



Odisha Livelihoods Mission

Department of Mission Shakti, Government of Odisha
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EOI No: OLM/NRLM/EOI/22-23/01

Date: 26.05.2022

Request for Expression of Interest

1. The Odisha Livelihoods Mission under Department of Mission Shakti now invites eligible Consultants to indicate their interest as **Financial Inclusion Consultant for 24 Nos. District** i.e for Balasore, Bargarh, Bhadrak, Bolangir, Boudh, Deogarh, Dhenkanal, Gajapati, Ganjam, Jagatsingpur, Jajpur, Jharsuguda, Kalahandi, Kendrapara, Koraput, Malkangiri, Nabrangpur, Nayagarh, Nuapada, Puri, Rayagada, Sambalpur, Sonepur & Sundargarh.
2. Interested Consultant should provide information demonstrating that they have the relevant experience to perform the Services in the prescribed format at Annexure-A (ToR for Financial Inclusion Consultant-District)
3. Further information can be obtained at the address below during office hours i.e. 10.00 to 17.30 hours and the details ToR can be seen and downloaded in OLM website www.odishalivelihoodsmission.in.
4. In case of any Addendum/Clarification/Corrigendum/Extension regarding this EOI, the same will be published in the above websites only.
5. The consultants will apply in sealed envelope Superscribed as "**Application for the post of Financial Inclusion Consultant (Mention District Name)**" must be delivered in a written form to the office of the Project Director of Concerned District through Registered/Speed Post latest by Dt **27/06/2022, 5 pm**.
6. Authority reserves the right to accept or reject any application, and to cancel the procurement process and reject all application, at any time prior to the selection, without assigning any reason thereof.

Contact Person: Sri Durga Prasad Panda, Project Executive(Procurement), OLM
Contact No: 9861442151

State Mission Director

TERMS OF REFERENCE FOR FINANCIAL INCLUSION CONSULTANT, DISTRICT

1 Introduction:

Odisha Livelihoods Mission (OLM) is a registered society working under Department of Mission Shakti, 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 of 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, Commoditization of Financial Inclusion initiatives like Samanwaya Mela and Block Linkage and Recovery Committee (BLRC) with focus on SHG federations playing anchor role, promotion of community cadre like Bank Mitras, BC/CSP, FL-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 team and to support in implementation of financial inclusion related activities like SHG-bank linkage, Corporate BC-intervention, interest subvention scheme, cash less transactions, financial literacy intervention, insurance coverage it is proposed to position retired bankers as Financial Inclusion Consultant at District level.

3. Objectives:

To provide technical and handholding support to SMMU, DMMU and BMMU in implementation of financial inclusion interventions like SHG-Bank Linkage, Corporate BC-intervention, interest subvention scheme, cash less transactions, financial literacy intervention and insurance coverage.

4. Scope of Work:

The Consultant is to ensure

- Prompt opening of Saving Bank accounts of SHG/ Federations/ Producers' Groups and any other CBOs relating to SHGs through proper monitoring.
- Liaison with LDO, LDM, AGM-NABARD, District Co-coordinators of Banks, Regional Managers and Branch managers for effective implementation of bank linkage strategy and achievement of bank linkage target.
- Visit bank branches, District Co-coordinators of banks and blocks on regular basis regarding pending applications, renewal of CC loans and achievement of Bank Linkage target.
- To provide technical and capacity building support of District/Block OLM team and SHG 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, BC/CSP, organization of Samanwaya Mela etc.
- Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy Centers (Arthik Saksharata Kendra).
- Support in implementation of special projects like SHG members as BC, mobile banking intervention, cashless transaction and financial inclusion Hub.
- Support in implantation of NPA Management Strategy.
- Support in implementation of insurance schemes.
- Developing strategy for community based service delivery mechanism.
- Providing support for bankers' sensitization programs and sensitization of project staff and community functionaries.
- Monitoring administration of interest subvention scheme for timely credit to eligible SHG bank account every quarter.
- Any other works as and when required as assigned by authorities.

