

**Madhya Pradesh Rajya Ajeevika Forum (MPRAF)**  
**MPDAY- State Rural Livelihoods Mission**  
Panchayat and Rural Development Department, GoMP  
3<sup>rd</sup> Floor, Beej Bhawan 11, Arera Hills, Bhopal MP  
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**S No./5086/FI-PRC/2020**

**Bhopal, Dated : 19.10.2020**

**Request for Expression of Interest (REOI)**

Madhya Pradesh Rajya Ajeevika Forum invites sealed "**Expression of Interest for Engagement of Technical Support Agency (TSA) to provide Advisory and Management Support for Implementation of Appropriate Digital / Alternate channels**" for effective **Financial Inclusion of beneficiary households in Madhya Pradesh by 05/11/2020 till 03:00 PM.**

"Last date for Submission of EOI is November 05, 2020 (15:00 hrs). For detailed information please visit our website at [www.prd.mp.gov.in](http://www.prd.mp.gov.in)".

**Chief Executive Officer**  
MPRAF/MPDAY-SRLM

**(Detailed Advertisement and TOR)**

**Madhya Pradesh Rajya Ajeevika Forum (MPRAF)**  
**MPDAY- State Rural Livelihoods Mission (MPDAY-SRLM)**  
Panchayat and Rural Development Department  
Government of Madhya Pradesh  
3<sup>rd</sup> Floor, Beej Bhawan  
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Phone: +91- 755-2766814,12website:[www.prd.mp.gov.in](http://www.prd.mp.gov.in)

**S No./5086/FI-PRC/2020**

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Request for Expression of Interest (REOI)

**For hiring of the services of Technical Support Agency (TSA) to provide Advisory and Management Support for Implementation of Appropriate digital/ Alternate channels for effective Financial Inclusion of beneficiary households in Madhya Pradesh**

Dear Sir/Madam,

1. Letters of Expression of Interest are invited from qualified and experienced consulting firms who wish to **provide Advisory and Management Support for Implementation of Appropriate digital/ Alternate channels for effective Financial Inclusion of beneficiary households in MPDAY-SRLM**
2. **Background:**

The Government of India is implementing DEEN DAYAL ANTYODAYA YOJANA – National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development (MoRD) with the objective of alleviating rural poverty in the country. The Mission is implemented by the States through specially created implementation architecture at the state, district and block levels. As of December 2017, all 29 States are implementing DAY-NRLM.

Madhya Pradesh Rajya Ajeevika Forum is an autonomous institution under the Panchayat and Rural Development Department, Govt of Madhya Pradesh implementing the initiatives taken under DAY NRLM. The mission is being implemented in all 313 blocks of the 52 districts of the state.

Financial Inclusion is an important component under the mission. The mission strives to build easy access to credit and other critical finances to poor households to enable them make investment in meeting their high consumption needs, redeeming high cost debts and acquiring productive assets for augmenting livelihoods. To facilitate this, the mission has taken systematic steps to link women Self Help Groups to leverage credit from formal financial institutions, spread awareness on financial literacy among SHG members and also enroll eligible members under various insurance products. In order to further accelerate and deepen financial inclusion among members, the mission has decided to adopt digital/alternate financial channels to expand availability of banking services for SHG ecosystem. In line with this, the mission has taken the initiative to train and deploy women SHG members as Business correspondents to offer doorstep banking services in

rural areas to support SHG ecosystem. The mission has also taken up issues like dual authentication, mapping of SHG and member accounts with regulators and technology service providers.

One of the strategy MPDAY-SRLM for building access to financial services and contributing to effective financial inclusion of poor, is to upscale the pilot initiative on engaging women Self Help Group Members as Business Correspondent Agents (BC Sakhi Model). Besides this, the mission is also keen to identify other suitable digital financial technologies/ platforms to further the financial inclusion agenda.

