

# Anandadhara



West Bengal State Rural Livelihoods WBSRLM(WBWEST BENGAL)

(A Society under the Panchayats & Rural Development Department, Govt. of West Bengal)

Jt. Administrative Building, 10<sup>th</sup> Floor, HC-7, Sector –III, Salt lake, Kolkata- 100 106

e-mail: [wbsrlm@gmail.com](mailto:wbsrlm@gmail.com) ;

Phone: 033 2335 3740

Memo No : 455/WBSRLM/Prog/11Pr-19/ Others /2016

Date : 19.06.2020

## REQUEST FOR EXPRESSION OF INTEREST (EoI)

INDIA

WEST BENGAL STATE RURAL LIVELIHOODS WBSRLM(WBWEST BENGAL)

National Rural Economic Transformation Project (NRETP)

**Title: “Hiring the services of Technical Support Agency (TSA) for providing advisory and management support for implementation of appropriate digital/ alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM”**

**Instructions to the consultants, Description of Services and Qualification Criteria:**

1. The Government of India launched the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), a centrally sponsored Scheme in 2011 to address the critical dimensions of Rural Livelihoods and Human Development. The objective of DAY-NRLM is to alleviate rural poverty and create sustainable livelihood opportunities for the rural poor. Towards this objective, the Mission seeks to promote sustainable community-based institutions which will facilitate provision of financial services, economic services and other entitlements to the rural poor with digital/alternate solution.
2. In July 2011, a World Bank loan of USD 500 million was approved for supporting implementation of DAY-NRLM under a project namely National Rural Livelihoods Project (NRLP) in 13 high poverty states in India.
3. Subsequently, the Technical Assistance and Investment Support towards scaling up the economic initiatives is being continued through additional financing from World Bank to the tune of USD 250.00 million under a new phase of the project namely National Rural Economic Transformation Project (NRETP) with a life cycle of five years. The total outlay of the project will be USD 500 million and will be implemented in 125 districts in the 13 NRETP States, focused on the following:
  - Strengthening SHG federations
  - Scaling up Value chain for farm and non-farm commodities
  - Promoting large scale Producer Companies
  - Expanding Banking Correspondent Strategy
  - Enabling access to finance for farmers collectives and rural enterprises
  - Promoting Organic Clusters
  - Promoting Skill Development and Enterprise
4. Implementation arrangements: The programme implementation is managed by the National Rural Livelihoods Mission at national level and the State Rural Livelihoods Missions at State level. The Additional Secretary / Joint Secretary, NRLM, Ministry of Rural Development leads the Mission at the national level.

5. MoRD, Govt. of India have created separate autonomous agencies namely State Rural Livelihood Missions (SRLMs) for implementation of DAY-NRLM with multi-stakeholder governance mechanisms. SRLMs have set-up District Mission Management Units (DMMUs) at district level and Block Mission Management Units (BMMUs) at block level for implementing NRLM activities. The fund to the States for implementing the program is released directly by MoRD, Govt. India
6. West Bengal State Rural Livelihoods Mission (WBSRLM) proposes to engage an agency by 'Hiring the services of Technical Support Agency (TSA) for providing advisory and management support for implementation of appropriate digital/ alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM'
7. **SUBMISSION OF EoI:** The sealed envelope must be clearly superscripted as "Expression of Interest (EoI) for Hiring the services of Technical Support Agency (TSA) for providing advisory and management support for implementation of appropriate digital/ alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM" with name, address and contact details of the firm containing 10 Forms duly filled-up and signed as per prescribed formats available at the end of this document. EoIs should only be submitted in hardcopy by hand, courier or post and should reach to this office address:-  
 "State Mission Director & Chief Executive Officer, West Bengal State Rural Livelihoods Mission (WBSRLM), Joint Administrative Building, 10<sup>th</sup> Floor, HC-7, Sector-III, Salt Lake City, Kolkata 106, West Bengal, India, PIN- 700 106" on or before 10<sup>th</sup> July 2020 upto 3:00 PM. The EOI submission including annexure (10 Forms) shall not be more than total 60 pages.
8. **SUBMISSION DEADLINE:** Interested Firms must deliver their EOIs in English language to the address given in Para 7 above on or before 3:00 pm on 10<sup>th</sup> July 2020 following attached ToR.
9. There is no Bid Processing Fees for this assignment.

#### 10. BRIEF PURPOSE AND SCOPE OF WORK-

The Purpose is to hire an Agency to provide Advisory and Management support for implementation of appropriate Digital/ Alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM. Broad Scope of Work of the assignment has been described in attached ToR

#### 11. Key Professions ( total 6):

- (a) Team Leader (1) -At State Level:-Team leader should have experience of minimum 10 years in Digital finance space at a senior management role with financial institutions with expertise in alternate channel lead service delivery such as BC channel , mobile and internet banking . H/She should have experience in managing a team of professionals. Candidates with experience of working with rural communities and in technology savvy environment/fintech firms will be preferred.
- (b) Expert – Agent Banking (3)- At District Level: Should have an experience of minimum 5 years in agent banking model at middle level management. Candidate should also have minimum 3 years of experience working with banking institutions or corporate engaged in implementation and management of agent banking model preferably in rural areas including exposure to micro enterprise credit delivery, insurance (PMJJBY & PMSBY) & pension (ex. APY) though BC channel. At least one resource person should have experience of micro enterprise financing, ideally through alternate channels.
- (c) Expert- Management Information System (1): Should have an experience of minimum 5 years in management of large volume information systems; conversant with various

database packages and has good analytical ability. Candidates with Monitoring & Evaluation (M&E) experience in combination with MIS system will be preferred.

