

**Jharkhand State Livelihoods Promotion Society
Rural Development Department, Government of Jharkhand**

Recruitment of Short Term Consultants to support Financial Inclusion (more focusing on SHGs bank linkage)

Jharkhand State Livelihood Promotion Society (JSLPS) has been nominated by Govt. of Jharkhand to implement the National Rural Livelihood Mission in the State of Jharkhand and intends to act as facilitator in the process of ensuring mainstream financial services accessible to the poor. In this endeavor, the JSLPS has taken decision to effectively utilize the services of experienced bankers (working or retired) from any nationalized banks or private sector banks as a “Consultant” to support the project in achieving the objective more particularly in area of SHG bank linkage.

Sl. No.	Position	No. of Position	Eligibility Criteria for the Consultant	Operational Area
1.	Consultant– Financial Inclusion	13	<ol style="list-style-type: none">1. The consultant should have worked or working either in scale 2, 3 or 4 in any nationalized bank or equivalent position in any private sector banks.2. The consultant should have working experience of minimum 6 years.3. The consultant should not be more than 65 years of age as on 31-07-2017 and should be physically fit and willing to travel to bank branches and community institutions (SHGs/Vos/CLFs) of assigned blocks/districts/region.4. The consultant should be willing to stay at assigned block/district.	Blocks of assigned District/s of Jharkhand

The selection will be conducted through walk-in mode as per the below mentioned schedule:

- **Date of Selection process: 27th July, 2017 (Thursday)**
- Registration Time: 09.00 AM to 11.00 AM
(Candidates reporting time for registration process is between 9.00 AM – 11.00 AM, No application shall be accepted after registration time)
- Duration of selection process: 11.00 AM onwards **(The interview process may extend for next day depending upon number of candidates).**

Venue: Hotel Lee Lac, Line Tank Road, Behind Firayalal, Ranchi- 834001, T:0651 2219511

Note:

1. All above Consultant positions are purely on contract basis initially for 6 months and can be extended further on the basis of satisfactory performance and requirement of the project.
2. For detailed Job Descriptions, Eligibility Criteria and Consultancy Fees, etc. Visit our website www.jslps.org or log on to quick link <http://www.jslps.org/category/careers/>
3. Only bona fide candidates meeting the eligibility criteria will be qualified to appear in the selection process. Final selection of the candidates depends on the performance in selection process.
4. Resume & Photocopies of all certificates and testimonials related to educational Qualifications/professional degree and experience need to be verified and submitted at the time of selection process. The selection process may include Written Test, Group Discussion and/or Personal Interview.
5. No TA/DA will be given to candidates for attending the Walk-In selection process.

(Chief Executive Officer)



Jharkhand State Livelihood Promotion Society

(Under the aegis of Rural Development Department, Govt. of Jharkhand)
3rd Floor, Shanti Deep Tower, Radium Road (near Kutchery), Ranchi- 834001

Terms of Reference for Independent Consultant to support community institutions access Mainstream Financial Services (Financial Inclusion) in the Jharkhand State Livelihood Promotion Society (JSLPS)

1.0 Background

Jharkhand State Livelihood Promotion Society (JSLPS) is an autonomous and independent society under Rural Development Department, Government of Jharkhand. It is designed by the government to address rural poverty in Jharkhand and has been designated to anchor and implement the National Rural Livelihood Mission (NRLM) in the state since September 2011. The JSLPS has initiated the SRLM's activities in the financial year 2012-13 in a two-pronged approach in the entire state, i.e resource & intensive blocks and non-intensive areas.

2.0 Financial Inclusion component in the Project:

The poor and disadvantaged households in Jharkhand have poor access to banking and financial services. The regions behind this poor access are low bank penetration, lack of staffing, wide dispersion of population, poor connectivity of rural settlements, security-related challenges and a range of demand side issues (reflected in the low rural CDR in the State) arising from high poverty rate, low literacy and limited credit demand and absorption capacity of people. Despite having enormous challenges, there remains scope for institutions of poor to create a viable client base for banks and insurance service provider who can leverage bank credit for responding to their own livelihood related needs. Additionally, there is scope for providing financial services to poor through SHGs federations acting as franchisee of banks through service providers such as *Bank Sakhi* and *Bima Mitras* reaching a wider client base with reduced transaction costs for banks and insurance service providers.

The JSLPS intends to act as facilitator in the process of ensuring mainstream financial services accessible to the poor. In this endeavour, JSLPS intends to ensure smoother and hassle free services to the community institutions of the poor. This will be achieved on one side by creating, and nurturing quality community institutions and their federations and ensuring reach to the mainstream institutions on the other side. The more is the flow of financial services to the community institutions; the better shall be the impact on the poverty reduction scenario. The project is all set to put the systems in place that facilitates the linkage of community institutions like that of SHGs and their Federations with mainstream financial institutions. This shall include not only facilitating the savings account opening of the community institutions but also ensuring the timely facilitation of credit linkage and data sharing with mainstream financial systems on a continuous basis.

