

State Mission 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 livelihood 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 livelihood 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 human resource management, rural livelihoods, social inclusion, environment management, financial inclusion etc.

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. The position is based in Navi Mumbai.

Posting:

The posting will be at State Mission Management Unit (SMMU) level – Navi Mumbai

Reporting:

The person recruited will be functionally reporting to the COO/CEO of MSRLM or any other delegated authority.

Duties and Responsibilities:

Following are the indicative duties and responsibilities of **State Mission Manager - Financial Inclusion**

- Banking (Bank Linkages, Financial Inclusion etc), Micro Finance, / NBFCs /Government / NGOs/ MFIs, Promoting Micro Enterprise as a part of Rural Development Projects, domain specific cost estimation and budget planning.
- Ensure access to high quality benefit and money advice on financial inclusion to mission leadership team on SHG bank linkage, alternative rural banking solutions, ICT innovation, micro insurance, etc;
- Develop financial inclusion strategy and implementation plan for the State Perspective and Implementation Plan and conducting research and documentation in Rural Development Projects.
- Responsible for preparing cost estimate and budgets for financial inclusion vertical;
- Nodal for initiation of terms of reference for any procurement related to financial inclusion vertical;
- Build partnership with financial institutions specifically with commercial banks for fostering and pushing the SHG bank linkage program and ensure implementation of policies and procedures.

- Initiate and drive pilots on financial inclusions models on a research and development mode and render technical assistance to districts on how to solve day to day implementation problems specifically related to financial inclusion;
- Lead role in cross regional knowledge sharing including learning and exposure visits, workshops and seminars and in producing knowledge products on financial inclusion;
- Development and creation of the team for delivering results and outcomes related to financial inclusion in the State;
- Liaise with relevant decision makers and stakeholders in financial inclusion sector at the National and State level;
- Undertake research studies, provide inputs to baseline survey and develop financial inclusion related MIS indicators.
- Promoting Micro Enterprises as part of Rural Development.

Minimum Qualification, Experience and Age Criteria

PG degree / PG diploma (Two Years) completed in Business administration or Banking or Commerce Economics or Social work or Rural development or Rural management or Sociology from recognized university/Institute with 10 years of total experience. Minimum 7 years of relevant experience in the field of Financial Inclusion in Rural Development Sector at Senior Managerial level .Knowledge of Marathi is desirable and MS Office is essential.

Age Limit for candidates would not be more than 45 years as on 1stSept.2016

Desired Domain Knowledge and Experience

- Knowledge to draft strategy and chapter on financial inclusion
- Conceptualization and implementation of pilots on financial inclusion
- Initiation of Issue paper on SHG Bank Linkage in the State of Maharashtra ;
- Experience of organizing One community of practice workshop on financial inclusion with key stakeholders and practitioners

Desired Competency and Attributes

- Passion and integrity – self-driven and passionate about poverty and equity issues along with high regard for integrity.
- Converting knowledge and experience into practice - Translates technical knowledge into practical applications and contributions to financial inclusion strategies;
- Ability to interact with multiple stakeholders: Interacts with various stakeholders at the policy and implementation level;
- Dialogue Skills - Anticipates needs and requests in the field and conducts independent discussions with representatives of the government, banks, CSOs and mission staff members;
- Integrative Skills - Understands relevant cross-sectoral areas how they are interrelated;
- Rural Policy, Strategy and Institutions - Understanding of financial inclusion policy, rural banking systems, micro finance sector, related strategies, institutions, and regulations;

Salary & Benefits

Monthly Remuneration will be - INR 90,000/- CTO (Cost to Organization) taxable and in addition, other benefits - Group Accident Insurance.