



**Odisha Livelihoods Mission
Panchayati Raj Department
Government of Odisha**

EOI NO: OLM/NRLP/17-18/02

Dated: 11.04.2017

REQUEST FOR EXPRESSION OF INTEREST

“Hiring of 30 Nos. District Level Financial Inclusion Consultant”

India

Odisha Livelihoods Mission

National Rural Livelihoods Project (NRLP)

Credit No: 4978. IN

Assignment Title: “Hiring of 30 Nos District Level Financial Inclusion Consultant”

1 Introduction:

Odisha Livelihoods Mission (OLM) is a registered society working under Panchayati Raj Department, Government of Odisha for enhancing the Socio-Economic condition of the rural poor through promotion of Sustainable Livelihoods. The Society is implementing the centrally sponsored scheme “Deendayal Antyodaya Yojana - National Rural Livelihoods Mission” (DAY-NRLM). The project’s aim is to enhance Social and Economic status of the rural poor of Odisha in a phased manner through development of self-sustained and community managed institutions.

2 Background:

Financial Inclusion is one the major components of NRLM. Under Financial Inclusion the objective of the Mission is to ensure access, availability, affordability and hassle free Savings, Credit, Insurance, Pensions, Remittance and Financial Literacy. In the demand side of Financial Inclusion, OLM works on Capacity building of SHGs with focus on Financial Literacy, Communitisation of Financial Inclusion initiatives like Samanwaya Mela and BLRC with focus on SHG federations playing anchor role, promotion of Community cadre like Bank Mitras, CRPs and MBKs. On the supply side the focus is on Sensitization of Bankers and Project staff on a regular basis, ICT based interventions to support last mile delivery and monitoring systems.

In order to strengthen the District OLM and to support in implementation of Financial Inclusion related activities like SHG-Bank Linkage, OLM as Corporate BC Intervention, Interest Subvention scheme, Cash Less Transactions, Financial Literacy Intervention, Odisha-Aam Admi Bima Yojana etc it is proposed to position retired Bankers as Financial Inclusion Consultant at District level.

3 Objectives:

To provide technical and handholding support to DMMU and BMMU in implementation of Financial Inclusion interventions like SHG-Bank Linkage, OLM as Corporate BC Intervention, Interest Subvention scheme, Cash Less Transactions, Financial Literacy Intervention and Odisha-Aam Admi Bima Yojana



**Odisha Livelihoods Mission
Panchayati Raj Department
Government of Odisha**

4 Scope of Work:

The Consultant is to ensure

- i. Prompt opening of Saving Bank accounts of SHG/ Federations/Producer Groups and any other CBOs relating to SHGs through proper monitoring.
- ii. Liaison with LDO, LDM, AGM-NABARD, District Co-ordinators of Banks, Regional Managers and branch managers for effective implementation of Bank Linkage Strategy and achievement of Bank Linkage target.
- iii. Visit Bank branches, District Co-ordinators of Banks and Blocks on a regular basis regarding pending applications, renewal of CC loans and achievement of Bank Linkage target.
- iv. To provide technical and capacity building support to District/Block OLM team and Community federations to establish systems at ground level for Bank linkage like Gradation of SHGs, MIP preparation, Appraisal of loan by federations, Training of WSHGs, formation and functioning of BLRC, positioning and handholding of Bank Mitras, organization of Samanwaya Mela etc
- v. Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy centers.
- vi. Support in implementation of special projects like SHG members as B.Cs, Mobile Banking Intervention, Cash Less Transaction and Block Level Federation as Financial Inclusion hub
- vii. Support in implementation of NPA Management Strategy.
- viii. Support in implementation of Odisha Aam Admi Bima Yojana
- ix. Providing support for Bankers Sensitization programmes and Sensitization of Project staff and Community functionaries
- x. Monitoring administration of interest subvention amount for timely credit to eligible SHG bank account every quarter.
- xi. Any other work as and when required as assigned by SMD-cum-CEO.

5 Eligibility criteria:

- i. Retired Bank officer those who have retired from Commercial bank/ RRBs/Co-operative Bank/NABARD/RBI/ SIDBI as Scale-III/Grade C & above.
 - ii. Candidates with higher Scale/Grade will be given preference.
 - iii. Age limit is 65 years.
 - iv. Preference will be given those who have experience in banking schemes of rural development like SHG-Bank Linkage, JLG etc will be preferred. Persons who have worked as Branch Manager in rural /semi urban branch at least for a period of five years are preferred.
 - v. Persons with experience in handling Financial Inclusion at Zonal/Regional/Local Head Office level would be given preference.
 - vi. Preference will be given to those who have worked as LDM/ DDM NABARD/LDO of RBI
7. The Odisha Livelihoods Mission (OLM) invites eligible Individual Consultant to indicate their interest in providing the Services. Individual Consultant should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services in the prescribed format at Annex-1 (ToR)