5. Key Responsibilities :

- (i) Follow up, regarding pending applications, renewal of CC loans and achievement of bank linkage target, with District Co-coordinators of banks and bank branches.
- (ii) Support establishment of systems of 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.
- (iv) Ensure formation of BLRCs in all Bank branches and ensuring monthly meeting of BLRC, attends BLBC and Block NRLM Committee meetings.
- (v) Support in organization of bankers' sensitization program and sensitization of project staff and community functionaries.
- (vi) Implementation of special projects like SHG members as BCs, mobile banking Intervention and Block Level Federation (BLF) as Financial Inclusion hub.
- (vii) Support in implementation of NPA Management Strategy
- (viii) Development of Financial Inclusion plan in all GPLFs and setup of Community Financial Literacy centers and establishment of systems and processes in all GPLFs and blocks with respect to financial inclusion.

6. Contract Period:

The contract will be for a period of 12 months. The contract may be extendable further on the basis and the need of OLM and performance of the consultant. The Contract may be terminated by either party by giving a notice period of one month.

7. Consultation Fee

Consultancy Fee Rs. 30,000 per month based on performance. TA/DA as per OLM norm

8. Deliverables

- (i) Follow up, regarding sponsoring/pending applications, renewal of CC loans and achievement of Annual Bank Linkage target with District Co-coordinators of Banks and Bank branches with Bank/filed visit.
- (ii) Support/coordination in regular activities like identification of SHGs for credit linkage, preparation of MIP, loan documentation and submission of proposals in bank branches.
- (iii) Ensuring for training and positioning of **Bank Mitras** in all eligible Bank branches.

- (iv) Formation of **Bank Linkage and Recovery Committee (BLRC)** in all Bank branches and ensuring regular (monthly) meeting of BLRC. Need to attend BLBC and Block NRLM Committee meetings.
- (v) Support in organization of Bankers sensitization program and sensitization of project Staff and community functionaries on Bank Linkage and other FI activities. Coordinating for organization of Samanwaya Mela at Block/Bank level.
- (vi) Implementation of special Projects like SHG members as BCA, mobile banking Intervention and ASK as FI-Hub at GP level.
- (vii) Formulation/designing district specific strategy for implementation of NPA Management Strategy to reduce the NPA to a significant level.
- (viii) Development of Financial Inclusion plan for all GPLFs and setup of Arthik Sakhyarata Kendra (ASK) and implementation of Financial Literacy program in all GPLFs and Blocks.
- (ix) Support for implementation of Insurance and Pension schemes like PMJJBY, PMSBY and APY etc.
- (x) Any other works as and when required as assigned by SMD-cum-CEO, OLM/PD DRDA/ DPM OLM.

Adhering to the district Annual Action Plan, DPM will work out specific targets for the FIC under each of the above deliverables. His/her performance will be monitored based on the achievements made against these targets.

9. Eligibility criteria:

- (i) Bank officer those who have retired from Commercial bank/ RRBs/Co-operative Bank/NABARD/RBI/ SIDBI as **Scale-III/Grade B** & above.
- (ii) Candidates with higher Scale/Grade will be given preference.
- (iii) Age limit is less than **62 years as on 31/05/2022**.
- (iv) Preference will be given to those who have experience in banking schemes of rural development like SHG-Bank Linkage, JLG etc. Persons who have worked as Branch Manager in rural /semi urban branch at least for a period of three years are preferred.
- (v) Persons with experience in handling Financial Inclusion at Zonal/Regional/Local Head Office level would be given preference.
- (vi) Persons who have worked as LDM/DDM-NABARD/LDO-RBI will be given preference.

10. Place of Posting:

The Consultant shall be positioned at District level. S/he is required to stay in the district headquarters. Workstation with minimum equipment's shall be provided to the consultant by OLM.