Madhya Pradesh Rajya Ajeevika Forum ( a Society implementing MPRADY-SRLM) seeks to hire services of a suitable technically qualified Technical Support Agencies (TSA) for penetration of Digital Finance/Alternate Banking initiatives and to provide technical assistance in MPDAY-SRLM

### 3. The objective of the Consultancy Services

In order to successfully implement the BC model and other appropriate digital financial technologies for achieving financial inclusion of the ultimate beneficiaries, the Mission seeks to engage the services of technically qualified consulting firms to provide technical advice and management support to the MPDAY-SRLM in implementation of the BC Sakhi approach and other models of digital financial models. The selected agency is also expected to provide support to the State Mission Management Unit (SMMU) under MPDAY-SRLM in other models of digital financial technology which will lead to improved financial inclusion in terms of:

- Increased number of BC access points managed by women SHG members
- Increased access to banking and allied services (Insurance and pension etc) by SHG and their members in terms of frequency of access and diversity of services accessed;
- Increased number of SHG (including federations of SHGs) transaction routed through digital channels;
- Creation of transaction records/ trail for SHG (including federations of SHGs) and individual members on formal banking system
- Reduced time needed by members to access financial services and minimizing transactional costs
- Increase in digital payments at retail rural access points and in less cash P2P payments

### 5. Process of Hiring and contracting the services

MPRAF will undertake following steps **For hiring of the services of Technical Support Agency (TSA) to provide Advisory and Management Support for Implementation of Appropriate digital/ Alternate channels for effective Financial Inclusion of beneficiary households in Madhya Pradesh.**

Method of Hiring – Quality and Cost Based Selection.

- a. **Issue of Request for Expression of Interest**
- b. **Evaluation of EOIs by MPRAF:**

Receipt and evaluation of EOIs and prepare short list of suitable consultants;

**c. Issue of RFP and Technical Evaluation by MPRAF:**

Seeks Request for Proposal from the shortlisted consultants who are meeting the desirable criteria indicated in para 5 below.

At the RFP stage, consultants are required to submit technical proposal and Financial Proposals. As per the provisions of RFP, MPRAF will first undertake technical evaluation. The Financial Proposals of only those who qualify technically will only be opened.

Combined Technical and Financial Evaluation as per QCBS.

**c. Contracting the services of empanelled agencies by SRLMs:**

**The agency that scores maximum in QCBS will be considered for contracting provided it fulfils all other conditions as mentioned in the RFP.**

**6. Criteria for Empanelment of Firms/Agencies/Organisations**

Letters of Expression of interest are invited from qualified and experienced consulting firms/agencies/organisations who wish to consider for **services of Technical Support Agency (TSA) to provide Advisory and Management Support for Implementation of Appropriate digital/ Alternate channels for effective Financial Inclusion of beneficiary households in Madhya Pradesh.** Interested firms/agencies/organisations should provide information demonstrating that they have the required qualifications and relevant experience to perform the services. The short listing criteria are as follows:

Mandatory criteria

1. Experience (minimum 5 years) in appropriate digital and alternate financing and developing microfinance policies in atleast 02 National and or International Projects.
2. The organisation should have implemented/Provided Technical Assistance in the development of digital/alternate financing/microfinancing for at least one project with a minimum annual outlay of Rs.10 crore ( Outlay of the project in which the consultant was directly associated as a primary partner/service provider).
3. The organisation should have cumulatively, in the last 3 years, supported at least 02 project in microfinance/Payment Banks in o2 different states/Projects. Details of interventions designed and supported need to be provided. EOIs without these details will not be considered.
4. The organization should have an annual average turnover of Rs. 3.00 crore in the last three years.

Consultants are required to provide details supporting their claims.

**Desirable**

Preference will be given to the following agencies

1. The organisation should have adequate human resources with demonstrated capacity of top line and bottom line management.

2. Preference will be given to the agencies/firm having demonstrated ability to build partnerships with private or public sector payment banks/microfinance firms/NBFCs etc.

Consultants may note that EOIs received will be evaluated and a short list will be prepared. Agencies not meeting the mandatory criteria will not be considered for evaluation. Please note that no proposals are required now.

