant is expected to:

- Take leadership in designing financial strategy for the districts and development of annual work plans for the districts under Financial Inclusion component.
- Liaison with Banks and other financial institutions at the district level for fostering and pushing the SHG bank linkage program to ensure greater financial inclusion.
- To guide and assist for implementing F.I. products viz. PMJDY.PMSY, PMJJBY, APY, Deposit Schemes, Jeevan Suraksha Deposit Scheme, Jeevan Suraksha Gift Cheque, MUDRA announce and to be announced similar schemes during current tenure.
- Keep track of NRLM and RBI guidelines related to financial inclusion and ensure proper implementation of the same.
- Attend state and national level workshops related to financial inclusion.

- Visit SHGs and guide the district teams to streamline bookkeeping practices and gradation procedures.
- Develop a plan for capacity building and training plan of bankers.
- Guide district teams for developing a plan for bank loan melavas.
- Assist district teams to address issues and obstacles related to SHG bank linkage.
- To provide guidance for “Financial Capabilities” of SHG members
- To provide guidance for Fund Management of V.O. working of Bank Linkage Committee of V.O., CBRM and Bank Sakhi.
- Follow up with bankers for grater implementation of bank linkage MOU with bank.
- Liaison with FLCC in charg, RSETI Director, Financial Inclusion supervisor of Banks and other related stake holders for smoothening allotted work.
- Monitoring and implementation of Interest subvention scheme of state and central government. I
- Attend various district level and block level meetings of bankers and ensure greater cooperation among banks and DRDA to achieve greater financial inclusion.
- Develop innovative strategies for financial literacy at community level.
- Conduct regular reviews about SHG-Bank linkage progress against achievement.
- Any other task as allocated by competent authority at SMMU.

The consultant will also facilitate the staff trainings at state, district and block level based on the need of the programme.

4. Duration and location

The consultant’s services would be required for 1 Year from date of signing of the agreement, may be extended if required on mutually agreed term.

Given the nature of the role, the location of the consultant would be determined based on mutual agreement between the Chief Executive Officer, MSRLM and the consultant. The **Deputy Director, Non-intensive** will be the account manager for the above consultancy. Essentially, the consultant’s work location would be division headquarter. He will be required to travel in the districts in his allotted division.

5. Reporting mechanism

The consultant would report to the **Chief operating Officer**, MSRLM and for operational purposes will report to **Deputy Director, Non-intensive**, MSRLM for overall reporting for the duration of this assignment. An inception report would be submitted within 10 days of signing of the contract. This reporting mechanism would

be in the form of a two-monthly note analysing the results achieved by the consultant against deliverables planned for those two months.

6. Deliverables and Timeline

Timelines and deliverables will be laid down immediately after the signing of contract and will be a part of inception report. Deliverables for the assignment are:

- a. Inception report along with the work plan within two months
- b. Monthly progress report by 3rd of next month
- c. Achievement report-Quarterly

7. Qualification Criteria

Given the nature of this role, the MSRLM expects the consultant to have the following qualifications and competencies:

(A) Essential:

- Graduate/Post Graduate degree preferably in Commerce or Banking related courses with experience of at least 20 years in Banking OR financial services sector.
- Preference will be given to individuals with considerable experience in financial inclusion, SHG-Bank linkage program in rural areas
- Sound comprehension of Marathi, Hindi and English languages.

(B) The consultant shall be a retired banker.

(C) Desirable:

- Familiarity with RBI rules and guidelines concerning financial inclusion. Experience of having working with Banks and Financial institutions in the field of Bank Linkage.
- Familiarity in dealing with Training institutes/resource persons who impart training on financial inclusion.

8. Financial aspects

Payment will be made on per month basis (Rs.50,000 per month inclusive of tax). TDS will be deducted while making the payment as per the statutory requirements. Fees to the Consultant shall be paid on a monthly basis upon satisfactory delivery of work and a detailed invoice with breakup of expenses and number of workdays for the month, minimum work days for the month would be 22 days.

