



Odisha Livelihoods Mission

Department of Mission Shakti, Government of Odisha
SIRD & PR Campus, Unit-VIII, Bhubaneswar-751012, Odisha
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EOI No: 55

Date: 12/01/2026

Request for Expression of Interest

1. The Odisha Livelihoods Mission under Department of Mission Shakti now invites eligible Consultant to indicate their interest in providing the service of **Financial Inclusion Consultant (State)**.
2. Interested Consultant should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services in the prescribed format at Annexure-A (ToR)
3. Further information can be obtained at the address below during office hours i.e. 10.00 to 17.30 hours and the details ToR can be seen and downloaded in website <https://missionshakti.odisha.gov.in/>
4. In case of any Addendum/Clarification/Corrigendum/Extension regarding this EOI, the same will be published in the above websites only.
5. Expressions of interest in sealed envelope Superscribed as "**Expression of Interest for Financial Inclusion Consultant (State)**" must be delivered in a written form to the State Mission Director, Odisha Livelihoods Mission, SIRD & PR Campus, Unit-VIII, Bhubaneswar, 751012, (post/courier) latest by **Dt. 04.02.2026, 5.30 pm.**
6. Authority reserves the right to accept or reject any application, and to cancel the procurement process and reject all application, at any time prior to the selection, without assigning any reason thereof.

Contact Person: Shri Rabi Prasad Mishra, Dy CEO (Admin & Procurement), OLM
Contact No: 9937462008

Momila

**State Mission Director
Odisha Livelihoods Mission**

Memo No: 56

Date: 12/01/2026

Copy to Additional Secretary, Department of Mission Shakti, for kind information of Commissioner cum Secretary, Department of Mission Shakti. Further, it is requested to publish the advertisement in the website of Department of Mission Shakti for wide publicity.

Momila

**State Mission Director
Odisha Livelihoods Mission**

**TERMS OF REFERENCE FOR HIRING OF FINANCIAL INCLUSION CONSULTANT,
STATE**

1. INTRODUCTION

Odisha Livelihoods Mission (OLM) is a registered society under Department of Mission Shakti, Government of Odisha for enhancing the Socio-Economic condition of the rural poor through promotion of Sustainable Livelihoods. The Society has been 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 community managed institutions. The targeted poor households are mobilized into thrift and credit based Self Help Groups (SHGs), which are in turn federated into higher level institutions at cluster, GP and block level. Leveraging more fund from banks is an important component under SHG bank linkage programme.

2. BACKGROUND

Bank Linkage and financial linkage is an important component in OLM. In Odisha there are more than 3500 branches of all banks located in remote corner and engaged in rural financing through SHGs. OLM intends to act as facilitator, in the process of ensuring mainstream financial services, which are accessible to the poor. In this endeavor, project intends to ensure smoother and hassle free service to the community institutions of the poor. This will be achieved on one side by creating and nurturing quality community institutions & their federation and ensuring reach to mainstream institutions on the other side. The more is flow of financial services to the community institutions, the better shall be impact on the poverty reduction scenario. The project is all set to put the system in place that facilitates the linkage of community institutions like that of SGHs and their federation with mainstream financial institutions. This shall include not only facilitating the savings account opening of community institutions; but also ensuring the timely facilitation of credit linkage with mainstream financial system on a continuous basis.

The project anticipates role for different people and institutions as its stakeholder. One of the important stakeholders is bank and thus, the people involved with banking sector stand in good stead in streamlining the system with the banking sector. Relation with all banks stand very encouraging and it has to be taken to further heights with the help of experienced hands in the future. Taking into cognizance the importance of improved and effective relationship

with banks, the mission would like to effectively utilize the services of experienced Banker as 'Financial Inclusion Consultant (State) in the state level to support the project for delivering better service to the SHGs by close liaison with different financial institutions. The planning for bank linkage for the state and monitoring at state level is more important as well in addition to training programme of bankers and project staff.

3. OBJECTIVES

- To provide strategic guidance and technical support to SMMU, OLM to meet the financial inclusion agenda of NRLM.
- To facilitate establishing a system of effective implementation and monitoring of financial inclusion products and services.

