

**Assam Society for Comprehensive Financial Management
System(AS-CFMS)
Ground Floor, D-Block, Assam Secretariat (Civil),
Dispur, Guwahati-781006 (Assam, India)**

Terms of Reference

Establishment and Operationalisation of Programme Management Unit
(PMU) for Institutional Finance Department, Govt. of Assam

**Request for Expression of Interest for Hiring of Resources on
Contractual Basis**

Name of Assignment	Hiring of Resources for Establishment and Operationalisation of PMU under Institutional Finance Department, Govt. of Assam
Date of Publishing	4/06/2022
Last date for Submission of Expression of Interest	23/06/2022 (midnight)
Name of Post	Banking Expert
No. of Posts	One
Compensation	Rs. 55,000- 90,000 per month
Type of Contract	Individual Contract; for a period of 12 months with possibility of renewal on annual basis depending on the performance.

1. Background

Cash Transfers or Direct Benefit Transfer (DBT) as it is known in India, is the popular method of transferring social benefits to the marginalized sections of the society across the world. DBT schemes are both cash-based transfers as well as in-kind schemes. The government of India has been an early adopter of DBT which was started with initiatives like PAHAL, JAM, etc. Owing to the success of PAHAL, the Government of India has now re-implemented as many as 434 Centrally sponsored schemes in DBT mode. The government of India claims that the implementation of DBT has led to estimated savings over Rs. 90,000 Crore. The Government of Assam has also embarked upon the journey of DBT in the year 2017, by setting up the DBT PMU within the Finance Department. Currently, the Government of Assam runs as many as 75+ Centrally sponsored schemes (CSS) in DBT mode.

Current Status

Assam government has taken several measures by implementing various schemes for social security and the welfare of its citizens, especially the marginalized. Apart from the schemes by the Central Government which are the mainstays of social protection policies, there are few others that were introduced by the state government.

The Government of Assam (GoA) implements all the social sector schemes via the various departments like Panchayat and Rural Development (P&RD), Social Welfare, Welfare of Minorities, Education, Health, Agriculture, etc. All these departments through their Directorates implement the Central & State schemes. These Directorates either build the capacity internally or develop a Special Purpose Vehicle (like dedicated Missions for Health, Education) for implementation of these schemes. These implementing agencies either use the State machinery at the District level or build additional capacity at the district. In both cases, these Departments remain in control of the implementation.

The schemes announced by the Centre usually come with detailed scheme guidelines, processes, and systems with directions to the implementing agency. These are templated by the Central agency monitoring the scheme implementation. The State schemes, on the other hand, are run by the various departments under whose purview the Budget is allocated by the state government. These departments are responsible for developing the scheme guidelines, processes, and systems. However, there is a limited templated approach for the implementation of state schemes. The Central schemes or Centrally sponsored schemes that are implemented by the Directorates are provided with the State instance of the MIS for the scheme, as well as, with a cash disbursement system, such as PFMS. While most of the mature schemes funded from the central government have an established MIS, which is mandated by the Centre, some smaller schemes also run on internally developed MIS application, and use PFMS as their payment gateway. The State schemes on the other hand at this point in time do not have a standard MIS which can be really used when the scheme is announced, nor is there a standard protocol or consensus on which Cash disbursement system to use.

Institutional mechanism for promotion of DBT in India and Assam

DBT Mission India is a Directorate set up under the Central Secretariat, Government of India. This organization works on a mission-mode with its prime objectives of promotion of DBT across India. DBT Mission coordinates with Central Ministries and facilitates transitioning of schemes on DBT. Each Ministry receives the advisory and directs it to corresponding departments in the State. It works with the State DBT cells to achieve the below mission objectives,

- Accurate identification and targeting of the intended beneficiaries
- Re-engineering government processes for the simpler flow of information and funds.

- Promotion of Financial Inclusion
- Setting up digital platforms that are accessible, scalable, and reliable, providing user-friendly interfaces between the government and the beneficiaries.