- (d) **Expert- Training and Knowledge Management (1):** Should have 5 years experience in developing training materials/tools, development of training and knowledge management. Experience in development of ICT based ( digital) training tools will be an added advantage and is preferred.

**12. Shortlisting of Firms:** EOI responses received will be shortlisted based on the criteria indicated below and a list of shortlisted Firms will be drawn. WBSRLM will come with the shortlist of firms that have expressed interest, meeting the criteria and have the relevant experience, managerial and organizational capabilities for the assignment. The shortlist will include not less than Five (5) Firms and shall not be more than Eight (8).

**13. Criteria for Shortlisting:** The Firms will be shortlisted checking and evaluation of following criteria:

**13.1. Eligibility Criteria:** Firms which do not meet the following qualifying criteria will be rejected at the first stage:

- (i) The Agency/ Firm should have an average annual turnover of Rs 3 Cr during last 3 years (2016-17, 2017-18 and 2018-19)
- (ii) The Agency/ Firm should have overall experience working in minimum 3Projects during last 5 years in the Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; state & Central Government departments etc.
- (iii) The Agency/Firm have at least One (1) prior Project experience working in Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; State & Central Government department etc in Bihar, Jharkhand, Odisha, Assam and West Bengal .
- (iv) The Agency/ Firm should have experience of developing and successful implementation of at least 1proprietary Fintech applications for advancing Digital Financial Inclusion.
- (v) The Agency/Firm should have at least 6 technically qualified personnel -as per Key Professions Qualification & experience requirement as stated in attached Terms of Reference (ToR).

**13.2. Evaluation Criteria (Following eligibility criteria at para 13.1 above ):**

Sl. No.	Criteria	Scores	Supporting Documentation Required
(i)	<p>Agency/Firm should have average annual average turnover of at least 3 Crores in the last three financial years (i.e. FY 2016-17, FY 2017-18 and FY 2018-19).</p> <ul style="list-style-type: none"> <li>• INR 3 Crores: 10 marks</li> <li>• Between INR 3-5 Crores: 20 marks</li> <li>• More than INR 5 Crores: 30 marks</li> </ul>	30	Audited Statements/ CA Certificate, etc.
(ii)	<p>The Agency/ Firm <u>overall experience</u> working in minimum 3 Projects <u>during last 5 years</u> in the Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; state &amp; Central Government departments etc.</p> <p><i>[Only Projects with different titles and objectives will be counted as separate projects; Extension of the same project will be counted as one]</i></p> <ul style="list-style-type: none"> <li>• 3 projects ..... 10 marks</li> <li>• 3-5 projects ..... 20 marks</li> <li>• More than 5 projects ..... 30 marks</li> </ul>	30	Experience/ Work completion certificate from Clients/ Work Orders/ Any other document certifying the experience.
(iii)	<p>The Agency/Firm have at least One (1) prior Project experience working in Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; State &amp; Central Government department etc <u>in the Eastern Region of India.</u></p> <ul style="list-style-type: none"> <li>• 1 project.....5 marks.</li> <li>• More than 1 Project.....10 marks.</li> </ul> <p><i>[Only Projects with different titles and objectives will be counted as separate projects; Extension of the same project will be counted as one]</i></p>	10	Experience/ Work completion certificate from Clients/ Work Orders/ Any other document certifying the experience.
(iv)	<p>Agency's/ Joint Venture's expertise in developing and implementing proprietary application for advancing digital financial inclusion.</p> <ul style="list-style-type: none"> <li>• 1-2 application..... 10 marks</li> <li>• More than 2 application .... 20 marks</li> </ul>	20	Experience/ Work completion certificate from Clients/ Work Orders/ Any other document certifying the experience.
(v)	<p>Availability of dedicated team with Agency/Joint Venture</p> <ul style="list-style-type: none"> <li>• Upto7 professionally qualified personnel .....5 marks</li> <li>• 7 to 10 professionally qualified personnel .....7 marks</li> <li>• &gt;10 professionally qualified personnel .....10 marks</li> </ul>	10	List of Team Members along with their qualification and experience responding to Terms of Reference (ToR)

	<b>Total</b>	<b>100</b>	
Passing marks to qualify for shortlisting is 40			
Top scoring 5-8 eligible Agencies will be shortlisted for RFP stage			

14. The Consultant would be selected in accordance with the Quality Cost Based Selection(QCBS) method stipulated in the World Bank's Procurement Regulations for IPF Borrowers: Procurement of Goods, Works, Non Consulting and Consulting Services, July 2016 (as updated) available at [www.worldbank.org](http://www.worldbank.org). Attention of the interested Consultants is drawn to paragraph 3.14-3.17 of the said regulations relating to conflict of Interest.
15. WBSRLM will not entertain any Agencies with Joint Venture/Consortium to compete in the Bidding Process.
16. The detailed Terms of Reference for the proposed assignment may be obtained from the website [www.wbprd.gov.in](http://www.wbprd.gov.in) ( subcategory- WBSRLM). The EOI should be submitted in hard copy to the office of undersigned on or before 10<sup>th</sup> July 2020 up to 3:00 PM.
17. Further information can be obtained through email : [wbsrlm@gmail.com](mailto:wbsrlm@gmail.com) addressed to the State Mission Director, West Bengal State Rural Livelihoods Mission within 10 days of publication of advertisement. All queries need to be through email. *No queries by phone or in person shall be entertained.*