4. SCOPE OF WORK:

The scope of work of State Project Manager (Financial Inclusion) is to:

- I. Diagnosis of State Financial Inclusion (FI) scenario and preparing state NRLM perspective plan.
- II. Designing framework and tools to implement Financial Inclusion plan at State/District/Block/CBO level.
- III. Handholding support and technical guidance to state and district financial inclusion team.
- IV. Skill mapping/training need assessment (TNA) of State/District/Block FI team and banker and preparing suitable capacity building strategy, in order to enhance the competency level of staff and bankers.
- V. Preparing SHG - bank linkage training programme plan for state/district/block/bankers/community professionals/CBOs etc and designing a training tracking system to saturate in a time bound manner.
- VI. Developing strategy and ensuring effective administration of interest subvention programme under NRLM.
- VII. Preparing annual SHG Bank linkage plan and strategy of state in coordination with NABARD and SLBC.
- VIII. Liaisoning with Controlling Head of Banks, SLBC, NABARD, RBI, SIDBI and line departments for effective delivery of FI products.
- IX. Visit different Bank Branches as and when required and also keep close interactions with Branch Managers and Controlling Head of Banks.

- X. To develop plan for capacity building of CBOs and project staff regularly on SHG Bank linkage and financial inclusion including Micro Investment Plan trainings, productization of SHG loans, engagement of WSHG members as BC/BCA/CSP, spread financial literacy through FL-CRP and Arthik Saksharata Kendra and counseling trainings etc.
- XI. Advising for innovative FI products, suitable to community based organizations.
- XII. Preparing strategy for community based service delivery mechanism
- XIII. Work closely with other thematic Heads of SMMU for expanding bank linkage, vertically and horizontally
- XIV. Facilitate Partnership with external resource agency within and outside the state for developing and delivering certain thematic training to the staff/ CRPs and community.
- XV. Any other work as and when required and assigned by State Mission Director in order to strengthen the FI agenda of NRLM.
- XVI. To look after the training, capacity building, and technical assistance to RSETIs in Odisha to promote financial inclusion, entrepreneurship, and livelihood development among rural youth and women.
- XVII. Develop training programs, financial inclusion plans, entrepreneurship development plans, livelihood promotion plans, monitoring and evaluation reports, and partnership agreements with banks and financial institutions.
- XVIII. Implementation Support: Support the implementation of insurance schemes, including PMJJBY, PMSBY, and APY, under Odisha Livelihoods Mission.
- XIX. Training and Capacity Building: Design and deliver training programs for stakeholders, including SHG members, village level entrepreneurs, on insurance schemes and financial literacy.
- XX. Claim Settlement and Management: Support claim settlement and management processes, including death claim management, under PMJJBY and PMSBY.

5. CO-ORDINATION AND REVIEW OF THE CONSULTANTS WORK

Odisha Livelihoods Mission (OLM) will provide necessary support to the consultant to carry out the assignment. The review of the work will be done by OLM at regular interval.

Odisha Livelihoods Mission (OLM) will designate a team of Specialists and Officers to liaise with and provide the consultant with necessary support to carry out the assignment. The committee of SMMU level will also review the performance of the Consultant by referring to the delivery of assignment.

6. TERMS AND CONDITIONS

- In accordance with the above deliverables, a quarterly work plan will be prepared in Consultation with the FI team and will be approved by the review committee.
- Monthly reporting to SMMU, OLM on the progress of the tasks as per approved work plan till the completion of the assignment.
- The Consultant needs to follow the timeline and quality standard as per the agreed ToR. If there is any deviation, prior permission to be taken from OLM.
- The Consultant will station at the State Headquarters on his/her own arrangement. However, he/she has to make visits to districts and blocks as per approved work plan and as and when required by OLM. TA & DA etc. will be reimbursed as per the project norm, equivalent to Dy-CEO.
- The consultant will be entitled to 1 working days of leave per month. Any additional leave beyond this entitlement will be considered as unpaid leave and will require prior approval from the reporting authority. In case of medical emergencies or exceptional circumstances, special leave may be granted at the discretion of the project authority. All leave must be informed and approved in writing (email/letter) in advance, except in emergencies.
- The Mission Director reserves the right to cancel the assignment/contract at any time for any reason, if the Consultant does not deliver as per the ToR or if found indulged in any unfair practices that bring bad names for the Project, its staff or Clients.