DBT Mission India also advises the State to set up the State DBT PMU for promotion of DBT in the state. The State DBT cells shall primarily work towards coordinating the implementation of DBT in various schemes. The Cells shall act as a nodal point for all the activities and matters related to DBT operations in the State. As DBT operates in an environment that involves multiple stakeholders, the Cells shall be responsible for liaising with all such stakeholders for the seamless transitioning of schemes to DBT. The State DBT cell will work towards achieving the below objectives,

- Coordinating with Centre/Ministries and disseminating the directives to the respective departments in States
- Developing scheme/department-specific ICT applications to capture data pertaining to DBT more effectively.
- Closely monitoring and evaluating the progress of various departments on DBT related indicators vis-à-vis expected outcomes.
- Incorporating best practices and international experiences to enhance the effectiveness of benefits delivery.
- Partnering with multi-lateral agencies and consulting firms to piggyback on their technological and industry knowledge.

Assam has set-up the State DBT PMU in the year 2017 and is working with the DBT mission India for promotion of DBT in the State in Assam.

The State DBT PMU conducted an AS-IS assessment of DBT implementation in the State under the PMU, and below are the major findings in the report,

- Beneficiary data is collected manually, then digitized leading to inclusion & exclusion errors hence unreliable beneficiary data quality.
- Many schemes lack IT systems, hence no reliable digitized data and delays in benefit disbursement.
- Lack of updated beneficiary data with line departments. Further, some departments have robust MIS and others do not.
- No database of beneficiaries to support policy decisions or scheme operationalization.

Way Forward

The Finance Department is currently developing the Digital Infrastructure for DBT schemes (DIDS) in Assam under the World Bank funded ASPIRe Project. Under the DIDS implementation, a common functional database for social programs, also known as Social Protection Delivery System in Assam, shall be built. These are the information systems that support the intake, registration, and determination of potential eligibility for one or more social schemes/programs run by the government.

Apart from the Social Protection Delivery System, the envisaged IT platform would also empower the scheme implementing departments with a shared MIS which will allow them to come on-board and start running the scheme within a very short period of time. This will allow faster implementation of the schemes as well as bring in the savings in terms of costs and efforts required to be invested to build such systems by each scheme implementation agency.

The system shall achieve the below goals with respect to the creation of this digital infrastructure.

Citizen Context

- Building awareness about the welfare scheme and its benefits.
- Availability of a unified view to the citizens for easy discovery of the available schemes.
- Doing away from the complex documentation as proof of meeting scheme conditions.
- Reduction in Inclusion and exclusion errors of the right beneficiary.

Government Context

- Reducing the Scheme start-up time and cost.
- Creation of a quick or easy means for identification and authentication of target bona fide beneficiaries
- Keeping track of beneficiaries in case of migration to other geographic locations and seamless continuation of benefits.
- Effective monitoring of the implementation of schemes, with benefits reaching the right beneficiary at the right time.
- Eliminating unnecessary and repeated data collection.

Current Direct Benefit Schemes of the Institutional Finance Department

There are five schemes currently underway which includes:

- a. Orunadoi Guideline at:
<https://assam.gov.in/sites/default/files/2020-11/Orunadoi%20Scheme.pdf>
- b. Re-Swayem Guideline at:
<https://www.svayem.in/svayem/public/downloadGuideline>
- c. Assam Chah Bagichar Dhan Puraskar Mela
- d. Assam Tea Industries Special Incentives Scheme (ATISIS) Guideline at:
https://finance.assam.gov.in/sites/default/files/swf_utility_folder/departments/agriculture_com_oid_2/menu/document/notification_013.pdf
- e. The Assam Microfinance Incentive and Relief Scheme (AMFIRS), 2021

Previous arrangement of Resources

A Programme Management Unit (PMU) existed which was run by PwC. However, the State Government now wants to strengthen it further, and build in-house capacity. Hence, a new set of resources is proposed to be onboarded and trained so that they are able to implement the five schemes mentioned above, as well as take care of the DIDS solution once it goes live.