Enclo: ToR

Sd/ dated 19.06.2020  
State Mission Director & Chief Executive Officer  
West Bengal State Rural Livelihoods Mission

## FORMATS FOR EOI RESPONSE

### FORM I: COVERING LETTER

(Company letterhead)

[Date]

To,

The State Mission Director & Chief Executive Officer,

West Bengal State Rural Livelihoods Mission (WBSRLM),

Joint Administrative Building, 10<sup>th</sup> Floor, HC-7, Sector-III, Salt Lake City,

Kolkata -106, West Bengal, India, PIN- 700 106

Ref: "Hiring the services of Technical Support Agency (TSA) for providing advisory and management support for implementation of appropriate digital/ alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM"

Dear Sir/Madam

Having examined the Request for Expression of Interest (EOI), we, the undersigned, hereby submit our response for selection of Agency to provide above services to WBSRLM. We attach hereto the response as required by the EOI.

Primary and Secondary contacts for our company are {*Note to Bidders – Please include contact details of only those that deal with this particular bid, not based on your company/agency hierarchy*}:

	Primary Contact	Secondary Contact
Name:		
Title:		
Company/ Organization Name:		
Address:		
Phone:		
Mobile:		
E-mail:		

We confirm that the information contained in this response or any part thereof, including its exhibits and other documents and instruments delivered or to be delivered to WBSRLM is true, accurate, verifiable and complete. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead the department in its short-listing process.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading during the short-listing process, we are liable to be dismissed from the selection process or termination of the contract during the project, if selected to do so.

We agree for unconditional acceptance of all the terms and conditions set out in the EOI document.

It is hereby confirmed that I/We are entitled to act on behalf of our company/ corporation/ firm/ organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Dated this      Day of      2020

(Signature)

(In the capacity of)

(Name)

Duly authorized to sign the Response for and on behalf of:

(Name and Address of Company/Organization) Seal/Stamp of Consulting Firm

Witness Signature:

Witness Name:

Witness Address:

Encl: EOI along with enclosures (Forms from II to X) duly filled in

**FORM II: CERTIFICATE**

**(Company letterhead)**

**[Date]**

**To,**

**The State Mission Director & Chief Executive Officer,**

**West Bengal State Rural Livelihoods Mission (WBSRLM),**

**Joint Administrative Building, 10<sup>th</sup> Floor, HC-7, Sector-III, Salt Lake City,**

**Kolkata -700 106 , West Bengal.**

**Ref: CERTIFICATE AS TO AUTHORISED LEGAL SIGNATORIES**

**Dear Madam,**

**We,....., the Board of Directors/ Trustees of .....,  
certify that ..... who signed the above Bid is  
authorized to do so and bind the organization by authority of its board/ governing body.**

**Date:**

**Signature:**

**(Name)**

**(Company Seal)**

**FORM III: GENERAL DETAILS OF THE ORGANIZATION/FIRM**

Details of the Organization	
Name of organization/ Firm	
Nature of the legal status in India	
Legal status reference details	
Nature of business/ work in India	
Date of Incorporation/ Registration	
Date of Commencement of Business/ Work	
Address of the Office in Delhi	
Address of the Registered Office in India	
PAN Number	
GSTIN	
Other Relevant Information	
<b>Mandatory Supporting Documents:</b> <ul style="list-style-type: none"><li>a. Certificate of Incorporation from Registrar of Companies(ROC) / Registration Certificate as applicable</li><li>b. Relevant sections of Memorandum of Association of the organization or filings to the stock exchanges to indicate the nature of business of the organization</li><li>c. Copy of yearly filings to statutory authorities for last 3 years</li></ul>	

**Date:****Signature:****(Name)****(Company Seal)**



**FORM IV: Eligibility criteria checklist**

**ELIGIBILITY, FINANCIAL STRENGTH AND RELEVANT PROJECT EXPERIENCE (PLEASE ADD ADDITIONAL SHEETS AS REQUIRED)**

SNo	Criteria	Yes/No	Documents Attached.
(i)	Agencies/ Firms should have an average annual turnover of Rs 3 Cr during last 3 years (2016-17, 2017-18 and 2018-19)		
(ii)	The Agency/ Firm <u>overall experience</u> working in minimum 3 Projects <u>during last 5 years</u> in the Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; state & Central Government departments etc.		
(iii)	The Agency/Firm have at least One (1) prior Project experience working in Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; State & Central Government department etc <u>in the Eastern Region of India</u> .		
(iv)	Agencies/ Firms should have experience of implementing at least 1 project/s in developing and successful implementation of proprietary Fintech applications for advancing digital financial inclusion.		
(v)	The Agencies/Firms should have at least 7 Technically qualified personnel ( <i>as per details under para 'Key Professionals' of Terms of Reference</i> ) available to be allocated to this assignment (if successful).		

