

Terms of Reference (ToR) for District level Jr. Individual consultant- Financial Inclusion

Background

The Government of India has launched The Deendayal Antyodaya Yojana -National Rural Livelihoods Mission (NRLM) under the Ministry of Rural Development (MoRD). The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase their household income through sustainable livelihood enhancements and improved access to financial and public services. The agenda is to mobilize the rural poor and vulnerable people into self- managed, federated institutions and support them for livelihood collectives. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

Further to these objectives, the Government of Maharashtra has constituted the Maharashtra State Rural Livelihoods Mission (MSRLM), registered under the Societies Act 1860. A State Mission Management Unit (SMMU) has been constituted as a dedicated support structure to deliver the mission in the State and District Mission Management Unit (DMMU) is established at each district in the state of Maharashtra. The MSRLM aims to build a team of high quality professionals for providing technical assistance to the districts in various thematic areas such as social inclusion, rural livelihoods human resource management, creating human and social capital, Economic Inclusion, Financial Inclusion, Sustainable livelihoods, monitoring and evaluation, MIS etc.

In order to ensure that no poor household is excluded, the MSRLM would adopt an inclusive approach to social mobilization. The Mission would employ different strategies for mobilization of all identified Poor households into functionally effective, self-managed institutions. Particular emphasis would be laid on mobilizing vulnerable sections such as the Scheduled Castes, the Scheduled Tribes including particularly vulnerable tribal groups, religious minorities, single women and households headed by women, persons living with disabilities, the landless, migrant laborers, isolated communities and those living in disturbed areas. Facilitating peer support and social mobilization campaigns by community resource persons (CRPs) have proved to be successful in achieving high levels of social inclusion across the states. A similar approach would be adopted in achieving social inclusion under MSRLM.

Creating such an institutional platform for social and economic empowerment is a critical pre-requisite for the poor to effectively participate over time in any program addressing their development needs. A Self Help Group (SHG), of 10-20 persons in general (5-20 persons in difficult areas) is the primary building block of the MSRLM institutional design. Systematic handholding support and guidance would be provided to SHGs both through the external support structures and their own federated structures. The primary source of financial assistance for the institutions of the poor is bank credit

Objectives of the assignment:

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 its District Office. The purpose of this engagement would be to Proper Monitoring implementation of the financial inclusion activities and developing strategy implement the same in district of the state at which he is appointed as well as obtaining information and timely reporting to NRLM and other Government Authorities.

Area of Work and Deliverables:

The financial inclusion consultant is expected to: (and not limited to)

- Develop Strategy and implementation plan for Selection, training and Placement of SHG women as BC Sakhi (business Correspondent);
- Develop strategy to increase Digital transaction between CLF-VO-SHG and SHG members.
- Develop Strategy and implementation plan for covering SHG women under Social Security schemes i.e. PMJJBY/ PMSBY/ APY/PMJAY/PM-SYM etc declared by Central/State Government.
- Banking (Bank linkage, Financial Inclusion), Micro Finance, / NBFC/Government/NGOs/ MFIs, promoting Micro Enterprises as a part of Rural Development Projects, domain specific cost specific and budget planning.
- Develop financial inclusion strategy and implementation plan for the District Perspective and Implementation Plan and conducting research and documentation in Rural Development Project.
- Responsible for preparing cost estimate and budgets for financial inclusion vertical;
- Take leadership in designing financial strategy, development of annual work plans for the District under Financial Inclusion component.
- Build partnership with financial institutions i.e. with commercial & Cooperative banks for fostering and pushing the SHG bank linkage program and ensure implementation of policies and procedures.
- Initiate and drive pilots on financial inclusions models on a research and development mode and render technical assistance

to districts on how to solve day to day implementation problems specifically related to financial inclusion;

- Lead role in cross regional knowledge sharing including learning and exposure visits, workshops and seminars and in producing knowledge products on financial inclusion;
- Development and creation of the team for delivering results and outcomes related to financial inclusion in the District;
- Promoting Micro Enterprises as part of Rural Development.
- 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 if asked by COO.
- Collect various data from portal and field for presentation and reporting to various stake holders i.e. NRLM, DLCC, BLCC/BLBC, State Government etc.
- Work on any special project assigned by NRLM/ State Government. And coordination of all project activities at district, Block Village and Cluster levels. Guide district teams to resolve issues and obstacles related to SHG bank linkage and for developing a plan for bank loan melavas.
- Monitoring and implementation of Interest subvention scheme of state and central government.
- 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.

Reporting

The consultant would report to the Dy. Director (General) /State Mission Manager, Financial Inclusion, MSRLM and for operational purposes will report to, PD DRDA/District Mission Manager, MSRLM for overall reporting for the duration of this assignment. 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.

Age limit

The age of the applicant should not be more than 62 years as on 1st March 2019.