2. Objectives

Objectives of setting up an PMU within Institutional Finance Department could be:

- Strategically harness technology to make employees more productive and smarter
- Establish, maintain and monitor the digital platforms and data.
- Reduce manual interventions wherever possible and bring in robust processes in the system.
- Increase end-user satisfaction.
- Handhold the government users in utilizing the services offered. And bring value to the government and people of Assam

This would require the PMU to be fulfilled with staff and consultants with niche skill sets.

3. Scope of Work of the PMU

The PMU would be the nodal cell for promotion of DBT in the state and would initially have the following roles and responsibilities with regard to the five DBT Schemes and any additional scheme launched by the Finance Department:

- a. Coordinating with the State Level Governance Committee for promotion of DBT in the state.
- b. Assist in preparing scheme guidelines, operational process documents, beneficiary data preparation for rolling out schemes
- c. End-to-end scheme & beneficiary management through online portal
- d. End-to-end management including preparation of scheme documentation, brochures, ceremonial launch, etc.
- e. Assisting departments in data collection, collation and disbursement of funds.
- f. Monitoring and evaluating the progress of various departments on DBT related indicators vis-à-vis expected outcomes.
- g. Designing Citizen Feedback/Grievance redressal mechanism for beneficiaries.
- h. Design Strategy for Last Mile Pilot / POC and assist in implementation in collaboration with service providers.
- i. Coordination of various Payments & Settlement networks along with banks to explore solutions for Last Mile Delivery of benefits.
- j. Facilitating IT as is assessment, organizing meeting, seminar, workshop for

Stakeholders

- k. Support in preparation of governance framework and functional dashboard for tracking Digital Payments targets majorly with Key performance Indices (KPIs)
- l. Standardization of SLBC functioning and establish coordination with the banks and other financial institutions.
- m. Assisting the Department in implementing a seamless project management & monitoring of the SLBC program.
- n. Coordinating with SLBC and regional offices of Banks to develop reporting formats for scheme implementation progress for various schemes.
- o. Functional Design details for web-portal and define processes, which shall enable banks to do regular payments.
- p. Conduct Capacity Building sessions
- q. Coordination with Departments and other stakeholders to ensure updated reporting in State DBT Bharat Portal
- r. Establish proactive liaising between State Government Departments, Banks and SLBC
- s. Standardization of SLBC reports as per the recommendation of RBI and requirements of Finance Department
- t. Assisting Government in aligning, mobilizing and monitoring activities of key banking parameters
- u. Any other task may be assigned by the Director (IF).

Later on when the DIDS solution goes live, the following would be the additional scope of the Programme Management Unit (PMU)

- a. On-boarding of DBT schemes in coordination with departments on DIDS Platform.
- b. Support the state government in designing and implementing an extensive IEC plan to beneficiaries on the DIDS Platform and the approach.
- c. Feasibility and Gap Assessment
- d. Provide support for assessment of Network Coverage and Unbanked areas.
- e. Assisting Government Department in readiness to onboard schemes on DIDS Platform
- f. Regular activities in promotion of the DIDS by the PMU
- g. Assessment and understanding of the schemes run by the participating department.
 - i. Understanding the fitment of core functionality of the scheme into DIDS like eligibility criteria, conditionality's, etc.
 - ii. Detailed assessment to understand the workflow, processes, etc. for delivery of social benefits by the (participating) departments
 - iii. Configuration of the DIDS platform and train the users based on the roles.

- iv. Maintain the beneficiary and scheme registries as the SoPs and protocols defined.
- v. Train the IT users of the department on the same, shall also train the users on beneficiary data updates etc.
- vi. Resolve any issues related to the usage of the functional features of the application.
- vii. Generation of custom reports for regular reporting or support for policy development based on socio – economic indicators.
- h. Act as a day to day technical support group for DIDS, and ensuring that the DIDS platform is available as per the defined support SLAs.