7. Deliverables:

- I. Preparation of Financial Inclusion perspective plan and Financial Inclusion Framework for the state
- II. Preparation of action plan with specific targets and timeline for implementation of Strategy for Bank linkage, NPA management, Interest subvention, RSETI, PMSBY/ PMJJBY and Financial Literacy.
- III. Preparation of Capacity building strategy under Financial Inclusion and ensure capacity building of Branch Managers, Project staff dealing with Bank Linkage at Block, District and State Level and Community cadre through training programs and exposure visits inside/outside state.
- IV. Ensure signing of MoU with all major Banks for SHG-Bank Linkage.
- V. Preparation of a strategy for Bank Mitras with focus on sustainability.
- VI. Designing specific strategies to reduce NPA for Banks/Districts/Blocks and ensure roll out of the same

- VII.** Preparation of annual action plan for administering Interest Subvention scheme under NRLM and GoO and roll out the same.
- VIII.** Design a Communication Strategy for Bank Linkage, Interest Subvention, RSETI and PMSBY/PMJJBY and roll out the same.
- IX.** Design a strategy for improving the Infrastructure and Training facilities in RSETIs and ensure effective roll out of the same with target of residential facilities in all RSETIs.
- X.** Develop an action plan to conduct Financial Literacy trainings and roll out the same.
- XI.** Undertake process monitoring and impact assessment of the financial inclusion programmes.
- XII.** Facilitate in preparation and monitoring of Annual, Half Yearly, Quarterly and Monthly Activities and Deliverables for State Financial Inclusion team with specific roles and responsibilities.
- XIII.** Coverage of household of all members of Women SHG in intensive blocks under PMSBY/ PMJJBY through new policies and renewal of existing policies. Streamline the process of settlement of Death and Accident claims including putting in place a Public-Private Partnership model as per local requirement.
- XIV.** Prepare a strategy for inclusion of all WSHG households in intensive blocks under PMJDY-I (Opening of individual deposit accounts) and PMJDY-II (Coverage under social security scheme)
- XV.** Collaborate with NABARD/SIDBI- PSIG for developing publicity materials to facilitate financial literacy of all the members of WSHGs in intensive blocks. Develop a strategy for coverage of all members of WSHGS under Financial Literacy Programmes.
- XVI.** Develop and implement a strategy for training of FL-CRP and WSHG members in financial literacy. Ensure effective functioning of Arthik Saksharata Kendra. Link ASK to RSETI/FLC/Lead Banks.
- XVII.** Facilitate Access to Finance: Facilitate access to finance for individual SHG members to support their enterprises, including: Identifying financial needs of SHG members, Linking SHG members with banks and other financial institutions, Facilitating loan applications and disbursements, ensuring timely repayment and reducing NPAs
- XVIII.** Support for Enterprise Development: Provide support for enterprise development, including: Business planning and entrepreneurship development training, Market research and market linkage support, Product development and quality improvement support, Providing mentorship and handholding support to SHG members

8. ELIGIBILITY CRITERIA:

- i. Must be a Retired Banker from Commercial Bank/RRBs/NABARD/RBI/ SIDBI as Scale-V & above /Grade C & above.
- ii. Candidates with higher scale grade will be given preference.
- iii. Should have less than 62 years of age as on 31st Dec 2025.
- iv. Should have worked as a Branch/District level Officer of the bank directly looking after SHG Bank Linkage programme at least for a period of 5 years.
- v. Should have worked in Zonal Office /HO/ RO at least for a period of 5 years in handling Financial Inclusion Programmes.
- vi. Willing for extensive field visits for providing handhold support.
- vii. Preference will be given to those who have worked as LDM/ DDM NABARD/LDO of RBI

9. PAYMENT SCHEDULE

Payment will be made on monthly basis. The Consultant shall devote his/her man-days on full time basis in OLM office. Payment will be made on submission of time sheet/ attendance.

