

# Block Manager - Financial Inclusion

## Background and General Description:

The Government of India has launched The National Rural Livelihoods Mission (NRLM) under the Ministry of Rural Development (MoRD). The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase their household income through sustainable livelihoods enhancements and improved access to financial and public services. The agenda is to mobilize the rural BPL households into self- managed, federated institutions and support them for livelihoods collectives. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

Further to these objectives, the Government of Maharashtra has constituted the Maharashtra State Rural Livelihoods Mission, registered under the Societies Act 1860. A State Mission Management Unit has been constituted as a dedicated support structure to deliver the mission in the State. The MSRLM aims to build a team of high quality professionals for providing technical assistance to the districts in various thematic areas such as social inclusion, rural livelihoods human resource management, creating human and social capital, Environment Management, financial inclusion, monitoring and evaluation, MIS etc.

Financial inclusion, as defined by the Reserve Bank of India, is providing access to appropriate financial products and services to the most vulnerable group of the society in a fair, transparent and cost-effective manner by the mainstream financial institutions. Making poor the preferred clients of the banking system is core to the MSRLM financial inclusion strategy. Mobilizing bank credit is crucial for accomplishing investment goals under NRLM. The role of banks commences right from the inception of the program. The banks shall open savings accounts for all program beneficiaries, SHGs and their federations (unregistered/registered) and facilitate a full range of banking services including savings, credit and remittances. State Level Bankers' Committee (SLBC) in each State would facilitate consensus on the Know Your Customer (KYC) norms and procedures to be adopted by the banks for smooth opening of bank accounts.

The mission will be operational for a period of 5-7 years. Thus, persons recruited and performing successfully could expect to be associated with the mission on a long term basis. For administrative policy reasons, the contract of this position will be for 11 months and renewed further based on performance and requirement.

## Posting:

The posting will be at Block Mission Management Unit (BMMU) level in any one of ten districts under Phase I of implementation in Gadchiroli, Wardha, Yeotmal, Osmanabad, Jalna, Ratnagiri, Nandurbar, Solapur, Gondia and Thane. To know the specific blocks under each district, please refer to the <http://jobs.msrlm.org>

## Reporting:

The person recruited will be reporting to the **District Manager-Financial Inclusion** for Functional reporting and **Block Mission Manager** for Administrative reporting or any other delegated authority.

## Duties and Responsibilities

The following are the indicative **Duties and responsibilities** of **Block Manager – Financial Inclusion**

- To assess the extent of Financial inclusion and the bottlenecks in the block
- Assessment of unmet credit needs and cash flows of vulnerable stakeholders which would include Women headed households, SC/ST households, differently abled individuals etc.
- Roll Out Micro Plan process for community institutions
- Develop innovative strategies to sensitize stakeholders in spreading awareness on importance of Financial Inclusion
- Liaison with Banks and other financial institutions at the block level to ensure greater financial inclusion.
- Improve the service delivery of Government insurance and pension related schemes to the local community.
- Promote enabling work environment in-order to maximise intra thematic and cross thematic exchange of ideas, co-operation, plans and strategies for implementation.
- Prepare case studies of families who have improved considerably due to intervention in Financial Inclusion
- Report regularly to DMMU in form of generating MPR's, QPR's and other relevant reports.
- Any other task as allocated by competent authority at DMMU

### **Essentials qualification and Experience**

**For Government Officials-**Candidates from Banking institutions/ Maharashtra State Services/ Government departments should have PG degree or diploma in any discipline from a recognised university/Institute with minimum 5 years of experience in Rural Development/Social Mobilisation/Poverty alleviation/Financial Inclusion/ Bank linkages/ Livelihoods promotion programmes

Relevant experience should be minimum 3 years. Relevant experience would constitute experience in financial inclusion, Bank linkage programme domain through Banks/ NBFCs./Government / NGOs/ MFIs

**For candidates from open market-** PG degree/diploma in Commerce or Banking related courses or Business Administration or Economics or rural development or Rural management or Agri-Business Management or agriculture or forestry or Fisheries or horticulture or Veterinary Science or Dairy Management or Natural Resource Management from recognised university/Institute with experience of at least 5 years in working in Rural Development/Social Mobilisation/Poverty alleviation/Financial Inclusion/ Bank linkages/ Livelihoods promotion programmes

Relevant experience should be minimum 3 years. Relevant experience would constitute experience in financial inclusion, Bank linkage programme domain through Banks/ NBFCs./Government / NGOs/ MFIs

- Age Limit for Government Employees would not be not more than 50 years as on 1<sup>st</sup> April 2013
- Age Limit for Open market candidates would not be more than 40 years as on 1<sup>st</sup> April 2013 and up to 5 years of age relaxation for reservation category and Persons with disabilities (PwD) candidates.
- Retired Bankers may also apply upto 65 years; above 55 years physical fitness certificate is necessary
- Knowledge of Marathi and MS Office is essential.

### **Desired Domain Knowledge and Experience**

- Knowledge on entire process of forming SHGs to establishing Bank linkage and the necessary documentation involved.
- Familiarity with RBI rules and guidelines concerning financial inclusion.
- Experience of having working with PSU Banks and Financial institutions in the field of Bank Linkage.

- Familiarity in dealing with Training institutes/resource persons who impart training on financial inclusion.

#### **Desired Competency and Attributes**

- *Ability to recognise complexity, analyse and act* – Proactive in identifying issues and bottlenecks with ability to think Out of Box for innovative solutions.
- *Intensity, Integrity and Intelligence* – Willingness to travel 'extra mile' in order to work for communities with the ability to translate knowledge into purposeful action
- *Inclusive Approach* – Sensitive to needs to vulnerable and marginalised communities and including them in the development process
- *Team Player*- Thrives working in a large team with the ability to demonstrate leadership skills wherever required.
- *Integrative Skills* - Understands relevant cross-sectoral areas how they are interrelated;
- *Articulate and demonstrate clear results* – Possesses effective communication skills to deal with different stakeholders with ability to achieving objectives in challenging situations

**Salary-** Gross salary would be up to Rs 40,000/- per month for this position.