



GOVERNMENT OF ASSAM
অসম ৰাজ্যিক গ্ৰামীণ জীৱিকা অভিযান
ASSAM STATE RURAL LIVELIHOODS MISSION
NABAJYOTI NAGAR, SIVA NATH GOGOI PATH, GUWAHATI, ASSAM -781037



No:- ASRLMS/FI-Consultant/1036/2018-19/11

Dated 07-05-2018.

REQUEST FOR EXPRESSION OF INTEREST (REOI)

Assam State Rural Livelihoods Mission invites Expression of Interest for Hiring Consultants (Retired Banker) for Financial Inclusion to strategize and implement Financial Inclusion Plan in the Districts. The detailed Expression of Interest and the Terms of Reference (TOR) for the proposed assignment may be seen at the website of ASRLMS i.e. www.asrlms.assam.gov.in. The Expression of Interest (EOI) Proposal must be delivered in hard copy to the address given below on or before **3:00 PM** of **21st May 2018**.

The State Mission Director,
Assam State Rural Livelihoods Mission Society (ASRLMS)
Sivanath Gogoi Path, Panjabari, Guwahati-781022 (Assam, India);

Nan Lita Kaganik
(State Mission Director)
ASRLMS

Terms of Reference (ToR) for hiring of Individual Consultant for Financial Inclusion at District level for Assam State Rural Livelihoods Mission.

1. Background

The Assam State Rural Livelihoods Mission Society (ASRLMS) has been constituted under the aegis of the National Rural Livelihoods Mission (NRLM) in Assam with the support of the Government of India, the World Bank and the Government of Assam. 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 Assam 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 State Mission Director and other Thematic Experts. The mission is implemented through three strategies viz intensive, semi-intensive and non-intensive.

This document is the 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. Access to repeat finance in affordable cost and making poor the preferred clients of the banking system is core to the NRLM financial inclusion strategy. Mobilizing bank credit is crucial for accomplishing capital formation 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, ASRLMS 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 Regional/Zonal office /District level and Branch level for fostering and pushing the SHG Bank Linkage program to ensure greater financial inclusion.
- ❖ Keep track of NRLM, RBI and individual bank guidelines related to financial inclusion, lending to SHGs 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 plan for capacity building and training of bankers and ASRLM staff.
- ❖ Guide district teams for developing a plan for Credit Camps.
- ❖ Assist DMMUs/BMMUs to address issues and obstacles related to SHG Bank Linkage.
- ❖ Attend DCC, BLBC and other district level and block level meetings of bankers and ensure greater cooperation among banks and ASRLMS to achieve greater financial inclusion.
- ❖ Develop innovative strategies for financial literacy and plan for camps at community level.
- ❖ Conduct regular analyse of SHG-Bank linkage progress against achievement at District/Block/Branch level.
- ❖ Any other task as allocated by competent authority at SMMU.

4. Duration of Assignment and Location.

The consultant's services would be required for 12 months from date of signing of the agreement, which may be extended further, if required depending on satisfactory performance on mutually agreed term, subject to review in every quarter.

Given the nature of the role, the location of the consultant would be determined based on mutual agreement between the State Mission Director, ASRLMS and the Consultant. Essentially, the Consultant's work location would be in district Headquarter. He will be required to travel in his allotted districts and other districts whenever required.

5. Number of Positions.

Total numbers of Consultant required is 3 (Three).

6. Reporting mechanism

The consultant would report to the State Mission Director, ASRLMS. This reporting mechanism would be in the form of a monthly note analysing the results achieved by the consultant against deliverables/plan in a prescribed format. The consultant should maintain regular coordination with all DPMs in the concerned zone for all financial inclusion related activities.

7. 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. Monthly work plan by 3rd of every month
- b. Monthly progress report by 3rd of next month
- c. Achievement report-Quarterly

8. Qualification Criteria

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

(A) Essential:

- (i) The Consultant shall be a Retired Banker with experience of at least 20 years in Nationalised Bank/RRB (Minimum Scale-III).
- (ii) Preference will be given to individuals with considerable experience in financial inclusion and SHG-Bank linkage program in rural areas.
- (iii) The Age of Consultant as on date of submission of application should not exceed 65 years; however, the person should be physically and mentally fit to travel extensively across the state.
- (iv) The Consultant should have hands on knowledge in MS Word, Excel, Power Point etc.

(B) Desirable:

- Familiar 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.

9. Financial Aspects

The Consultant will get Monthly Remuneration of Rs. 35000/- per month which is inclusive of applicable tax. The TDS will be deducted while making the payment as per the statutory requirements. Apart from the monthly remuneration, the Consultant will be paid a fix local conveyance allowance of Rs. 5000/- to travel within the district/zone, and Mobile allowance of Rs 1000/-. The Monthly Remuneration to the Consultant shall be paid on a monthly basis depending on satisfactory delivery of work and number of Mandays worked during the month. The Minimum working days for the month will be 21 days. In addition, ASRLMS will reimburse the cost of lodging, boarding and travel incurred during visit outside the allotted district/zone for the purpose of the assignment given from SMMU as per ASRLMS norms (DPM level).

10. Facilities provided by ASRLMS

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

11. Termination of Contract

The Contract signed between the ASRLMS and the Consultant may be terminated by tendering one month notice by the ASRLMS or the Consultant.

The CVs of the Consultant with the EOI Proposal must be delivered in hard copy at the address given below on or before **3:00 PM** of **21st May 2018**.

**The State Mission Director,
Assam State Rural Livelihoods Mission Society (ASRLMS)
Sivanath Gogoi Path, Panjabari, Guwahati-781022 (Assam, India);
Tel: 0361-2330542. website: www.asrlms.assam.gov.in**
