

TERMS OF REFERENCE FOR CONSULTANT – FINANCIAL/BANKING /SECTOR COORDINATION (STATE LEVEL) AT ASSAM SOCIETY FOR COMPREHENSIVE FINANCIAL MANAGEMENT SYSTEMS (AS-CFMS)

1. Background:

The Government of Assam has taken up the Assam State Public Finance Institutional Reforms Project (ASPIRe), with a World Bank funding of USD 44 million (approx. Rs.274crore). A SPV, Assam Society for Comprehensive Financial Management Systems (AS-CFMS) has been created for this purpose, within which a Project Management Unit has been created.

The Project Director, AS-CFMS now intends to engage one *Consultant – Financial/banking /sector coordination (State Level)* to support the Project Management Unit (PMU) of all aspects of Financial Inclusion and DBT.

2. Objectives and scope of Work: Consultant – Financial/banking /sector coordination (State Level)

The scope of the work for the consultant would consist of the following activities:

- Should be able to work with the Finance Department for promotion of Financial Inclusion across the state of Assam.
- Should be able to work with SLBC to increase penetration of formal Banking sector through SHG, BCs, etc.
- Should be able to work with Finance Department for promotion of Direct-Benefit transfer across the state.

3. Essential Skills and Experience:

At least 10 years of work experience in rural/ development banking /financial services including insurance, pension etc. Good knowledge on financial inclusion, banking systems and sectoral understanding related to banking regulations and policies. Have proven experience of MSME, Agri Financing, especially under priority sector/government schemes plus good understanding of BC-FI model (PMJDY), DBT-PFMS.

Should have good understanding of annual credit plan preparation(ACP)at / in coordination with SLBC, NABARD, RBI etc.

- Possess excellent written and oral communication in English and Hindi.
- Should have served for 5 years in the State of Assam preferably or neighbouring states like West Bengal/NE states and possess in-depth knowledge of developmental situation and challenges of the State.
- Be familiar with local geography and willing to travel to districts and blocks

- Have well demonstrated documentation skills especially in preparing proposals/policy notes etc and engaging with government, multilateral agencies and private sector players.
- Have liaison skills with the government agencies and their functionaries, public and private sector banks etc.
- Have experience of data management and data analysis skills and report writing.
- Good documentation skills & proficiency in computer skills (MS Office).

Retired bankers with AGM and above level experience of working in SLBC/Priority Sector/MSME/FI department of Banks would be preferred.

4. Desirable Skills and Experience:

Self- motivated with ability to manage teams and to work independently with minimal supervision. Ability to prepare policy papers, concept notes, support studies etc,. and understand and interpret financial sector regulations and policies besides capacitating other team members on the same.

5. Key Deliverables:

- Provide project monitoring- progress reports with clear milestones and performance indicators.
- To establish mechanism for support and coordination with concerned district collectors, BDM/BDOs, Banks/Corporate BCs, SLBCs, other line ministries etc., at State, District and Block level.
- Undertake any other assignment as provided by supervisor.

6. Supervision and Performance Evaluation:

- The Consultant will report directly to the Project Director (SPD), AS-CFMS Project and will work closely with Additional Project Director.

7. Qualification and Experience:

Suitable candidate should possess Master's Degree/Diploma in any discipline with at least 10 years of work experience in the financial sector with focus on banking services. Out of which candidate should have minimum 5 years of relevant work experience in implementing and monitoring different government schemes like (PMJDY, MUDRA SGSY, NRLM etc.,). Retired bankers with Prior experience of managing SLBC work/liasioning experience would be preferred. Have good understanding of digital financial services and must have good computer and data analysis skills.

8. Period of the Assignment / Services:

The assignment will be initially for a period of one year. The appointment of Consultant would be full time basis and they would not be permitted to take up any other assignment during the period. The appointment is of a temporary (non-official) nature and the appointment can be cancelled at any time without assigning any reason thereof.

9. Remuneration and Payment Terms:

- The remuneration would be based on the HR policies of the society which will be agreed based on mutual discussion with the candidate. The maximum remuneration would Rs. 1,50,000 per month including Performance Linked Allowance as per the HR policy.
- The Consultant would be eligible for a leaves based on the HR policies or based on discretion of the Project Director.

10. Facilities to be provided by the client

- Give access to all the required documents, correspondence, and any other information associated with the project and as deemed necessary.
- Provide seating space in the PMU along with computer, printer, computer/office consumables, and internet access.

11. Selection Criteria

The selection committee will prepare a short list of candidates for each of the positions on the basis of their past experience of handling similar types of projects/ assignments, educational background, technical strength and domain knowledge. Only short listed candidates will be called for the personal interview.

Terms of Engagement:

1. The appointment of Consultant will be purely on contract basis for a period of 1 year. The service may be renewed solely based on performance, output and desired conducts. Department has a right to end the contract at any point of time with a prior notice of one month.
2. The successful candidate will have to sign a contractual agreement in the prescribed format.
3. The contract shall not confer any right or claim of extension/absorption in the department at any point of time whatsoever.

12. Application process:

Please apply by clicking on the link below.

[Consultant Application](#)