11. Reporting

The consultants will be placed at the District level and will report to DPM, OLM. As per guidance of SMMU, FI-team and in Consultation with DPM-OLM, the FIC shall prepare the monthly work plan and submit to PD, DRDA by 1st of every month with a copy marked to SMMU, OLM by last working day of every month, the FIC shall submit the work done report to PD, DRDA and mark 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 work plan and will approve release of payment. The performance of FICs will be reviewed on Bi-monthly basis by SMD-cum-CEO, OLM.

12. Logistics Support:

The logistic support and other eligibilities will be equivalent to the level of Project Executive of OLM.

13. Application & Selection:

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

**ODISHA LIVELIHOODS MISSION
DEPARTMENT OF MISSION SHAKTI, GOVERNMENT OF ODISHA**

Application Form for Financial Inclusion Consultant, District

Name of District Applying for: _____

1. Name of Applicant : _____
2. Father's Name : _____
3. Age as on 31.05.2022 : _____ Years _____ Months _____ Days
4. Highest Qualification : _____
5. Permanent Address : _____

6. Address for Communication : _____

7. Telephone No : _____ Mob No: _____

8. Email Address : _____

9. Month & Year of Retirement from Bank: _____

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

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

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

13. Retired in the official Grade a) Scale-III, b) Scale-IV, c) Scale-V and above or
Grade-B, Grade-C, Grade-D and above

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

15. Worked as :-

- (a) JM I/Grade A :- _____ Years
- (b) MM II/Grade A :- _____ Years
- (c) MM III/Grade B :- _____ Years
- (d) SM Scale IV/ Grade C :- _____ Years
- (e) Scale V and Above/ Grade C and above :- _____ Years

16. Assignment held during the service period.

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

17. Experience in SHG/JLG Financing as Branch Manager

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

18. Experience in Handling Financial Inclusion/SHG Financing at Zonal/Regional/LHO Level/DDM office

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

19. Worked in Capacity of LDM/DDM-NABARD/LDO of RBI

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

20. Trainings attended on Agriculture, Rural Development, SHG Bank Linkage, Financial Inclusion

21. Proficiency in Computers:

Working knowledge in Internet and MS office: ...YES/NO.....

22. Please give 2 preference districts for posting

First Preference :- _____

Second Preference :- _____

23. 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

Selection Process

- A District Level Committee chaired by Project Director will scrutinize the application at District Level based on fixed evaluation parameters.
- Top 3 candidates per district will be shortlisted for interview at district level.
- There will be a District Level Committee consisting of PD, DRDA, DPM-OLM, LDM and DDM (NABARD) which will select one candidate through Personal Interview. Remaining candidates will be waitlisted for one year.

Short listing Criteria:

Criteria	Parameters	Maximum Marks
Mandatory Criteria	Must be a Retired Banker from Commercial Bank/RRBs/Co-operative Bank/NABARD/RBI/SIDBI as Scale-III/Grade C & above.	Yes/No
	Age limit is less than 62 Years	Yes/No
Preferential Criteria	Scale-III 10 Marks, Scale-IV 15 Marks, Scale-V and above-20 Marks, Grade C-15 marks, Grade D and above 20 marks	20 Marks
	Experience in SHG/JLG Financing as Branch Manager (<i>1 Marks for every 2 year of experience</i>)	10 Marks
	Experience in handling Financial Inclusion at Zonal/Regional/LHO level (<i>1 Marks for every 1 year of experience</i>)	10 Marks
	Worked in capacity of LDM/DDM NABARD/LDO of RBI	10 Marks
Total		50 Marks

Evaluation Criteria for Personal Interview at District Level: (50 Marks)

- Attitude - 15 Marks
- Knowledge on SHG-Bank Linkage and Financial Inclusion with focus on SHGs-15 Marks
- Skills (Communication, Negotiation, Problem Solving) – 20 Marks