



Odisha Livihoods Mission
Panchayati Raj Department
Government of Odisha

EOI No: 03/2018-19

Date: 7/8/18

Request for Expression of Interest

"Hiring of Individual Consultants for Financial Inclusion Consultants (MALKANGIRI & KANDHMAL) "

1. The Odisha Livihoods Mission (OLM) now invites eligible Consultant to indicate their interest in providing the Services. Interested Consultant should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services in the prescribed format at (ToR) .
2. Period of the contract:- Up to 30th April 2019, extendable based on performance and requirement of Mission.
3. "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."
4. Consultant will be selected in accordance with the Individual Consultant Selection method set out in the Consultant Guidelines (NRLM Procurement Manual).
5. 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.
6. In case of any Addendum/Clarification/Corrigendum/Extension regarding this EOI, the same will be published in the above websites only.
7. Expression of interest in sealed envelope must be delivered in a written form to the address at SMMU office (in person/ post/ courier) latest by 23.08.2018, 5pm super scribing on the top of the envelope "Name of the district applying for Malkangiri/Kandhamal" and applicant's name.
8. Expressions of interest in sealed envelope must be delivered in a written form to the address at 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.

Contact Person- R.P.Mishra
Dy. CEO (Procurement)

State Mission Director-Cum-CEO



Odisha Livihoods Mission
Panchayati Raj Department
Government of Odisha

EOI No.: 03/2014

Dated: 7/8/14

REQUEST FOR EXPRESSION OF INTREST

INDIVIDUAL CONSULTANT SELECTION

“Hiring of 2 Nos of District level Financial Inclusion Consultants for Malkangiri and Kandhmal”

India

Odisha Livihoods Mission

National Rural Livihoods Mission (NRLM)

Assignment Title: **“Hiring of 2 Nos of District level Financial Inclusion Consultants in Malkangiri and Kandhmal”**

Reference No: PP/Con/C.7

1. INTRODUCTION :

Odisha Livihoods 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 Livihoods. The Society is implementing the centrally sponsored scheme “Deendayal Antyodaya Yojana - National Rural Livihoods 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, Commoditization of Financial Inclusion initiatives like Samanwaya Mela and 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, OLM as Corporate BC Intervention, Interest Subvention scheme, Cash Less Transactions, Financial Literacy Intervention, Insurance coverage it is proposed

SIRD Campus, Unit VIII, Bhubaneswar 751012, Odisha
Tel: 0674 2560169, e-mail: smmu.olm@gmail.com/po.tripti@gmail.com



Odisha Livihoods Mission
Panchayati Raj Department
Government of Odisha

to position retired Bankers as Financial Inclusion Consultant at District level at Kandhamal and Malkangiri.

3. OBJECTIVE:

1. 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, cashless transactions, Financial Literacy Intervention and Odisha Aam Admi Bima Yojna.
2. The Individual Consultant will be selected in accordance with Individual Consultant Selection (ICS) method set out in the Consultant Guidelines (NRLM Procurement Manual).
3. Further information can be obtained at the address below during the 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 www.olm.nic.in.
4. In case of any Addendum/ clarification/ Extension regarding EOI, the same will be published in the above websites only.
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6. 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.

4. PERIOD OF CONTRACT:

Up to 30th April 2019, extendable based on performance and requirement of Mission.

5. Scope of Work:

The Consultant is to ensure

- Prompt opening of Saving Bank accounts of SHG/ Federations/ Producer 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.



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

- 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 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, BC/CSP, organization of Samanwaya Mela etc.
 - Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy Centres (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 SMD-cum-CEO, OLM/PD DRDA/ DPM OLM.
6. "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 and 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/ptocurement."
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11. 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 the contract, without assigning any reason thereof.

State Mission Director-cum-CEO
Odisha Livelihoods Mission
SIRD, Campus
Unit -8, Bhubaneswar
Contact Person- Dy. CEO (Procurement)

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State Mission Director-cum-CEO

Terms of Reference

For

HIRING OF FINANCIAL INCLUSION CONSULTANTS (DISTRICT)

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


4/8/18
S.K. Nayak
FIC (State)

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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, Commoditization of Financial Inclusion initiatives like Samanwaya Mela and 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, OLM as 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 at Kandhamal and Malkangiri.