**Date:**

**Signature:**

**(Name)**

**(Company Seal)**

**FORM V: FINANCIAL STRENGTH CRITERIA AS PER PARA 13.2 [SL. NO. (i)]**

<b>The firm/agency should have an <u>average</u> annual turnover of at least Rs.3 Crore during the last three Financial Years (2016-17, 2017-18 and 2018-19.)</b>  <i>Audited Statements/ CA Certificate, etc.</i>	<b>Provide the turnover of firm/agency (on the basis of the audited accounts) in the last three financial years in Indian Rupees.</b>			
	<b>Average</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>
	<b>Annual Turnover</b>			

**Date:****Signature:****(Name)****(Company Seal)**

**FORM VI: PROJECT EXPERIENCE CRITERIA AS PER PARA 13.2 [SL. NO. (ii)]**

**The Agency/ Firm overall experience working in minimum 3 Projects during last 5 years in the Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; state & Central Government departments etc.**

*[Only Projects with different titles and objectives will be counted as separate projects; Extension of the same project will be counted as one]*

[illegible]

Date:

**Signature:**

(Name)

**(Company Seal)**

**FORM VII: PROJECT EXPERIENCE CRITERIA AS PER PARA 13.2 [Sl. No. (iii)]**

- (i) The Agency/Firm have at least One (1) prior Project experience working in Digital Financial Inclusion space including DBT in partnership with commercial banks; Corporate BCs; Development Finance Institutions like SIDBI, NABARD; State & Central Government department etc in Bihar, Jharkhand, Odisha, Assam and West Bengal .

*[Only Projects with different titles and objectives will be counted as separate projects; Extension of the same project will be counted as one]*

Duration	Assignment name/& brief description of main deliverables/outputs	Name of Client.	Approx. Contract value (in INR)	Role on the Assignment	Evidence attached (Page No)
<i>{e.g., Jan.2009– Apr.2010}</i>	<i>{e.g., “Improvement in quality of.....”: designed implementation plan for .....; }</i>	<i>{e.g., Ministry of ....., country}</i>	<i>{e.g., INR 2 Crore}</i>	<i>{e.g., Lead partner in a JV A&amp;B&amp;C}</i>	<i>{Experience/ Work completion certificate from Clients/ Work Orders/ Any other.. – Page Nos X-Y}</i>

**Date:**

**Signature:**

**(Name)**

**(Company Seal)**

**FORM VIII: PROJECT EXPERIENCE CRITERIA AS PER PARA 13.2 [SL. NO. (iv)]**

**Agency's/ Joint Venture's expertise in developing and implementing proprietary application for advancing digital financial inclusion**

<b>Assignment name/ &amp; brief description of main deliverables/ outputs</b>	<b>Name of Client &amp; Country of Assignment</b>	<b>Approx. Contract value (in INR)</b>	<b>Proprietary Application developed and implemented for Advancing Digital Financial Inclusion</b>	<b>Evidence attached (Page No)</b>
<i>{e.g., "Improvement in quality of.....": designed implementation plan for .....; }</i>	<i>{e.g., Ministry of ....., country}</i>	<i>{e.g., INR 2 Crore}</i>	<i>{e.g., Application for ....}</i>	<i>{Experience/ Work completion certificate from Clients/ Work Orders/ Any other.. – Page Nos X-Y}</i>

**Date:**

**Signature:  
(Name)**

**(Company Seal)**

**FORM IX: PROJECT EXPERIENCE CRITERIA AS PER PARA 13.2 [SL. NO. (v)]**

**Availability of dedicated team with Agency/Joint Venture** (*please share details of experts that match the requirements as per details under para 'Key Professionals' of the Terms of Reference*)

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*\*Additional rows may be added.*

**Date:**

**Signature:**

**(Name)**

**(Company Seal)**

**FORM X : UNDERTAKING ON MAJOR LITIGATION AND BLACKLISTING-**

**(Organization letterhead)**

**[Date]**

**To,  
The State Mission Director & Chief Executive Officer,  
West Bengal State Rural Livelihoods Mission (WBSRLM),  
Joint Administrative Building, 10<sup>th</sup> Floor, HC-7, Sector-III, Salt Lake City,  
Kolkata 106, West Bengal, India, PIN – 700 106  
(Address)**

**Sub: Undertaking on Major Litigation and Blacklisting**

**Madam,**

**I/We as potential bidders do hereby state that our company/ organization is not involved in any major litigation which may impact the performance of the services to be provided by us, if selected by WBSRLM.**

**I/We also certify that we are not currently blacklisted by GoI or State Government/Ministries/ Departments etc.**

**In case there is any change in the status, we will notify the WBSRLM.**

**Yours faithfully,**

**Authorized Signatory**

**Designation**



# Terms of Reference (ToR)

## WEST BENGAL STATE RURAL LIVELIHOOD MISSION (WBSRLM) UNDER DEENDAYAL ANTYODAYA YOJANA – NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

Terms of Reference for hiring the services of Technical Support Agency (TSA) for providing advisory and management support for implementation of appropriate digital/ alternate channels for effective Financial Inclusion of beneficiary households under DAY-NRLM