7. Consultants may associate with other firms / agencies/ organizations in the form of a joint venture or a partnership or association to enhance their qualifications. Consultants or associations of consultants, who are interested in being considered for the assignment, should submit information of all the parties in the format indicated in the attachment to this letter for expression of interest.
8. The attention of interested Consultants is drawn to Procurement Manual of GOI -NRETP
9. A Consultant will be selected in accordance with the Quality and Cost Based Selection method.
10. Further information can be obtained at the address below during office hours [10:00 to 17:30 hours].
11. The EOI must be delivered in written form in the prescribed form (see Annexure -1 & 2) along with a soft copy in a CD/DVD addressed to The CEO, MPRAF/MPSRLM Panchayat and Rural Development Department GoMP on the address provided below. The EoI is to be submitted with details and evidence related to the selection criteria listed above in a sealed envelope clearly indicating EoI submission for **“For hiring of the services of Technical Support Agency (TSA) to provide Advisory and Management Support for Implementation of Appropriate digital/ Alternate channels for effective Financial Inclusion of beneficiary households in Madhya Pradesh..** EOI should be submitted to the undersigned on or before 05/11/2020 by 03:00 PM. Consultants are required to submit the EOI along with a cover letter, duly filled Annexure-1 & 2 provided along with this EOI and necessary supporting documents. Incomplete EOIs and EOI responses received after the specified date and time will not be considered.

The Chief Executive Officer,  
Madhya Pradesh Rajya Ajeevika Forum  
MPDAY-SRLM  
3<sup>rd</sup> Floor, Beej Bhawan  
Arera Hills, Bhopal

Please note that no proposals are required now. On the basis of information provided by interested consultants, the Mission will prepare a shortlist of 6-8 consultants who will be invited to submit proposals.

**Annex –1: Format for Organizational Profile**

**Name of the Assignment:**

**Date of advertisement:**

**Reference No:**

(Note: Consultants submitting the EOI as a joint venture or intended to form a joint venture should provide the details of all the partners)

<b>A – Consultant’s Profile (Maximum 2 pages)</b>		
1.	Name of the Organization	
2.	Postal Address	
3.	Telephone: Mobile / Fax/ E-mail Website;	
4.	Contact Person name and designation with contract details	
5.	Registration Details: Registered on (Date) Legal status ( for profit company; not for profit company; registered trust; registered trust; others (specify)	Provide copy of the registration certificate, PAN , Board of Directors, Executive Committee Members, General Body members, brief profile and latest annual report
6.	GST Registration No and place of registration	Please attach copy of the GST registration no.
7.	No. of completed years	

8.	Financial Capacity:  Average <u>Annual Turnover</u> of lead consultant must be more than Rs.3.00	Provide the turnover of organization (on the basis of the audited accounts) in the last three financial years in Indian Rupees.			
		2018-19	2017-18	2016-17	Total

crores during the last three financial years. EOIs with less than Rs.3.00 crore average turnover will not be considered.  (Enclose Audited financial reports).				

**B- Consultant's Experience (Maximum 10 pages)**

1.	Details of livelihoods projects for which the consultant has provided technical support in Microfinance/Payment Banks. Please attach a letter issued by the client certifying completion of the assignment. For the purpose of evaluation, only the completed projects will be considered. (may add more rows, if required). Consultants are required to provide details.					
	Name of Project/ Project annual outlay in Rs.	Client	Services Provided / Geographical area covered ( name of the states where the Technical support is provided by the consultant	Area of Services provided <sup>1</sup>	Duration of Assignment and status as of December 19	Value of Contract (in INR)
					Effective date of original contract and Duration	

<sup>1</sup> Please indicate the areas of services such as Micro Finance/ Small Finance/Banking/ Digital Finance/ NBFS. A brief note on each project may be provided with the details of project beneficiaries, geographical area, details of technical support provided etc.,


<p>Details of the projects supported by the consultant in the development of Digital Financing interventions for <u>at least two</u> areas with a minimum turnover of Rs.1.00 crore in the last three years. Please attach a brief note on each project.</p>					
Name of Project/ Project annual outlay in Rs.	Client	Services Provided	Duration of Assignment and status as of December 19	Provide the details of value chain development project/ market linkages	Turnover of the intervention/

3.	<b>Details of Key staff available (excluding office admin staff)</b>				
	Category ( provide each branch and partner wise details)	No.	No. of Senior Professionals	No. Of filed staff	No. of Associates/ Consultants



	Head office				
	Branch office				
	Total				
3 A	<p>Key staff profile of the organization/s. Please provide details of the key staff with experience in Digital Financing and Management</p> <p>Detailed CVs are not required at EoI stage. among other information, the brief CVs should include the following information in the following format:</p>				
	Name of the staff with education qualification				
	Is he/she currently associated with the consultant? ( Yes/No) if yes, provide nature of engagement ( fulltime staff, part time staff, consultant etc)				
	Designation				
	Years of experience in the organization				
	Areas of expertise				
	Particulars of assignments handled				
	Particulars of service provided				

Signature of the authorised representative.