In addition MSRLM will reimburse the cost of lodging, boarding and travel incurred for the purpose of the assignment based on it's policies adopted from time to time.

9. Facilities provided by MSRLM

MSRLM will provide the information, forms and related documents for carry out the assignment. Consultant if needed may use the current infrastructure of division office (i.e. printers and desktops etc)

10. Packaging

MSRLM will need 2 Financial Inclusion Individual Consultants for two administrative divisions of Maharashtra **viz Nashik and Amravati**. Consultant can apply for only one administrative division of Maharashtra. He/She has to submit a CV clearly indicating administrative division of Maharashtra.

Last date for submission of application in the format provided with ToR is 17 / 04 /2018 up to 17.00 Hrs. to The Chief Executive Officer, Maharashtra State Rural Livelihoods Mission ,5th Floor ,CIDCO Bhavan ,Southwing , CBD, Belapur, Navi Mumbai- 400 614

Sd-

R. Vimala IAS.
Chief Executive Officer

Maharashtra State Rural Livelihoods Mission (MSRLM)
State Mission Management Unit (SMMU)
Application Form for Individual Consultant -Financial Inclusion (Divisional)

To,
The Chief Executive Officer,
Maharashtra State Rural Livelihoods Mission
5th Floor ,CIDCO Bhavan ,Southwing ,
CBD, Belapur,
Navi Mumbai- 400 614

Latest Passport
Size photograph of
applicant self
attested

**Subject Application for Individual consultant for Individual Consultant -Financial Inclusion
(Divisional)**

SECTION A

1. Applicant Details

Name (first-middle-last)	
Date of birth (dd-mm-yyyy)	
Age as on 31/03/2018	
Place of birth	
Category (SC, ST, OBC, VI-A, NT -B, NT- C, NT -D, Other.)	
Gender	[] Male [] Female
Permanent address	
	Tel. No.: Mobile No.:
Current address (If different than permanent address)	
	Tel. No.: Mobile No.:
Email ID	

2. Notice period required in current Job

Earliest date you can join		No. of days notice required	
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SECTION - B**1. Educational Details (From S.S.C. onwards)**

Sr. No.	College/ Institute	University / Board	Qualification	Mark %	Year of passing	Subjects/ Specialization

2. Other Courses / Additional Qualification

Sr. No.	Title of the course / qualification / award	Institute / University	Part Time/ Full Time	Duration & Year of passing

3. Workshops & Trainings Attended

Sr. No.	Name of the Program	Conducted by	Duration	Year

SECTION C

1. Nature of present employment: - (contract /permanent)

2. Experience Details

Sr. No.	Name of Organization	Joining date	Leaving date	Total Experience in Years, Month and Days	Position held	Role & Responsibilities handled (please use separate sheet if required)

3. A. Total work Experience: _____Years _____Months

B. Relevant work experience _____Years_____Months

4. Please write why you find yourself suitable for this position in maximum 200 words:

5. Details of the current / last employment:

Current/Last Employer Place	Per month Salary in Rs.	Annual Salary in Rs.

1. Languages Known

Sr. No.	Languages	Speak	Read	Write
1	English			
2	Marathi			

3	Hindi			
4	Any Other			

Please mention fluency level (**Very Good/Good/Poor**)

2. Extra-Curricular Activities / Interests

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3. Any other information the applicant would like to mention: (Research papers, Publications, Membership with professional organizations, International exposure etc)

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4. Computer Skills Details:

- (1)
- (2)
- (3)

5. References:

Sr. No.	Name	Contact No.and email id
1.		
2.		

I, the undersigned, hereby declare that all the above information is valid and accurate to the best of my knowledge.

Date:
Place:

Signature

Note:

1. *Application should be typed and signed by the applicant*
2. *Application along with self-attested copies should be send in sealed envelope superscripted as **APPLICATION FOR POST OF INDIVIDUAL CONSULTANT -FINANCIAL INCLUSION (Divisional)**.*
3. *Incomplete applications will not be considered for further selection process.*