### Introduction

1. The Ministry of Rural Development (MORD), Government of India (GOI) has been implementing Deen Dayal Antyodaya Yojana- National Rural Livelihoods Mission (NRLM) since June 2011. The central objective of the DAY-NRLM is to eliminate rural poverty through innovative implementation strategies involving mobilization and organization of the rural poor and promotion of their financial and economic inclusion as well as promotion of convergence with other livelihood programmes.
2. Mission seeks to bring about increase in the household incomes of the rural poor through sustained livelihood enhancements and improved access to financial and non-financial services. The Mission aims at creating efficient and effective institutional platforms of the poor as mediating institutions. The four key inter-related components of the Mission are: (i) social inclusion; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence. The four components posited on the Community Based Organizations (CBOs) of the poor are expected to promote and sustain livelihoods of the rural poor. Thus, the DAY-NRLM aims at mobilizing all the rural poor households into SHGs and their federations viz., Upasangha at Gram Sangat level, Sangha Samabay at Gram Panchayet level/ Mahasangha at Block level and use these institutional platforms to promote the livelihoods of the poor. The Mission seeks to promote access of the CBOs of the poor to financial and technical services as well as economic support services and enable them to diversify and improve their livelihoods. Towards this end, the Mission intends to promote organic relationship of financial and non-financial activities between the SHGs and their federations. In West Bengal the Mission provides Revolving Fund (RF) and Community Investment Fund (CIF) support to the eligible SHGs and Cluster Federations respectively which are expected to enable them to leverage funds from the formal banking institutions for undertaking sustainable livelihoods. The Mission also provides technical and convergent support for the member households to diversify their livelihood assets.
3. In order to speed up the up-scaling process, West Bengal State Rural Livelihoods Mission (WBSRLM) proposes to empanel suitable Technical Support Agencies for penetration of Digital Finance/Alternate Banking initiatives and to provide technical assistance. WBSRLM seek to hire services of a technically qualified agencies to support WBSRLM for management of the initiative.

### Implementation Architecture

4. The Mission is implemented through specially created structures. At the national level, the Mission is implemented by a specially created National Mission Management Unit (NMMU) comprising several thematic groups and professional experts, under the Rural Livelihoods (RL) Division of the MORD. As part of transiting to DAY-NRLM, the state the West Bengal Government have also established a special purpose vehicle in the form of autonomous and empowered West Bengal State Rural Livelihoods Mission (WBSRLM) Societies at the state level. The WBSRLMs are in turn have :

- (i) established dedicated Mission implementation units at the State (SMMU), District (DMMU) and Block (BMMU).
- (ii) recruited, inducted, trained and positioned multidisciplinary professionals at all levels; and
- (iii) established adequate management, finance, procurement, MIS and M&E systems.

#### Phased Implementation

5. As development of sustainable community institutions is a process intensive activity requiring the support of trained Community Resource Persons (social capital), a phased intensive implementation approach has been adopted by the Mission and under their approach a certain number of blocks are selected in each year for intensive application of Mission resources. The blocks selected in the first few years, apart from creating sustainable institutions of the poor for livelihoods promotion, are expected to generate social capital in the form of CRPs and other active SHG members to replicate and support the implementation of Mission strategies in other blocks of the state. However, WBSRLM has prepared the non-intensive blocks also for intensive approach by seeding and implementing Mission activities in a less intensive fashion. By the year 2019-20 all the 342 Blocks of the State are under the Intensive approach of implementation. Initially, the state has also used the services of experienced CRPs from other states which have been implemented models similar to DAY-NRLM in the initial stages.

#### Status of DAY-NRLM

6. As of March 2016, all the 29 States transited to DAY-NRLM and a state level autonomous society has been established and designated as SRLMs in these states, including West Bengal. The State Government has approved the establishment of the Mission architecture at SMMU, DMMU and BMMU levels. The Government has also permitted recruitment of professional staff at all levels. Management, finance, procurement and other systems have been established as per the guidelines of DAY-NRLM. The West Bengal State Mission has been implementing DAY-NRLM Annual Action Plan (AAP) approved by MoRD.

#### National Rural Economic Transformation Project

7. For ensuring that technical assistance and required implementation support is available under NRLM, the Government of India has availed Credit from the World Bank for the National Rural Economic Transformation Project (NRETP) which aims to provide support the DeenDayalAntyodaya Yojana -National Rural Livelihoods Mission (DAY-NRLM). The World Bank is providing a credit of USD 500 million to the NRETP project. The Bank funding to NRLP project will be till June 2023.

#### National Rural Livelihoods Promotion Society

8. National Rural Livelihoods Promotion Society is an autonomous institution under the Ministry of Rural Development, Government of India providing technical and professional support to State Missions in implementation of NRLM activities. NRLPS is registered under the SOCIETIES REGISTRATION ACT, 1860. NRLPS receives grants from the Ministry under the provisions made for NRETP.

#### 9. West Bengal State Rural Livelihood Mission( WBSRLM)

West Bengal State Rural Livelihood Mission is an autonomous institution under Panchayets and Rural Development Department, Govt. of West Bengal implementing the initiatives taken under DAY NRLM, Ministry of Rural Development, Govt. of India and other initiatives taken up by Panchayets and Rural Development, Govt. of West Bengal

#### 10. Financial Inclusion underWBSRLM

Financial Inclusion is an important component under the WBSRLM. WBSRLM strives to build easy access to credit and other critical finances to poor households to enable them to make investments in meeting their high consumption needs, redeeming high cost debts and acquiring productive assets for augmenting livelihoods. To facilitate this, WBSRLM has taken systematic steps to link women Self Help Groups (SHGs) to leverage credit from formal financial institutions, spread awareness on financial literacy among SHG members and also enrolled eligible members under various insurance products. In order to further accelerate and deepen financial inclusion among members, WBSRLM has decided to adopt digital/alternate financial channels to

expand availability of banking services for the SHG ecosystem. In line with this, WBSRLM has taken the initiative to train and deploy women SHG members as Business correspondents (BCs) to offer doorstep banking services in rural areas to support SHG ecosystem. As a result, as on date the State has a trained and IIBF certified pool of 436 SHG members in different Blocks. The mission has also taken up issues like dual authentication, mapping of SHG and member accounts with regulators and technology service providers.

