

Scope of Work:

For District level post

The Consultant is to ensure

- Prompt opening of Saving Bank accounts of SHG/ Village Organization (VO) /Producer Groups through proper monitoring.
- Monitoring of Submission of application to Bank for Bank Linkages.
- Liaison with, LDM, DDM-NABARD, District 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 Coordinator of Banks and Blocks on a regular basis regarding pending applications, renewal of CC loans and achievement of Bank Linkage target.
- To provide technical and capacity building support to District/Block GLPC team and Community federations to establish systems at ground level for Bank linkage like Grading of SHGs, MCP preparation, Appraisal of loan by federations, Training of SHGs, VO formation and, handholding of Bank Mitras/Sakhi, organizing loan Mela etc.
- Support in implementing special projects like SHG members as BC Sakhi, Bank Sakhi, Mobile Banking Intervention, Cash Less Transaction and VO as Financial Inclusion hub
- Support in implementing NPA Management Strategy (CBRM)
- Support in implementing Insurance Schemes
- Providing support for Bankers Sensitization program and Sensitization of Project staff and Community functionaries
- Monitoring administration of interest subvention amount for timely credit to eligible SHG bank account every quarter.
- Any other work as and when required as assigned by GLPC and respective DDO, Director DRDA and DLM

1. Key Tasks and Responsibilities

- Follow up of submission of application to bank for credit linkage & for pending applications, renewal of CC loans and achievement of Bank Linkage target with District Co-coordinators of Banks and Bank branches.

- Support in establishment of systems for regular identification of SHGs, preparation of MCP, loan documentation and submission of proposals in Bank branches.
- Support in Training and Positioning of Bank Mitras/Bank Sakhi in all eligible Bank branches and handholding to existing Bank Mitras.
- Attend DLCC/BLBC, SHGs sub Committee meetings and District, block and state level NRLM staff meetings.
- Support in Organization of Bankers Sensitization programme and Sensitization of Project Staff and Community functionaries
- Support in implementation CBRM System for NPA Management Strategy.
- Development of Financial Inclusion plan in all Blocks and set up of Community Financial Literacy centers and establishment of systems and processes in all Blocks with respect to Bank Linkage

2. Output and timeline

Output	Remark
Establishing systems under SHG-Bank Linkage in all Blocks (Including Non-Intensive)	20% Blocks every month
Positioning of Bank Sakhi 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 30% NPA reduction in 6 months
Training a pool of master trainers for Bank Linkage at Community level.	In 3 months
Implementation of FI special projects like SHG member as BC/BC Sakhi, Mobile Banking Intervention, BLF as FI hub and Financial Literacy Intervention	As per Timeline communicated by GLPC
Visit to Bank Branches, District Co-coordinators of Banks and Blocks. (Identify branches and blocks with major issues and visit regularly)	Visit at least 35 % branches per month, District Co-coordinators of Banks in a fortnightly basis and all Blocks to be covered at-least once in every 3 months.

3. Duration of assignment

6 months initially and extendable based on performance and requirement of Mission

with mutually agree both the party.

4. Eligibility criteria:

- i. Retired Bank officer those who have retired from Public Sector banks/ RRBs/ 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. (Upper age limit)
- 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
- vii. Preference will be given to the district residents or belong to the neighbor districts.

5. Place of Posting:

The Consultant shall be positioned at district level. He/She is required to be stay in the district headquarters.

6. Reporting

The consultants will be placed at the district headquarters and will report to Director, DRDA. A Committee under Chairpersonship of DDO with Director- DRDA, DLM as members will review progress every month. The Performance will be reviewed on a Bi-monthly basis by MD, GLPC.

7. Remuneration and Logistics Support:

Maximum 35000/- per month and other Logistics Support will be provided as per the GLPC norms

8. Application & Selection:

The Applicants are requested to fill up the information in the prescribed format attached with the Term of Reference.