**Annexure -2**

**Declaration**

**Date:.....**

**To whom so ever it may be concern**

I/We hereby solemnly take oath that I/We am/are authorized signatory in the firms/ Agency/ Institute/ Company and hereby declare that "Our firms/ Agency/ Institute/ Company do not face any sanction or any pending disciplinary action from any authority against our firms/ Agency/ Institute/ Company or partners." Further, it is also certified that our firm has not been blacklisted by any government or any other donor/partner organization in past.

In case of any further changes which affect this declaration at a later date, we would inform the mission accordingly.

We also confirm that the details provided in our response to EOI are true. If the client finds at any time that the information provided is not correct, we shall be bound by any action that the client deems fit and appropriate including termination of contract.

**Authorized Signatory**

**(with seal)**

**Madhya Pradesh Rajya Ajeevika Forum**  
**MPDAY - State Rural Livelihood Mission (SRLM)**

**Terms of Reference**

**For hiring of the services of Technical Support Agency (TSA) to provide  
Advisory and Management Support for Implementation of Appropriate  
digital/ Alternate channels for effective Financial Inclusion of beneficiary  
households in Madhya Pradesh**

**Introduction**

1. The Ministry of Rural Development (MORD), Government of India (GOI) has been implementing Deen Dayal Antyodaya Yojana- National Rural Livelihoods Mission (NRLM) since June 2011. The central objective of the DAY-NRLM is to eliminate rural poverty through innovative implementation strategies involving mobilization and organization of the rural poor and promotion of their financial and economic inclusion as well as promotion of convergence with other livelihood programmes.

2. The central objective of the Mission is to bring about increase in the household incomes of the rural poor through sustained livelihood enhancements and improved access to financial and non-financial services. The Mission aims at creating efficient and effective institutional platforms of the poor as mediating institutions. The four key inter-related components of the Mission are: (i) social inclusion; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence. The four components posited on the Community Based Organizations (CBOs) of the poor are expected to promote and sustain livelihoods of the rural poor. Thus, the DAY-NRLM aims at mobilizing all the rural poor households into SHGs and their federations viz., Village Organizations, Cluster/ Block Level Federations and use these institutional platforms to promote the livelihoods of the poor. The Mission seeks to promote access of the CBOs of the poor to financial and technical services as well as economic support services and enable them to diversify and improve their livelihoods. Towards this end, the Mission intends to promote organic relationship of financial and non-financial activities between the SHGs and their federations. The Mission provides Revolving Fund (RF) and Community Investment Fund (CIF) support to the eligible SHGs and VOs which are expected to enable them to leverage funds from the formal banking institutions for undertaking sustainable livelihoods. The Mission also provides technical and convergent support for the member households to diversify their livelihood assets.

3. In order to speed up the upscaling process, Madhya Pradesh Rajya Ajeevika Forum ( a Society implementing MPRADY-SRLM) proposes to hire services of a suitable technically qualified Technical Support Agencies (TSA) for penetration of Digital Finance/Alternate Banking initiatives and to provide technical assistance.

### **Implementation Architecture**

4. The Mission is implemented through specially created structures. At the national level, the Mission is implemented by a specially created National Mission Management Unit (NMMU) comprising several thematic groups and professional experts, under the Rural Livelihoods (RL) Division of the MoRD. As part of transiting to DAY-NRLM, the state governments have also established special purpose vehicles in the form of autonomous and empowered State Rural Livelihoods Mission (SRLM) Societies at the state level. The SRLMs are in turn have :

- (i) established dedicated Mission implementation units at the State (SMMU), District (DMMU), Block (BMMU) and Sub-Block Units (Cluster Level);
- (ii) recruited, inducted, trained and positioned multidisciplinary professionals at all levels; and
- (iii) established adequate management, finance, procurement, MIS and M&E systems.