Termination / Discontinuance/ Notice

In case of discontinuance, either party is required to give one month notice of one month honorarium in lieu thereof and rescind the contract. If performance of consultant is not satisfactory, CEO, MSRLM may terminate contract during the contract period.

Duration of the Assignment:

Consultant's services would be required for 12 months from date of

signing of the agreement which may be extended as per the need of mission and performance of consultant. Decision of annual honorarium increment will be taken by CEO, MSRLM based on the performance of consultant.

Review Committee and Procedure for Review

The proposed assignment will be reviewed and monitored by a review committee on a Half Yearly/ quarterly basis at suitable place. Review committee will keep a watch on the deliverables, of the assignments, take actions for the speedy settlement of the issues raised by consultant and timely follow up. Committee is set up under Chief Executive officer with following members.

Members	Designation	Representation
Chief Executive officer	Chairperson	MSRLM
Additional Director	Member	MSRLM
Deputy Director - General	Member	MSRLM
State Mission Manager- FI	Member Secretary	MSRLM
State Mission Manager -HR	Member	MSRLM

Required qualification and experience:

Qualification, experience of a consultant required for the assignment:

Essential:

1. Basic Qualification: B. Com. / M. Com./ MBA/
2. Minimum experience of at least 5 years in; awareness of banking system; Liaison with various authorities.
3. Preference will be given to individuals with considerable experience in Digital Banking, Insurance & SHG-Bank linkage program.
4. Sound comprehension of Marathi, Hindi and English languages.

Desirable:

1. Familiarity with RBI rules and guidelines concerning financial inclusion. Experience of having working with Banks and Financial institutions, State Mission, Commissions & Reputed Social Organisation.
2. Familiarity in dealing with Training institutes/resource persons who impart training on financial inclusion.

Professional Fee

1. The consultant should work for all official working days in a month. If consultant worked less than working days in a month then remuneration will be paid on pro rata basis.
2. A fixed full time Remuneration of Rs. 30,000/- (Rs. Thirty thousand only) per month will be paid against submission of work

done for the Month of which the claim of honorarium is being made.

3. Applicable TDS will be deducted while making the payment as per the statutory requirements.
4. Fees to the Consultant shall be paid upon satisfactory delivery of work against key deliverables and a detailed invoice with breakup of expenses and number of workdays for the month.
5. In addition MSRLM will also reimburse the cost of lodging, boarding and travel incurred for the purpose of the assignment. The rates of lodging, boarding and travel will be applicable as per the TADA rates applicable to District Manager-Financial Inclusion.

Number of Positions: One Jr.Individual Consultant per District

Submission of Application:

- Application should be submitted in the format provided with this term of reference
- Application should be typed and signed on each page
- Scan copy of application should be send on consultantsrlm@umed.in only on or before **27/03/2019 up to 11.59 PM.**
- Applications received after due date for whatever reason shall not be accepted.
- Position for which candidate wish to apply should mention in the subject line of email i.e. Application for the position of Jr.Individual Consultant -Financial Inclusion.
- Incomplete applications will not be considered for further selection process.

R.Vimala IAS
Chief Executive Officer
Maharashtra State Rural Livelihoods Mission

**Maharashtra State Rural Livelihoods Mission (MSRLM)
State Mission Management Unit (SMMU)
Application Form**

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 Form for Junior Individual Consultant -
Financial Inclusion**

1. Applicant Details

Name (first-middle-last)	
Date of birth (dd-mm-yyyy)	
Age as on 01/03/2019	
Place of birth	
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: days

3. Educational Details (From S.S.C. onwards)

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

4. Other Courses / Additional Qualification

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

5. Workshops & Trainings Attended

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

6. Experience Details:

A) General Experience:

Sr. No.	Name of Organization	Joining date	Leaving date	Total Experience in Years, Month and Days	Position held	Detailed Role & Responsibilities handled.

B) Relevant Experience: Experience related to awareness of banking system; Liaison with various authorities.

Sr. No.	Name of Organization	Joining date	Leaving date	Total Experience in Years, Month and Days	Position held	Detailed Role & Responsibilities handled.

C) Relevant Experience: Experience related to Digital Banking, Insurance & SHG-Bank linkage program

Sr. No.	Name of Organization	Joining date	Leaving date	Total Experience in Years, Month and Days	Position held	Detailed Role & Responsibilities handled.

A. Total work Experience: _____ Years _____ Months

B. Relevant work experience _____ Years _____ Months

7. Please write why you find yourself suitable for this position in minimum 200 words:

7. Details of the current / last employment:

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

8. 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**)

9. Extra-Curricular Activities / Interests

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10. Any other information the applicant would like to

mention: (Research papers, Publications, Membership with professional organizations, International exposure etc.)

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11. Computer Skills Details:

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

12. 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