11. One of the strategies, WBSRLM has undertaken for building access to financial services and contributing to effective financial inclusion of poor, is to upscale the pilot initiative on engaging women Self Help Group Members as Business Correspondent Agents (BC Sakhi Model). Besides this, the mission is also keen to identify other suitable digital financial technologies/ platforms to further the financial inclusion agenda.

12. Objectives of the Assignment :In order to successfully implement the BC model and other appropriate digital financial technologies for achieving financial inclusion of the ultimate beneficiaries, the WBSRLM seeks to engage the services of technically qualified consulting firms to provide technical advice and management support to the WBSRLM in implementation of the BC Sakhi approach and other models of digital financial models. The selected agency is also expected to provide support to the State Mission Management Unit (SMMU) under WBSRLM in other models of digital financial technology which will lead to improved financial inclusion in terms of:

- Increased number of BC access points managed by women SHG members
- Increased access to banking and allied services (Insurance and pension etc) by SHG and their members in terms of frequency of access and diversity of services accessed;
- Increased number of SHG (including federations of SHGs) transaction routed through digital channels;
- Creation of transaction records/ trail for SHG (including federations of SHGs) and individual members on formal banking system;
- Reduced time needed by members to access financial services and minimizing transactional costs;
- Increase in digital payments at retail rural access points and in less cash P2P payments.

13. The main components of this assignment would be:

- a. Position a dedicated team of at least 6 professionals for providing technical and managerial support to SRLM in accelerating the implementation of the BC Sakhi approach.
- b. Identify and guide WBSRLM on selection of appropriate Digital Technologies for –
  - i. Enabling easy access to various financial products from formal financial institutions covering payments, credit, insurance and pension etc.
  - ii. Enhancing efficiency in access to financial services in terms of customer friendly processes, reduced time and transaction cost
  - iii. Creating financial transaction records/ trails for community institutions and individual customers.
- c. Conceptualize and prepare detailed implementation plan for introduction of appropriate digital financial technologies among the beneficiaries under WBSRLM under DAY-NRLM.
- d. Identify key stakeholders like banks/ other financial service providers, Technology& Payment Service Providers, Corporate BC, Certification agencies like IIBF, CSC including RSETIs, regulators and other knowledge/technology partners in the ecosystem; prepare mutually agreed Terms of partnership and facilitate linkages with appropriate partners.
- e. Implement identified digital financial technologies in select geographies as 'Proof of Concept' in coordination with DMMUs and BMMUs.
- f. Develop manuals; guidelines; good practice notes; knowledge materials or modify such material provided by WBSRLM to suite the requirements of WBSRLM staff in the roll out of the model;
- g. Develop and institutionalize required arrangements to monitor the progress of the intervention along agreed parameters; identify critical gaps and devise appropriate strategies to address the same;
- h. Work closely with the WBSRLM Unit in up-scaling of the proven model across the states.

14. Scope of Work: As part of the assignment, the consultant is required to explore various digital technologies and players to determine which offers the highest benefits in terms of technical feasibility; ease of

adoption and use by members of Self Help Groups, catering to a range of products and security. While doing this exercise priority is to be given to formal banking system which provides credit to SHGs. Some of the key activities, but not limited to, that are expected to be undertaken by the consultant are listed below-

(1) Submission of Action Plan for up-scaling of BC Sakhi Approach:

Based on this TOR the consultant will make an assessment of the BC Sakhi approach being implemented across West Bengal, identify gaps in intervention and draw up a Plan of Action for up-scaling of the model. The Plan of Action will include the proposed approach engagement of all stakeholders for digital finance initiatives in the state, methodology, a broad time frame and budget. It will also explain how the involvement of WBSRLM Staff and stakeholders will be ensured.

(2) Identification of appropriate digital financial technologies

Based on the desk review of secondary data and consultation with various stakeholders viz., Financial Institutions, Fintech firms, Technology service providers, telecom operators, PPI providers etc, the consultant is required to come up with a list of appropriate plan of action that can be deployed either stand alone or in combination to serve the following purposes –

- i. Enable easy access to various financial products from formal financial institutions;
- ii. Enhance efficiency in access to financial services in terms of customer friendly processes, reduced time and transaction cost;
- iii. Creation of financial transaction record/ trail for community institutions and individual SHG member customers through respective bank accounts.

(3) Design strategy for upscaling Digital Financial Inclusion

The Technical Agency will work closely with WBSRLM to come up with a detailed strategy to facilitate adoption and upscaling of the digital finance initiatives. This will include:

- a. Preparation of feasibility report-  
The consultant is required to prepare a feasibility report of the digital finance intervention keeping in view the following aspects:
  - Customer segment under WBSRLM and adaptability of said technology within the said group;
  - Assessment of market in each technology can cater to – no of beneficiaries; no of transactions etc.
  - Availability of enabling environment e.g., policies and processes, investment required etc;
  - Market players/ actors involved;
  - Cost of service.
- b. Mapping of potential financial service provider/s and technology partner/s in the proposed initiative in the light of existing banking partners under bank linkage to make comparative assessment;
- c. Intensive promotion, awareness and capacity building on the initiative through various means.

