Terms of Reference for the post of "Project Manager - Mission One GP One BC Sakhi"- 01 Post (MoRD, Delhi):

1. Brief background about Initiative:

Financial Inclusion initiative under DAY-NRLM: Financial Inclusion is one of the core pillars of the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development. The initiative aims to provide Self-Help Group (SHG) households with comprehensive access to credit, savings, insurance, pensions, financial literacy, and digital financial services. Key initiatives include:

i. **SHG Bank Linkage:** Facilitating SHGs to access affordable credit and other financial services from banks and financial institutions to meet consumption needs, manage emergencies, and invest in livelihood activities.

ii. **Financial Literacy:** Ensuring informed financial behavior through regular and need-based financial literacy training and awareness programs, empowering SHG members to make sound financial decisions.

iii. **Insurance & Social Security:** Providing financial risk protection by enrolling SHG members in life, accident, and health insurance schemes, along with pension products, to create a strong social security net.

iv. **Digital Financial Inclusion:** Promoting cashless transactions and doorstep banking services through women Business Correspondents (BC Sakhis), enhancing last-mile access to digital financial services in rural areas.

v. **Enterprise Financing:** Enabling SHG members to establish and expand income-generating activities by providing timely credit support, capacity building, and handholding for enterprise development, thereby fostering sustainable livelihoods and rural entrepreneurship.

I. **Mission One GP One BC Sakhi**: In order to deploy Women SHG members as Business Correspondents and in view of potential this model holds for deepening the Financial Inclusion, Ministry of Rural Development, Govt. of India (MoRD) under DAY-NRLM has launched "Mission One GP One BC Sakhi". The Mission aims to create a pool of trained and certified women SHG members as BC Sakhis. Identified SHG members will be trained at RSETIs enabling them pass Certificate Examination for Business Correspondents conducted by Indian Institute of Banking and Finance, Mumbai. National Academy of RUDSETI, Bengaluru (NAR) has been engaged by the MoRD to work as the nodal agency for implementing the Mission.

2. Objectives of the assignment:

Project Manager (Mission One GP One BC Sakhi) will anchor the Mission One GP One BC Mission ensuring that the objectives of the Mission are fulfilled. The role involves strengthening the unit and coordination among all the stakeholders involved in different process of training and certification as well as deployment of SHG members as BC Sakhi. The Project Manager – Mission One GP One BC Sakhi shall be responsible for and perform the following tasks.

3. Scope of work:

i. Assist Project Director in preparing annual training calendar for fresh and refresher training engaging with the SDRs/RSETIs/RUDSETIs and achieve Mission targets

ii. Liaise with State Rural Livelihood Missions (SRLMs) and MoRD for effective training of the identified SHG members through RSETI/RUDSETI.
iii. Coordinate with SRLMs for conducting 2 days refresher training to all existing BC Sakhis through RSETI/RUDSETI.
iv. Monitor and ensure quality training and arrangement for exam at RSETIs/RUDSETIs with periodic visit.
v. Conduct/arrange Workshops/sensitization programmes for various stakeholders and authorities in the States
vi. Develop the session plan and related study materials/tool kits for training to SRLMs.
vii. Documentation of best practices and light house stories under One GP One BC Mission.
viii. Coordinate with MoRD, SRLMs, IIBF, CSC and other related agencies for success of the programme
ix. Ensure data integrity and compliance with programme requirements, including secure handling of sensitive information.
x. Conduct regular assessments and reviews of digital finance interventions to evaluate effectiveness, identify gaps, and recommend corrective actions.
xi. Build capacity of SRLM Staffs on digital finance, documentation processes, and data quality standards.
xii. Preparation and timely submission of claims and ensure timely fund flow from MoRD to NAR.
xiii. Any other responsibilities assigned by the reporting officer/designated authority in line with program objectives.

4. ELIGIBILITY CRITERIA

i. Educational Qualification: Postgraduate degree in Management/Rural Management/Rural Development/Social Work/Agriculture/Economics or any other relevant stream from a recognized institute.

ii. Work Experience:

Minimum of 5 years of overall professional experience, including at least 3 years in capacity building of community institutions such as SHGs, Federations, or Collectives, or working in SRLM or working in Financial Inclusion/Priority Sector Credit Department in any Banks Public Sector Banks at the level of Scale III and above.

Demonstrated ability to coordinate and implement large-scale development programs, with expertise in stakeholder engagement, field-level operations, and reporting.

iii. Digital Proficiency: Must be proficient in digital tools and platforms, including MS Office (Word, Excel, PowerPoint), data reporting dashboards, and online training systems.

iv. Language Skills: Must be proficient in English, with working knowledge of Hindi. Familiarity with additional regional languages will be considered an added advantage, especially for effective engagement at the community level.

v. **DESIRABLE QUALIFICATIONS AND EXPERIENCE**

i. Familiarity with RBI rules and guidelines concerning Financial Inclusion, BCs and SHGs
ii. Articulate, analytical and social skills and ability to empathize with diverse sets of people
iii. Comfortable in coordinating with pan-India teams and should be able to highlight past experiences showcasing multi-state coordination
iv. Knowledge on functioning of RSETIs, other skill development training Institutes
v. Willingness to travel

5. **Age limit:**
Applicants shouldn't be more than 45 years of age as of the last date of application specified in the recruitment notification.

6. **Remuneration:**
The consolidated remuneration for this position will be in the range of Rs. 80,000- Rs. 1,00,000/month, inclusive of all applicable taxes with increment of 10% on completion of one year.

7. **Place of Posting:**
The selected candidate will be based at the **Delhi**. However, as per program requirements, S/he may transfer to any part of the country. The candidate should be ready to travel to various States, Districts, and Villages across India. Travel expenses will be reimbursed in accordance with the applicable NAR policy.

8. **Period of engagement:**
The engagement will be on a contractual basis for an initial period of one year. Extension beyond this period may be considered based on project requirements and mutual agreement, subject to satisfactory performance and organizational norms.

9. **Reporting:** The Project Manager-One GP One BC Mission shall report to Director General, NAR or any other designated officials of the MoRD.

10. **General conditions:**

I. The offered assignment is purely temporary and does not envisage any kind of regular appointment in NAR at any point of time.
II. In case of large number of applications, the NAR may shortlist the candidates.
III. The NAR reserves the right to relax any of the requirements i.e., age, educational qualification, experience etc., in exceptional cases.
IV. Should possess his or her own Laptop and internet connectivity for discharging the duties from any location at any point of time.

V. Eligible for CL of one day per month. Leave availed over and above the eligible leave will be treated as Loss of Pay (LOP).

VI. NAR reserves the right to decide / relax / modify / cancel the recruitment process in case the suitable candidates are not found.

VII. Canvassing in any form will be treated as disqualification.

VIII. No correspondence will be entertained as regards short-listing, calling for interview, selection or engagement.

IX. No representations / correspondence in any form, will be entertained.

X. Not eligible for any other perquisites such as Medical Insurance, Reimbursement of Medical Expenses, Conveyance allowance, Leave Fare Concession, Telephone / Mobile & Internet Charges, News Paper Subscription, Gratuity, Pension, Quarter facility, etc.

APPLY

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