3. Objectives:

To provide technical and handholding support to SMMU, 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 Insurance Coverage.

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-coordinators 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-coordinators of Banks and blocks on regular basis regarding pending applications, renewal of CC loans and achievement of Bank Linkage target.
- iv) To provide technical and capacity building support of 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, BC/CSP, organization of Samanwaya Mela etc.
- v) Development of Financial Inclusion plan in all GPLFs and set up of Community Financial Literacy Centers (Arthik Saksharata Kendra)
- vi) Support in implementation of Special projects like SHG members as BC, Mobile Banking Intervention, Cashless Transaction and Financial Inclusion Hub.
- vii) Support in implantation of NPA Management Strategy.
- viii) Support in implementation of Insurance schemes.
- ix) Developing strategy for community based service delivery mechanism.
- x) Providing support for Bankers Sensitization programs and sensitization of Project staff and Community functionaries.
- xi) Monitoring administration of interest subvention scheme for timely credit to eligible SHG bank account every quarter.
- xii) Any other works as and when required as assigned by SMD-cum-CEO, OLM/PD DRDA/ DPM OLM.

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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 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. Duration of assignment

Upto 30th April 2019, extendable based on performance and requirement of Mission.

7. OUTPUT AND TIMELINE:

Sl. No.	OUTPUT	REMARKS
1	Establishing systems under SHG-Bank Linkage in all GPLFs and Blocks (Including Non-Intensive)	20% GPLF Blocks every month
2	Formation of BLRC in all Bank Branches & monthly organization of meeting	Formation in 5 per month & meeting on regular basis
3	Positioning of Bank Mitras in all Bank Branches and handholding	Positioning in 2 per month and handholding all regular basis
4	Completion of District Level Bankers Sensitization workshop	Every quarter
5	Block wise list of Overdue & NPA accounts needs to be ascertained within 15days and 30% reduction in NPA by end of 6 months	List to be ascertained in 15 days and 30% NPA reduction in 6months
6	Training a pool of master trainers of Bank Linkage at Community level	In 3months
7	Setup of Community Financial Literacy Centers in all GPLFs and preparation of GPLF FI plan	20% of GPLFs to be covered every month
8	Implementation of FI special projects like SHG members as BC, Mobile Banking Intervention, FI Hub and Financial Literacy Intervention	As per timeline communicated by SMMU OLM
9	Visit to Bank Branches, District Co-ordinators of Banks and Blocks. (Identify branches and blocks with major issues and visit regularly)	Visit atleast 5 branches in a month, District Co-ordinators of Banks in a fortnightly basis and all Blocks to be covered at-least once in every 3 months.

8. Eligibility criteria:

- i. Retired Bank officer those who have retired from Commercial bank/ RRBs/Co-operative Bank/NABARD/RBI/ SIDBI as Scale-II/Grade B & above.
- ii. Candidates with higher Scale/Grade will be given preference.
- iii. Age limit is 65 years AS ON 31/7/18.
- iv. Preference will be given 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.

9. 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.

10. Reporting

The consultants will be placed at the District level and will report to DPM,OLM. As per guidance of SMMU, FI-team, 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.

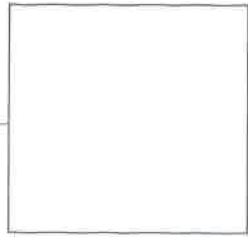
11. Logistics Support:

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

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 31.07.2018 : _____ 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 II b) Scale III/Grade B/ c) Scale IV /
Grade C d) Scale V and above Grade B/ Grade C/
Grade D and above

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

14. Worked as :-

- (a) OJM 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

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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/SHG Financing at Zonal/Regional/LHO Level/DDM office

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

18. Worked in Capacity of LDM/DDM-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, Financial Inclusion

20 . Proficiency in Computers:

Working knowledge in Internet and MS office:

...YES/NO.....

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