(4) Preparation of detailed implementation plan for digital financial initiatives in SHG ecosystem

In consultation with WBSRLM, the consultant will conceptualize interventions and prepare detailed implementation plans to bridge existing gaps in access, efficacy and creation of digital records with support of the identified digital technologies in the SHG eco-system.

The consultant will lead the implementation of each of the identified dual authentication technologies of banks for SHG Group transactions in at least at 2 locations as 'Proof of Concept' sites for each bank/other institutional partner/s with focus on knowledge transfer to CBOs (Community Based Organisations) i.e., SHGs, Sangha Samabays and in building their capacities to manage the BC Sakhi net work.

In Wsest Bengal all 3 Public Sector Banks and 16 Regional Rural banks have introduced the technical solutions to enable SHG/ group transactions at Business Correspondent/ Community Service Provider (CSP) points.

(5) Technical Assistance and Handholding support to WBSRLM

The Consultant is required to provide higher order Technical Assistance to the WBSRLM for rollout of intervention on digital finance. This will include development of processes and guidelines including SoPs, manual, process management and supervision tools, risk management tools etc covering entire life cycle management of agent and customer on boarding and servicing.

Emphasis will be on building capacities of Community Based Organisations(CBOs) for end to end management and supervision of Agent channel- network management.

(6) Training and Capacity Building:

The consultant is required to develop necessary capacity building curriculum, tools, session plans etc., to train personnel at various SMMU, DMMU and BMMU of WBSRLM and Community Institutions for rollout of digital finance interventions. If the Technical Support Agency have any ready made tools, such tools shall be used after necessary customisation wherever necessary. The TSA is required to prepare a detailed roll out plan for capacity building of various stakeholders involved in consultation within WBSRLM and in tandem with the ongoing /proposed BC agent training plus financial literacy initiatives at WBSRLM for demand side to synthesise the same into one comprehensive package. TSA should be able to develop a pool of Master Trainers within the WBSRLM at state, district and block levels who can in turn further train field staff, community cadres, community institutions, and BC agents, as required.

(7) Instituting MIS Systems and ICT applications

The consultant is required to provide handholding support to WBSRLM as required in the development, testing and establishing a standard MIS protocol for the intervention. The consultant will also assist WBSRLM in M&E frame work and in using appropriate MIS reports for monitoring of intervention progress and improving performance. The consultant will assist WBSRLM in preparing necessary analytical reports as may be required for advocating enabling policies for the sector. The consultant is also expected to support WBSRLM in developing suitable IT applications (android, web) for digitizing various processes in the life cycle of agent management. This will require engaging with the IT team of WBSRLM in preparing FRS, SRS for development of solution by WBSRLM inhouse or through IT agencies hired for the purpose.

(8) Document approach and lessons:

The consultant is required to prepare high quality comprehensive reports on the status of roll out of the intervention, various analytics and policy briefs as required from time to time. Occasional knowledge management work will also be required in the form of case studies, brochures, blogs etc.

15. **Proposed Team:** The consultant is required to deploy following key professionals for undertaking the assignment. The team should have following key skills and competencies:

- i. Thorough understanding and command over the subject; abreast with latest developments in the sector;
- ii. Problem solver, Analytical skills;
- iii. Result Orientation, Task Orientation, self-starter, thought clarity;
- iv. Experience of working with low-income groups;
- v. Should be able to travel extensively within West Bengal.

Education qualification and experience required for each position is outlined below.

**Key Professions**

- (i) **Team Leader (1 Resource):** The team leader should have experience of minimum 10 years in Digital finance space in a senior management role with financial institutions with expertise in alternate channel lead service delivery such as BC channel, mobile and internet banking. S/he should have experience in managing a team of professionals. Candidates with experience of working with rural communities and in technology savvy environment/fintech firms will be preferred
- (ii) **Expert – Agent Banking (3 Resources):** Should have an experience of minimum 5 years in agent banking model at middle level management. Candidate should also have minimum 3 years of experience working with banking institutions or corporates engaged in implementation and management of agent banking model preferably in rural areas including exposure to micro enterprise credit delivery, insurance (PMJJBY & PMSBY) & pension (ex. APY) through BC channel. At least one resource person should have experience of micro enterprise financing, ideally through alternate channels.
- (iii) **Expert- Management Information System (1 Resource):** Should have experience of minimum 5 years in management of large volume information systems; conversant with various database packages and has good analytical ability. Candidates with M&E experience in combination with MIS system will be preferred.
- (iv) **Expert- Training and Knowledge Management (1 Resource):** Should have 5 years experience in developing training material/tools, delivery of training and knowledge management. Experience in development of ICT based (digital) training tools will be an added advantage and is preferred.