### **Phased Implementation**

5. As development of sustainable community institutions is a process intensive activity requiring the support of trained Community Resource Persons (social capital), a phased intensive implementation approach has been adopted by the Mission under the approach a certain number of blocks are selected in each year for intensive application of Mission resources. The blocks selected in the first few years, apart from creating sustainable institutions of the poor for livelihoods promotion, are expected to generate social capital in the form of CRPs and other active SHG members to replicate and support the implementation of Mission strategies in other blocks of the state. However, each SRLM is required to prepare the non-intensive blocks also for intensive approach by seeding and implementing Mission activities in a less intensive fashion. The states are also advised to use the services of experienced CRPs from other states which have been implemented models similar to DAY-NRLM in the initial stages.

### **Status of DAY-NRLM**

6. As of March 2016, all the 29 States transited to DAY-NRLM and a state level autonomous society has been established and designated as SRLMs in these states. The state governments have approved establishment of Mission architecture at SMMU, DMMU and BMMU levels. The governments have also permitted recruitment of professional staff at all levels. Management, finance, procurement and other systems have been established as per the guidelines of DAY-NRLM. The State Missions have been implementing DAY-NRLM Annual Action Plans (AAPs) approved by MoRD.

## **National Rural Economic Transformation Project**

7. For ensuring that technical assistance and required implementation support is available under NRLM, the Government of India has availed a Credit from the World Bank for the National Rural Economic Transformation Project (NRETP) which aims to provide support the Deen Dayal Antyodaya Yojana -National Rural Livelihoods Mission (DAY-NRLM). The World Bank is providing a credit of USD 500 million to NRETP project. The Bank funding to NRLP project will be till June 2023.

## **National Rural Livelihoods Promotion Society**

8. National Rural Livelihoods Promotion Society is an autonomous institution under the Ministry of Rural Development, Government of India providing technical and professional support to State Missions in implementation of NRLM activities. NRLPS is registered under the SOCIETIES REGISTRATION ACT, 1860. NRLPS receives grants from the Ministry under the provisions made for NRETP.

## **State Rural Livelihood Mission**

9. Madhya Pradesh Rajya Ajeevika Forum is an autonomous institution under the Panchayat and Rural Development Department, Govt of Madhya Pradesh implementing the initiatives taken under DAY NRLM, Ministry of Rural Development, Govt of India and other initiatives taken up by State Rural Development ministry.

## **Financial Inclusion under MPDAY-SRLM**

10. Financial Inclusion is an important component under the mission. The mission strives to build easy access to credit and other critical finances to poor households to enable them make investment in meeting their high consumption needs, redeeming high cost debts and acquiring productive assets for augmenting livelihoods. To facilitate this, the mission has taken systematic steps to link women Self Help Groups to leverage credit from formal financial institutions, spread awareness on financial literacy among SHG members and also enroll eligible members under various insurance products. In order to further accelerate and deepen financial inclusion among members, the mission has decided to adopt digital/alternate financial channels to expand availability of banking services for SHG ecosystem. In line with this, the mission has taken the initiative to train and deploy women SHG members as Business correspondents to offer doorstep banking services in rural areas to support SHG ecosystem. The mission has also taken up issues like dual authentication, mapping of SHG and member accounts with regulators and technology service providers.

11. One of the strategy MPDAY-SRLM for building access to financial services and contributing to effective financial inclusion of poor, is to upscale the pilot initiative on engaging women Self Help Group Members as Business Correspondent Agents (BC Sakhi Model). Besides this, the mission is also keen to identify other suitable digital financial technologies/ platforms to further the financial inclusion agenda.

## Objectives of the Assignment

12. In order to successfully implement the BC model and other appropriate digital financial technologies for achieving financial inclusion of the ultimate beneficiaries, the Mission seeks to engage the services of technically qualified consulting firms to provide technical advice and management support to the MPDAY-SRLM in implementation of the BC Sakhi approach and other models of digital financial models. The selected agency is also expected to provide support to the State Mission Management Unit (SMMU) under MPDAY-SRLM in other models of digital financial technology which will lead to improved financial inclusion in terms of:

- Increased number of BC access points managed by women SHG members
- Increased access to banking and allied services (Insurance and pension etc) by SHG and their members in terms of frequency of access and diversity of services accessed;
- Increased number of SHG (including federations of SHGs) transaction routed through digital channels;
- Creation of transaction records/ trail for SHG (including federations of SHGs) and individual members on formal banking system
- Reduced time needed by members to access financial services and minimizing transactional costs
- Increase in digital payments at retail rural access points and in less cash P2P payments

13. The main components of this assignment would be:

- a. Position a dedicated team of 7 professionals for providing technical and managerial support to SRLM in accelerating the implementation of the BC Sakhi approach.
- b. Identify and guide SRLMs on selection of appropriate Digital Technologies for –
  - i. Enable easy access to various financial products from formal financial institutions covering payments, credit, insurance and pension etc.
  - ii. Enhance efficiency in access to financial services in terms of customer friendly processes, reduced time and transaction cost
  - iii. Creation of financial transaction record/ trail for community institutions and individual customers.
- c. Conceptualize and prepare detailed implementation plan for introduction of appropriate digital financial technologies among the beneficiaries under SRLM under DAY-NRLM
- d. Identify key stakeholders like banks/ other financial service providers, Technology & Payment Service Providers, Corporate BC, Certification agencies like IIBF, CSC including RSETIs, regulators and other knowledge/technology partners in the ecosystem; prepare mutually agreed Terms of partnership and facilitate linkages with appropriate partners.
- e. Implement identified digital financial technologies in select geographies as ‘Proof of Concept’ in coordination with DMMUs and BMMUs.

- f. Develop manuals; guidelines; good practice notes; knowledge materials or modify such material provided by SRLM to suite the requirements of State Mission staff in the roll out of the model;
- g. Develop and institutionalize required arrangements to monitor the progress of the intervention along agreed parameters; identify critical gaps and devise appropriate strategies to address the same;
- h. Work closely with the State Mission Management Unit in upscaling of the proven model across states.

## **Scope of Work**

**14.** As part of the assignment, the consultant is required to explore various digital technologies and players to determine which offers the highest benefits in terms of technical feasibility; ease of adoption and use by members of Self Help Groups, catering to range of products and security. While doing this exercise priority to be given to formal banking system which provide credit to SHGs. Some of the key activities, but not limited to, that are expected to be undertaken by the consultant are listed below.

### **(1) Submission of Action Plan for upscaling of BC Sakhi Approach:**

Based on this TOR the consultant will make an assessment of the BC Sakhi approach being implemented across states, identify gaps in intervention and draw up a Plan of Action for up-scaling of the model. The Plan of Action will include the proposed approach engagement of all stakeholders for digital finance initiatives in state. methodology, a broad time frame and budget. It will also explain how the involvement of Mission Staff and stakeholders will be ensured.

### **(2) Identification of appropriate digital financial technologies**

Based on the desk review of secondary data and consultation with various stakeholders viz., Financial Institutions, Fintech firms, Technology service providers, telecom operators, PPI providers etc the consultant is required to come up with a list of appropriate plan of action that can be deployed either standalone or in combination to serve the following purpose –

- i. Enable easy access to various financial products from formal financial institutions
- ii. Enhance efficiency in access to financial services in terms of customer friendly processes, reduced time and transaction cost
- iii. Creation of financial transaction record/ trail for community institutions and individual SHG member customers through respective bank accounts

### **(3) Design strategy for upscaling Digital Financial Inclusion**

The Technical Agency will work closely with SRLM to come up with a detailed strategy to facilitate adoption and upscaling of the digital finance initiatives. This will include:

**i. Preparation of feasibility report**

The consultant is also required to prepare a feasibility report of the digital finance intervention keeping in view the following aspects:

- Customer segment under SRLM/DAY-NRLM and adaptability of said technology within the said group
- Assessment of market each technology can cater – no of beneficiaries; no of transactions etc
- Availability of enabling environment eg: policies and processes, investment required etc
- Market players/ actors involved
- Cost of service

**ii. Mapping of potential financial service provider and technology partner/s in the proposed initiative in light of existing banking partners under bank linkage to make comparative assessment**

**iii. Intensive promotion, awareness and capacity building on the initiative through various means**

### **(4) Preparation of detailed implementation plan for digital financial initiatives in SHG ecosystem**

In consultation with SRLM, the consultant will conceptualize interventions and prepare detailed implementation plans to bridge existing gaps in access, efficacy and creation of digital records with support of the identified digital technologies in the SHG ecosystem. The consultant will lead the implementation of each of the identified dual authentication technologies of banks for SHG Group transactions in at least at 2 location as ‘Proof of Concept’ sites for each bank/other institutional partner with focus on knowledge transfer to CBO and in building their capacities to manage the BC Sakhi network.