4. Qualifications of the Resources Required

a. BANKING EXPERT

- **Expected Work-Profile:**

- SLBC/SLCC Nodal Officer – Coordination & Research Activities
- Study Various Banking parameters (CD Ratio, Priority Sector Lending, Annual Credit Plans etc.)
- Should have good understanding of annual credit plan preparation (ACP) at / in coordination with SLBC, NABARD, RBI, etc.
- Research end-to-end process flows of various government and social welfare schemes (where banks are involved) and generate reports on the same, to align with government objectives.
- To conduct field impact assessments and review various social sector/welfare schemes of the State (Central/State Schemes).
- Focus on public sector aspects of rural development banking/financial services, including vulnerable communities' insurance/pensions/payment disbursements/financial inclusion/banking institutions and sectoral understanding relating to banking regulations and policies, Direct Benefit Transfers, BC-FI models (PMJDY) etc.
- Should have good knowledge on financial inclusion, banking systems and sectoral understanding relating to banking regulations and policies.

- **Qualification Criteria**

- **Education:**
 - Minimum Bachelor's Degree from any recognized university or college, as a regularly enrolled student (excluding studies in distance education)
 - Preferred: Public Policy/Development Studies/Econometrics specialization
 - Weightage: TISS, IRMA, Ashoka University, JMI, JNU schools will be given higher weightage.

- Experience:
 - At least 5 (Five) to 7 (Seven) years of work experience in development banking / financial services including beneficiary payment disbursements, vulnerable community insurance, livelihood pensions, **government consultancy** etc.
 - Excellent communication skills, written/drafting skills in English/Assamese
 - Strong & demonstratable knowledge of computers/MS-Office applications
 - Proven interpersonal relations and team-work skills.

Commercial Banking/Sales/Marketing experts not eligible for this position.

5. Supervision and Reporting

The members of the team will report to the Team Leader.

The final authority on any issue(s) that may arise during the employment period of the employee shall be resolved by the Project Director, AS-CFMS Society, and the decision taken by the PD shall prevail. The annual performance review will be done as per the HR Policy of the AS-CFMS Society.

- 6. Period of Engagement:** The initial contract period will be for one year. However, based on performance the same may be extended as per requirement.

7. Services and Facilities

- a. The employer will give access to all the required documents, correspondence, and any other information associated with the project and as deemed necessary
- b. Provide seating space along with computer / laptop, printer, computer / office consumables, and internet access.

8. Other Conditions

The appointment will be on a full-time basis and the employee will not be permitted to take up any other assignments during the period.

9. Indicative Remuneration and Payment Terms

The Remuneration will be in accordance with the HR Policy of the AS-CFMS Society. The HR Policy can be viewed at:

https://finance.assam.gov.in/sites/default/files/swf_utility_folder/departments/agriculture_com_oid_2/portlet/level_1/files/HR%20Manual.pdf

The monthly Cost to the Project will be as per the HR policy of the AS-CFMS Society inclusive of Performance Linked Incentive, Communication Allowance and Medical Allowance.

The CTP offered will be decided based on previous salary history, qualification, experience and competency of the candidate.

10. Application process

- a. Online Application (Expression of Interest) is now invited from Indian citizens having the requisite qualification and experience for engagement on contract basis under AS-CFMS.
- b. Applications in English language may be submitted through **email only** at **careeraspire@outlook.com**. The application format is provided along with this ToR.
- c. Only the applications received before the expiry of the deadline will be processed. Applications received after the deadline will be rejected.
- d. Candidates need to mention the post applied for in the subject line of the e-mail.
- e. Applications received in any format other than the prescribed format shall not be entertained. No application will be received through fax / post / courier / physical delivery.
- f. Candidates applying for multiple posts are free to submit multiple applications. However, each application should be in separate emails. Cumulative applications in one email will be **summarily rejected**.
- g. The candidates should maintain and operate an email during the duration of the recruitment. **All correspondences will be through email only.**
- h. If a significantly high number of applications are received, the Selection Committee may conduct a written test (either online / offline) which will be communicated through email.
- i. Due to the expected high number of applications, only shortlisted candidates will be called for a personal interview / test. No TA/DA shall be paid for attending the interview.
- j. Canvassing in any form will lead to disqualification and rejection