**Odisha Livelihoods Mission
Panchayati Raj Department
Government of Odisha**

6. **Period of Contract:** The Contract will be for a period of 12 months specifically for this assignment from the date of the commencement of the service. The contract is extendable for mutual agreed period as per the need of the OLM and based on the performance of the Consultant. If work not performed up to satisfaction, their contract may be terminated premature.
7. "The attention of interested Consultants is drawn to paragraph 1.9 of the World Bank's Guidelines: Selection and Employment of Consultants [under IBRD Loans and IDA Credits & Grants] by World Bank Borrowers "Consultants Selection Guidelines of the World Bank dated January 2011" ("Consultant Guidelines"), setting forth the World Bank's policy on conflict of interest. "The Guidelines are available at www.worldbank.org/procurement."
8. The Individual Consultant will be selected in accordance with the Individual Consultant Selection (ICS) method set out in the Consultant Guidelines (NRLM Procurement Manual).
9. Further information can be obtained at the address below during office hours i.e. 10.00 to 17.00 hours and the details ToR and NRLM Procurement Manual can be seen and downloaded in OLM website **www.olm.nic.in**.
11. In case of any Addendum/Clarification/Corrigendum/Extension regarding this EOI, the same will be published in the above websites only.
12. Expressions of interest in sealed envelope must be delivered in a written form to the address at SMMU office (in person/ post/courier) latest by **26.04.2017 ,5 pm superscribing on the top of the envelop " Name of the District applying for_____"**.
13. Authority reserves the right to accept or reject any proposal, and to cancel the procurement process and reject all proposals, at any time prior to the award of contract, without assigning any reason thereof.

State Mission Director-Cum-CEO
Odisha Livelihoods Mission (OLM)
SIRD Campus, Unit-8, Bhubaneswar
Contact Person- PM (Procurement),
0674-2560169

sd-/
State Mission Director-Cum-CEO

Terms of Reference

For

HIRING OF FINANCIAL INCLUSION CONSULTANTS (DISTRICT)

**Odisha Livelihoods Mission
SIRD Campus, Bhubaneswar- 751012**

1 Introduction:

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proposed to position retired Bankers as Financial Inclusion Consultant at District level.

3 Objectives:

To provide technical and handholding support to DMMU and BMMU in implementation of Financial Inclusion interventions like SHG-Bank Linkage, OLM as Corporate BC Intervention, Interest Subvention scheme, Cash Less Transactions, Financial Literacy Intervention and Odisha-Aam Admi Bima Yojana

4 Scope of Work:

The Consultant is to ensure

- i. Prompt opening of Saving Bank accounts of SHG/ Federations/Producer Groups and any other CBOs relating to SHGs through proper monitoring.
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- iii. Visit Bank branches, District Co-ordinators of Banks and Blocks on a regular basis regarding pending applications, renewal of CC loans and achievement of Bank Linkage target.
- iv. To provide technical and capacity building support to District/Block OLM team and Community federations to establish systems at ground level for Bank linkage like Gradation of SHGs, MIP preparation, Appraisal of loan by federations, Training of WSHGs, formation and functioning of BLRC, positioning and handholding of Bank Mitras, organization of Samanwaya Mela etc
- v. Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy centers.
- vi. Support in implementation of special projects like SHG members as B.Cs, Mobile Banking Intervention, Cash Less Transaction and Block Level Federation as Financial Inclusion hub
- vii. Support in implementation of NPA Management Strategy.
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- ix. Providing support for Bankers Sensitization programmes and Sensitization of Project staff and Community functionaries
- x. Monitoring administration of interest subvention amount for timely credit to eligible SHG bank account every quarter.
- xi. Any other work as and when required as assigned by SMD-cum-CEO.

6. Key Tasks and Responsibilities

- i. Follow up regarding pending applications, renewal of CC loans and achievement of Bank Linkage target with District Co-ordinators of Banks and Bank branches.
- ii. Support in establishment of systems for regular identification of SHGs, preparation of MIP, loan documentation and submission of proposals in Bank branches.
- iii. Support in Training and Positioning of Bank Mitras in all eligible Bank branches and handholding to existing Bank Mitras.
- iv. Ensure formation of BLRCs in all Bank branches and ensuring monthly meeting of BLRC Attend BLBC and Block NRLM Committee meetings.
- v. Support in Organization of Bankers Sensitization programme and Sensitization of Project Staff and Community functionaries
- vi. Implementation of special projects like SHG members as B.Cs, Mobile Banking Intervention and Block Level Federation as Financial Inclusion hub
- vii. Support in implementation of NPA Management Strategy.
- viii. Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy centers and establishment of systems and processes in all GPLFs and Blocks with respect to Bank Linkage

7. Output and timeline

Output	Remark
Establishing systems under SHG-Bank Linkage in all GPLFs and Blocks (Including Non-Intensive)	20% GPLFs and Blocks every month