Here, it is to mention that all Public Sector Banks and Regional Rural banks have introduced the technical solution to enable SHG group transactions at Business Correspondent/CSP points.



## **(5) Technical Assistance and Handholding support to SRLMs**

The Consultant is required to provide higher order Technical Assistance to the State Mission Units for rollout of intervention on digital finance. This will include development of processes and guidelines including SoPs, manual, process management and supervision tools, risk management tools etc covering entire life cycle management of agent and customer on boarding and servicing. Emphasis will be building capacities of Community Based Organisations (CBOs) for end to end management and supervision of Agent channel- network management.

## **(6) Training and Capacity Building**

The consultant is required to develop necessary capacity building curriculum, tools, session plans etc., to train personnel at various State Mission Units and Community Institutions for rollout of digital finance interventions. If the Technical Support Agency have any readymade tools, such tools shall be used after necessary customisation wherever necessary. The TSA is required to prepare a detailed roll out plan for capacity building of various stakeholder involved in consultation with SRLM and in tandem with on going/proposed BC agent training plus financial literacy initiatives at SRLMs for demand side to synthesise the same into one comprehensive package TSA should be able to develop a pool of Master Trainers within the SRLM who can in turn further train field staff , community cadres, community institutions, and BC agents , as required.

## **(7) Instituting MIS Systems and ICT applications**

The consultant is required to provide handholding support to SRLM as required in the development, testing and establishing a standard MIS protocol for the intervention. The consultant will also assist state mission in M&E frame work and in using appropriate MIS reports for monitoring of intervention progress and improving performance. The consultant will assist SRLM in preparing necessary analytical reports as may be required for advocating enabling policies for the sector. The consultant is also expected to support SRLMs in developing suitable IT applications (android, web) for digitizing various process in the life cycle of agent management. This will require engaging with the IT team of SRLM in preparing FRS, SRS for development of solution by SRLM inhouse or through IT agencies hired for the purpose.

## **(8) Document approach and lessons:**

The consultant is required to prepare high quality comprehensive reports on the status of roll out of the intervention, various analytics and policy briefs as required from time to time. Occasional knowledge management work will also be required in the form of case studies, brochures, blogs etc.

## **Proposed Team**

- 15.** The consultant is required to deploy following key professionals for undertaking the assignment. The team should have following key skills and competencies
- i. Thorough understanding and command over the subject; abreast with latest developments in the sector
  - ii. Problem solver, Analytical skills
  - iii. Result Orientation, Task Orientation, self-starter, thought clarity
  - iv. Experience of working with low-income groups
  - v. Should be able to travel extensively within the country.

Education qualification and experience required for each position is outlined below.

## **Key Professions**

1. **Team Leader (1 Resource):** The team leader should have experience of minimum 10 years in Digital finance space at a senior management role with financial institutions with expertise in alternate channel lead service delivery such as BC channel, mobile and internet banking. S(h)e should have experience in managing a team of professionals. Candidates with experience of working with rural communities and in technology savvy environment/fintech firms will be preferred
2. **Expert – Agent Banking (4 Resources):** Should have an experience of minimum 5 years in agent banking model at middle level management. Candidate should also have minimum 3 years of experience working with banking institutions or corporates engaged in implementation and management of agent banking model preferably in rural areas including exposure to micro enterprise credit delivery, insurance (PMJJBY & PMSBY) & pension (ex. APY) through BC channel. At least one resource person should have experience of micro enterprise financing, ideally through alternate channels.
3. **Expert- Management Information System (1 Resource):** Should have an experience of minimum 5 years in management of large volume information systems; conversant with various database packages and has good analytical ability. Candidates with M&E experience in combination with MIS system will be preferred.