TA/DA as per OLM norm at par with Dy. CEO of SMMU, OLM.

10.CONTRACT PERIOD

The contract will be for a period of 6 months. The contract may be terminated by either party by giving a notice period of one month.

11.PLACE OF POSTING:

The Consultant shall be positioned at State level. S/he is required to stay in the State headquarters. Workstation with need-based equipment's shall be provided to the Consultant by OLM.

12.CONULTATION FEE

- Consultancy Fee: Rs. 60,000 per month and inclusive of all taxes.
- TA/DA: will be paid as per OLM norms, at par with Dy. CEO.

ODISHA LIVELIHOODS MISSION
DEPARTMENT OF MISSION SHAKTI, GOVERNMENT OF ODISHA
Application Form for Financial Inclusion Consultant(State)

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1. Name of Applicant : _____
2. Father's Name : _____
3. Age as on 31.12.2025 : _____ Years _____ Months _____ Days
4. Qualification : _____
5. Permanent Address : _____

6. Address for Communication : _____

7. Telephone No : _____ Mob No: _____
8. Email Address : _____
9. Month & Year of Retirement from Bank : _____
10. Name of the Bank from where Retired:- _____
11. Joined the Bank as (post) :- _____
12. Designation when retired :- _____

13. Total Service in the Bank :- _____ Years _____ Month

14. Retired in the official Grade

a) Scale VI/ Above (Please Mention) _____

b) AGM/ Above (Please Mention) _____

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

16. Assignment held during the service period.

SI No.	Name of the Post Held	Scale	Designation	No. of Years.	Job Responsibility/Key achievement

17. Experience in SHG Financing as Branch Manager/District Level officer

SI No.	Place of Posting	Scale	Designation	Period of Posting	No. of Years.	Achievements

18. Experience in Handling Financial Inclusion at Zonal/Regional/LHO Level

SI No.	Place of Posting	Office of Posting (ZO/RO/HO)	Scale	Designation	Period of Posting	No. of Years.	Achievements

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19. Worked in Capacity of LDM/AGM-NABARD/LDO of RBI

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

20. Trainings attended on Agriculture, Rural Development, SHG Bank Linkage, Financial Inclusion.:-

21. Proficiency in Computers:

Working knowledge in Internet and MS office:

:

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

SELECTION PROCESS

- A State Level Procurement Committee chaired by State Mission Director will scrutinize the application at State Level based on fixed evaluation parameters.
- Top 3 candidates will be shortlisted for interview at State level.
- There will be a State Level Committee consisting of Procurement Committee comprising of SMD-cum-CEO, Joint Secretary (Mission Shakti), Addl. CEO (Program Support), Dy CEO (Finance) cum AFA, Addl. CEO (Operations) will select one candidate through Personal Interview.

Short listing Criteria at State Level:

Criteria	Parameters	Maximum Marks
Mandatory Criteria	Must be a Retired Banker from Commercial Bank/RRBs/NABARD/RBI/ SIDBI as Scale-V & above /Grade C & above.	Yes/No
	Age limit is 62 Years as on 1 st July 2025	Yes/No
Preferential Criteria	AGM/Scale-5 – 10 Marks, DGM/ Scale-6- 15 Marks, Scale-7 and Above-20 Marks	20 Marks
	Experience in SHG/Financing as Branch Manager/District Level Officer (1 Marks for every 2 year of experience)	10 Marks
	Experience in handling Financial Inclusion at Zonal/Regional/LHO level (1 Marks for every 1 year of experience)	10 Marks
	Worked in capacity of LDM/AGM-NABARD/LDO of RBI	10 Marks
Total		50 Marks

Evaluation Criteria for Personal Interview: (50 Marks)

- Attitude - 15 Marks
- Knowledge on SHG-Bank Linkage and Financial Inclusion - 15 Marks
- Skills (Communication, Negotiation, Problem Solving)-20 Marks