The Broader objective of financial inclusion intervention through the project is to create ambience of trust as regards the banking with poor are concerned. At the same time the risk mitigation measures shall be put in place to prevent the community from the losses of assets and lives through the measure of putting the systems supporting the portfolio of micro-insurance in the project.

The project anticipates a role for different people and institutions as its stakeholders. One of the important stakeholders is banks and thus the people involved with the banking sector can stand in good stead in streamlining the system with the banking sector. Taking the importance of improved and effective relationship with banks, the project has taken the decision to effectively utilize the services of experienced people as "Consultants" to support the project in putting milestones of success.

3.0 Scope of Work

3.1 To advocate and coordinate with banks to leverage financial services to the poor community in Jharkhand and;

3.2 To support community institutions (Self Help Groups, their federations and collectives) to access mainstream financial services in the state.

3.3 Area of operation will be blocks of assigned District/s of Jharkhand.

4.0 Job Description for the Consultant

- 4.1 Liaise and coordinate with different banks in the assigned blocks/districts/region for saving bank account opening and credit linkage of community institutions.
- 4.2 Support the project to achieve the target of saving bank account opening and credit linkage by accelerating SHG- Bank Linkage.
- 4.3 Establish and ensure Community Based Recovery Mechanism (CBRM) in all the banks of the assigned district/region. Participation and facilitation in the processes for regularizing CBRM.
- 4.4 To ensure that every bank provide written monthly loan and recovery status to the concerning BMMU/LDM/APO of DRDA and ultimately to SMMU of JSLPS. It has to be streamlined effectively.
- 4.5 To facilitate and coordinate data sharing processes and mechanisms for ensuring on time repayment of loan taken from bank and interest subvention scheme of NRLM.
- 4.6 Attend, provide inputs and compile the information for DCC (DLCC sub-committee), DLCC and BLBC meetings mainly related to SHG-Bank linkage in their assigned district/districts/region.
- 4.7 To participate as resource person in the Capacity Building of the bankers & project staffs in the Financial Inclusion portfolio of NRLM.
- 4.8 Extensive field visit to all the banks of the assigned blocks/districts/region for providing timely handholding support to the project staffs, bankers and community cadres.
- 4.9 To liaise and coordinate with bank officials of the district/blocks and ensure their exposure to the field operations of the JSLPS area in order to build confidence amongst the banking fraternity.
- 4.10 To facilitate and coordinate for the better functioning of RSETIs in the assigned district/districts.
- 4.11 The consultant has to spend 15 days in a month in the assigned blocks/districts.**
- 4.12 Any other related task as and when required by JSLPS.

5.0 Eligibility Criteria for the Consultant:

- 5.1 The consultant should have worked or working either in scale 2, 3 or 4 from any nationalized bank or equivalent position in any private sector banks.
- 5.2 The consultant should have working experience of minimum 6 years.
- 5.3 The consultant should not be more than 65 years old as on 31-07-2017 and should be physically fit and willing to travel to bank branches and community institutions (SHGs/Vos/CLFs) of assigned blocks/districts/region.
- 5.4 The consultant should be willing to stay at assigned block/district.

6.00 Duty Station of Consultant:

- 6.1 The consultant shall be stationed in the assigned block headquarter and perform his/her work in the assigned blocks and district/s.

Reporting :

The Consultant shall submit month wise reports in a prescribed formats consisting tasks to be carried out and output to be delivered. Reporting format will be provided at the time of joining. He/she shall be reporting to the State Program Manage–Financial Inclusion and Chief Operating Officer, JSLPS at SMMU.

Fees & Other allowances: Consultancy fees will be given @ Rs. 3000/- (Three Thousand) per day or Consultant Policy of JSLPS. Other allowances are reimbursable as per the consultancy policy of JSLPS. The payment will be made on monthly basis subject to submission of monthly achievement reports.

Consultancy Period: The consultancy period is initially for six months and may be extended based on the performance review and requirement of the program.

Format for planning and reporting:

Sl.No.	Task agreed	Targets in nos.	Achievement in nos.	Remarks if any
1.	Opening of the savings account of SHGs			
2.	Opening of the savings account of VOs			
3.	Stocking of Stationery (bank documents) of related banks			
4.	Ensuring Bank Linkage of SHGs which are 6 months old and has good quality			
5.	Ensuring Bank linkage to SHGs for the 2 nd dose of financing and further			
6.	Facilitating the loan and recovery status statement from Banks			
7.	Establishing and ensuring Community Based Recovery Mechanism (CBRM)			
8.	Supportive role for DLCC/DCC/BLBC meetings			
9.	Training to Bank Sakhi			
10.	Participation in the training aspect of JSLPS			
11.	Ensuring exposure visit of Bank officials as confidence building measure			
12.	Training to project staff and community cadre on aspects such as			

	form filling for account opening and Bank Linkage			
13.	Facilitation and coordination of data sharing processes and mechanisms in bank branch /district/zonal level for ensuring on time repayment of loan taken from bank and interest subvention scheme			
14.	Facilitate and coordinate for the better functioning of RSETIs in the assigned district/districts/region			
15.	Any other work assigned from time to time			