WBSRLM may decide to change/ add/ remove the composition of resource persons as required. Adding additional resource person requirement at select district (covering model CLFs) may also be evaluated as per specific needs

**15.1.Estimated Key Personnel - Person month per year ( CVs of the Key Personnel need not to submitted at the time of submission of EoI).**

S.No.	Key Professional	Description of services to be provided & experience	No. of persons	Estimated person - months / year	Estimated person-months / year
(a)	Team Leader (1 Resource-whole timer)	The team leader should have experience of minimum 10 years in Digital finance space at a senior management role with financial institutions with expertise in alternate channel lead service delivery such as BC channel , mobile and internet banking . S(h)e should have experience in managing a team of professionals. Candidates with experience of working with rural communities and in technology savvy environment/fintech firms will be preferred	1	12	12
(b)	Expert – Agent Banking (3 Resources-whole timer)	Should have an experience of minimum 5 years in agent banking model at middle level management. Candidate should also have minimum 3 years of experience working with banking institutions or corporates engaged in implementation and management of agent banking model preferably in rural areas including exposure to micro enterprise credit delivery, insurance (PMJJBY & PMSBY) & pension (ex. APY) through BC channel. At least one resource person should have experience of micro enterprise financing, ideally through alternate channels.	3	36	36
(c)	Expert-Management Information System (1Resource-whole timer)	Should have an experience of minimum 5 years in management of large volume information systems; conversant with various database packages and has good analytical ability. Candidates with M&E experience in combination with MIS system will be preferred.	1	12	12
(d)	Expert-Training and Knowledge Management (1Resource-whole timer)	Should have combination of 5 years experience in developing training material/tools, delivery of training and knowledge management. Experience in development of ICT based (digital) training tools will be an added advantage and is preferred.	1	12	12

- 15.2. Remuneration / Fee for key personnel: The shortlisted Agencies will take into account of estimated Remuneration / Fee in the Financial Bid at RFP stage as per Para 15.1 above.
- 15.3. Reimbursable expenditures: The shortlisted Agencies will take into account of estimated all reimbursable expenditures in the Financial Bid at RFP stage.
16. Operational Budget & Pre- proposal Meeting: After receiving EoIs and shorting the Agencies and issuing RFP, a Pre-Proposal Meeting will be held within 7 days after the issue of RFP ( before submission of Bids). In the said meeting one of the main agenda will be on whole para 15 above and operational budget for the said Technical Service. ToR may be modified in the said meeting, if necessary.

17. Duration and Key Deliverables & Payment terms:

- 17.1. Duration and Key Deliverables: Services of TSA will be hired initially for a period of 1 year and may be renewed for 2<sup>nd</sup> and final year based on the satisfactory performance of TSA. Further, the consulting firms is required to submit a monthly report highlighting progress made during the quarter. During the period of engagement, the TSA team is required to deliver the following:

	<i>Time frame</i>	<i>Indicative Deliverables</i>
	Quarter -1	<ul style="list-style-type: none"> <li>Positioning of team of professionals</li> <li>Inception report with detailed action plan for up-scaling of BC Sakhi model</li> <li>Initiation of pilot intervention on digital technologies for SHG Group transaction</li> <li>Brief monthly status report on BC Sakhi model as may be required by different agencies</li> <li>Start capacity building and training programmes for WBSRLM and other actors</li> <li>Baseline report</li> </ul>
	Quarter – 2	<ul style="list-style-type: none"> <li>MIS for BC Sakhi Model</li> <li>Annual action plan (AAP) and two-year plan on scale of BC Sakhi model with its output and outcome indicators</li> <li>Monitoring and Evaluation Frame work</li> <li>Strategy paper on digital financial implementation</li> <li>Brief quarterly status report on BC Sakhi model</li> <li>Consultation/ workshop with stakeholders on digital financial initiatives</li> </ul>
	Quarter-3	<ul style="list-style-type: none"> <li>All banks Dual Auth facility for SHG Group transaction tested and activated in at least 2 BC locations of each bank. Drafting and submission of deliverables for year 2.*</li> </ul>
	Quarter – 4	<ul style="list-style-type: none"> <li>Submission of long term work plan for Year-2 by the end of 11<sup>th</sup> month of the contract.*</li> </ul>

\* Renewal for the Year-2 will only be considered on the basis satisfactory performance of Year-1.

At the end of first year, deliverables for year 2 will be worked out at the end of 3<sup>rd</sup> Qr.

- 17.2. Payment terms: After completion of each quarter, the TSA will prepare quarterly report as per the quarterly deliverables and the Quarterly Bill / Claim not exceeding 25% of the annual Contract price and submit the same to SMMU for examination and payment within 15 days, if everything is in order.
18. Review Committee to Monitor Consultant's Work:



The State Mission Director & CEO, WBSRLM or designated officer/ team will review the work of the TSA on a quarterly basis. S/He may constitute a review/steering committee to monitor the progress of the agencies from time to time and provide necessary advice. The review/steering committee may also seek comments and inputs on the consultant's work from MoRD and other experts as appropriate. The review committee may decide on continuation of service of Technical Agency depending their performance after Year one or in between depending deliverables.

19. Services to be provided by the Client:

The Consultant would be provided access to MIS data, internal advisories, project communications, correspondence, study reports, manuals, handbooks, policy note and such other material which are not in the nature of classified documents.

20. Ownership:

All information collected by consultant will be used only for the purpose of delivering the scope specified in the TOR. No part of the information shall be used for any other purpose without the prior explicit consent of the client. All data collected and materials developed as a part of this assignment shall be the property of the client. IPR of all SOPs, Training Modules, data analysis, technology introduced, if any will be with WBSRLM.

21. Reporting: The agency will report to State Mission Director & CEO, WBSRLM or any person designated by State Mission Director & CEO. All reports (including the Inception Report, monthly progress reports, quarterly report, annual report, mid-cycle project assessment report, and final report) are to be submitted by the TSA to State Mission Director & CEO, WBSRLM.

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