11. Related Information

Candidates not having the requisite qualification are liable to be summarily rejected. Therefore, candidates are advised that they fulfill the prescribed eligibility before applying.

The Department also reserves the right to accept or reject any application without assigning any reason thereof. Canvassing in any form will lead to summary disqualification.

APPLICATION FORM FOR THE POSITION OF.....

1. Full Name of the candidate(In Block Letters):
2. Father's Name :
3. Mother's Name :
4. Spouse's Name:
5. Gender:
6. Marital Status :
7. Nationality :
8. Permanent Postal Address (attach a copy of evidence):
9. Police Station:
10. Current Address:
11. Mobile No.:
12. Mobile No. (WhatsApp messenger) :
13. Email ID :
14. Passport No. (If available):
15. Date of Birth (attach a copy of evidence)(dd/mm/yyyy):
16. Age (As on 1st January 2022) : ____ Years ____ month(s)
17. Current Designation:
18. Current Employer's Full Address with contact email and phone number:
19. Educational Qualification (attach copies of certificates):

Paste Recent Passport Photo

Sl.	Examination	Subject	Year of Passing	Name of College	Name Board/ University	Class/ Percentage of marks obtained
1.	Graduation					
2.	Post graduation					
3.	Others (if any)					

20. Training details relevant to the position applied (attach copies of certificates):

Sl.	Title of the Training program	Duration of Training	Training organized by
1.			
2.			
3.			

21. Total Professional Experience : ____ Years ____ month(s)

22. Details of Professional Experience (Starting from latest **)(attach copies of experience certificates):

Sl.	Designation	Organization	From (mm/yyyy)	To (mm/yyyy)	Last net salary drawn (per annum)	Summary of Services provided

** Attach latest salary certificate.

23. Write a brief note describing why would like to be associated with us : (Maximum 250 words)

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24. Languages proficiency:(please tick √)

Sl.	Language	Read	Write	Speak

25. Computer proficiency:

Sl.	Program/Software/Applications	Excellent	Good	Average

26. Names and Addresses of twopersons from whom we may seek reference about you:

(The two persons must not be related to you and must have interacted with you for more than 2 years in a Professional and/or academic capacity during the last 5 years)

Sl	Name of the person & designation (if any)	Address	Phone no	E-mail id
1.				
2.				

27. Have you ever been discharged or forced to resign from any position? (If yes furnish details)

<p>Declaration: I certify that the statements made by me in this application are true, complete and correct to the best of my knowledge and belief. Permission is hereby given to the AS-CFMS to make such investigations as are necessary on the information given above. I understand that any misrepresentation or fraudulence or material omission made herein or in any other document requested by AS-CFMS would render dismissal and termination of my candidature/ service/contract apart from other penal action as per the law.</p>	
Date :	Signature of the Candidate
Place :	

IMPORTANT Notes:

1. Candidates shall complete this application in not more than 8 pages **strictly** as per the above format, along with self-attested copies of testimonials/certificates (not more than 12 pages), evidencing that he/she is qualified to perform the services. ***The complete application (only in PDF format) along with certificates/testimonials shall not be more than 20 (twenty) pages or else the application may not be considered.***
2. **While self-attested copies of all the relevant certificates/testimonials needs to be submitted along with the application (only in PDF format).**
3. **Candidates are to note that applications without self attested copies of certificates/testimonials relating to Educational Qualifications shall be rejected.**