4. **Expert- Training and Knowledge Management (1 Resource):** should have combination of 5 years experience in developing training material/tools, delivery of training and knowledge management. Experience in development of ICT based (digital) training tools will be an added advantage and is preferred

SRLMs may decide to change the composition of resource persons required to add/remove resource profile as required. Adding additional resource person requirement at select district (covering model CLFs) may also be evaluated as per specific needs

### Operational Budget

16. Once the selection process is finalized, the selected agency shall prepare annual budget/Action plan to meet the cost of reimbursable expenditure, cost of thematic experts, and items/activities listed out above and any other operational cost required for the assignment. *A per diem allowance, including hotel, for experts for every day of absence from the home office for the purposes of the services will be paid as per the travel rules of SRLM in force.* As per the travel rules of SRLM in force, the client will reimburse field travel expenditure, accommodation, food and other expenditure incurred while official travel undertaken by the consultant on actual basis. The copy of the travel rules shall be made available to the selected consultants.

17. The Consultant shall take approval from authorized representative of the client to take up the activities approved in the action plan. Further, while procuring the goods and services, the consultant shall adhere to NRLM procurement norms. Whereas, expenditure related to operational expenditure, the consultants shall follow the rules and regulation in force in SRLM and follow the principals of economy, efficiency, value for money etc.,

### Duration and Key Deliverables

18. Services of TSA will be hired initially for a period of 2 years. Payment to the consultant will be made based on the time input of the consultants and on submission of time sheet of individual consultants. Further, the consulting firms is required to submit a monthly report highlighting progress made during the quarter. During the period of engagement, the TSA team is required to deliver the following:

	<i>Time frame</i>	<i>Indicative Deliverables</i>
	Quarter -1	<ul style="list-style-type: none"> <li>• Positioning of team of professionals</li> <li>• Inception report with detailed action plan for upscaling of BC Sakhi model</li> <li>• Initiation of pilot intervention on digital technologies for SHG Group transaction</li> <li>• Brief monthly status report on BC Sakhi model as may be required by different agencies</li> <li>• Start capacity building and training programmes for SRLMs and other actors</li> <li>• Baseline report</li> </ul>

Quarter – 2	<ul style="list-style-type: none"> <li>• MIS for BC Sakhi Model</li> <li>• Annual action plan (AAP) and three year plan on scale of BC Sakhi model with its output and outcome indicators</li> <li>• Monitoring and Evaluation Frame work</li> <li>• Strategy paper on digital financial implementation</li> <li>• Brief quarterly status report on BC Sakhi model</li> <li>• Consultation/ workshop with stakeholders on digital financial initiatives</li> </ul>
Quarter-3	<ul style="list-style-type: none"> <li>• All banks Dual Auth facility for SHG Group transaction tested and activated in atleast 2 BC locations of each bank</li> </ul>
Quarter – 4	<ul style="list-style-type: none"> <li>• Submission of long term work plan for year two by the end of 11<sup>th</sup> month of the contract.</li> </ul>

At the end of first year, deliverables for year 2 will be worked out and agreed.

### **Review Committee to Monitor Consultant’s Work**

19. The Chief Executive Officer, MPDAY-SRLM or designated officer/ team will review the work of the TSA on a quarterly basis. S/He may constitute a review/steering committee to monitor the progress of the agencies from time to time and provide necessary advice. The review/steering committee may also seek comments and inputs on the consultant’s work from MORD and other experts as appropriate. The review committee may decide on continuation of service of Technical Agency depending their performance after Year one or in between depending deliverables.

### **Services to be provided by the Client**

20. The Consultant would be provided access to MIS data, internal advisories, project communications, correspondence, study reports, manuals, handbooks, policy note and such other material which are not in the nature of classified documents.

### **Ownership**

21. All information collected by consultant will be used only for the purpose of delivering the scope specified in the TOR. No part of the information shall be used for any other purpose without the prior explicit consent of the client. All data collected and materials developed as a part of this assignment shall be the property of the client. IPR of all SOPs, Training Modules, data analysis, technology introduced, if any will be with SRLM.

### **Reporting**

22. The agency will report to Chief Executive Officer – MPDAY-SRLM or any person designated by CEO

23. All reports (including the Inception Report, monthly progress reports, quarterly report, annual report, mid-cycle project assessment report, and final report) are to be submitted by the TSA to CEO.

**Chief Executive Officer**  
**MPRAF/MPSRLM**