Formation of BLRC in all Bank Branches & monthly organization of meeting	Formation in 2 month & Meeting on regular basis
Positioning of Bank Mitras in all Bank branches and Handholding	Positioning in 2 month and Handholding in regular basis
Completion of District Level Bankers Sensitization workshop	In 1 month
Block-wise List of Overdue & NPA accounts needs to be ascertained within 15 days and 30% reduction in NPA by end of 6 months.	List to be ascertained in 15 days and 30% NPA reduction in 6 months
Training a pool of master trainers for Bank Linkage at Community level.	In 3 months
Set up of Community Financial Literacy Centers in all GPLFs and preparation of GPLF FI plan	20% of GPLFs to be covered every month
Implementation of FI special projects like SHG member as BC, Mobile Banking Intervention, BLF as FI hub and Financial Literacy Intervention	As per timeline communicated by SMMU, OLM
Visit to Bank Branches, District Co-ordinators of Banks and Blocks. (Identify branches and blocks with major issues and visit regularly)	Visit at least 20 branches in a month, District Co-ordinators of Banks in a fortnightly basis and all Blocks to be covered at-least once in every 2 months.

8. Duration of assignment

One Year initially and extendable based on performance and requirement of Mission.

9. Eligibility criteria:

- i. Retired Bank officer those who have retired from Commercial bank/ RRBs/Co-operative Bank/NABARD/RBI/ SIDBI as Scale-III/Grade C & above.
- ii. Candidates with higher Scale/Grade will be given preference.
- iii. Age limit is 65 years.
- iv. Preference will be given those who have experience in banking schemes of rural development like SHG-Bank Linkage, JLG etc will be preferred. Persons who have worked as Branch Manager in rural /semi urban branch at least for a period of five years are preferred.
- v. Persons with experience in handling Financial Inclusion at Zonal/Regional/Local Head Office level would be given preference.
- vi. Preference will be given to those who have worked as LDM/ DDM NABARD/LDO of RBI

10. Place of Posting:

The Consultant shall be positioned at district level. He/She is required to be stay in the district headquarters. Workstation with minimum equipments shall be provided to the Consultant.

11. Reporting

The consultants will be placed at the district headquarters and will report to DPM OLM. As per guidance of SMMU FI-team, in Consultation with DPM-OLM, the FIC shall prepare the monthly workplan and submit to PD,DRDA by 5th of every month with a copy marked to SMMU,OLM. By 30th of every month, the FIC shall submit the Work done report to PD,DRDA with a copy to SMMU, OLM.

A Committee under Chairpersonship of PD, DRDA, with DPM-OLM and APD (Livelihoods) as members will review progress against the workplan and will approve release of payment. The Performance of FICs will be reviewed on a Bi-monthly basis by SMD-cum-CEO in SMMU, OLM.

12. Logistics Support:

The logistic support will be equivalent to the level of Project Executive.

10. Application & Selection:

The Applicants are requested to fill up the information in the prescribed format attached with the ToR.

Application Form of Financial Inclusion Consultant

Name of District Applying for: _____

1. Name of Applicant : _____

2. Father's Name : _____

3. Age as on 31.03.2017 : _____ Years _____ Months _____ Days

4. Highest Qualification : _____

5. Permanent Address : _____

6. Address for Communication : _____

7. Telephone No : _____ Mob No: _____

8. Email Address : _____

8. Month & Year of Retirement from Bank : _____

9. Name of the Bank from where Retired :- _____

10. Joined the Bank as (post) :- _____

11. Total Service in the Bank :- _____ Years _____ Month

12. Retired in the official Grade a) Scale III/Grade C b) Scale IV/Grade B/ Above.
(Please Tick)

13. Nature of Retirement :- a) Exit Policy b) Superannuation c) V.R.S (Please Tick)

14. Worked as :-

- (a) OJM I :- _____ Years
- (b) MM II :- _____ Years
- (c) MM III :- _____ Years
- (d) SM Scale IV :- _____ Years
- (e) Scale V/ an Above :- _____ Years

15. Assignment held during the service period.

Sl No.	Name of the Post Held	No. of Years.	Job Responsibility

16. Experience in SHG/JLG Financing as Branch Manager

Sl No.	Place of Posting	Period of Posting	No. of Years.	Achievements

17. Experience in Handling Financial Inclusion at Zonal/Regional/LHO Level

Sl No.	Designation	Place of Posting	Period of Posting	No. of Years.	Achievements

18. Worked in Capacity of LDM/AGM-NABARD/LDO of RBI

Sl No.	Designation	Place of Posting	Period of Posting	No. of Years.	Achievements

19. Trainings attended on Agriculture, Rural Development, SHG Bank Linkage.:-

20 . Proficiency in Computers:

Working knowledge in Internet and MS office:

21. Please give 2 preference districts for posting

First Preference :- _____

Second Preference :- _____

22. Give details of 2 Reference of Supervisors under whom you have worked in Bank

1. Name:

Designation:

Contact Number:

2. Name:

Designation:

Contact Number:

N.B:- *Attach Additional Sheet if Required*

I hereby declare that the information furnished above are true to the best of my knowledge

Date :-

Place :-

Signature of Applicant