



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Ref. NO: BRUPS/Project/149/08/2307

Date: 26.09.18

OFFICE ORDER

Bihar Rural Livelihood Promotions Society (Jeevika) is spearheading the implementation of different projects namely BTDP, MKSP and NRLM in the capacity of State Rural livelihoods Mission in the state of Bihar. The effort has led to the formation of large number of community institutions (SHGs, VOs, CLFs and PGs etc). It is essential and important that these community institutions get adequate support from banks. Community oriented model has been envisaged by BRLPS for supporting the above mentioned community institutions by facilitating policy of "Bank Mitra". The policy of "Bank Mitra" has been ratified from SLBC as well. It has been felt that placement of Bank Mitras within the premises of Banks had stood in good stead in having greater confidence of community while accessing banking services. **BRLPS has taken lead in the past and has done spadework to expand it further.** NRLM is also advocating different SRLMS to work on similar lines and has stressed upon the need to implement and expand the "Bank Mitra" model realizing the impact it has shown in the past.

Based on the above facts, need of the community institutions and preparations made at DPCU and BPIU level, DPCUs have been permitted to conduct the training of Bank Mitras who have been identified. With respect to training of Bank Mitras, following has been approved:

- Each of the DPCU with more than 10 blocks have been permitted to conduct maximum of two trainings (2 batches of training) for newly identified Bank Mitras.
- All the DPCUs are directed to adhere to the laid down principles for identification of community oriented Bank Mitras.
- PC-FI has been provided with responsibility to provide approval for any additional training required in any of the district based on the need and justification provided by DPCU. **PC-FI has been delegated with the responsibility to provide approval to maximum of 10 training during FY 2018-19.**
- The laid down procedure for conducting the training of Bank Mitras has to be adhered related to procurement and other financial aspects.

[Signature]
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- e) DPCU having **less than 10 blocks need to take approval from PC-FI to conduct the second batch of training for the Bank Mitras**. Districts having 10 blocks or less than 10 blocks will do one batch of training. In case any additional batch is required for such districts, approval will have to be taken from PC-FI.
- f) All DPCU and BPIU staff need to be made aware and sensitized on the aspect that Bank Mitras cannot be changed on whims and desires. **In case of any change required in Bank Mitra who has been serving the community institutions through Bank, the names need to be informed to SPMU.**
- g) BPIU need to inform in advance about the probability of removing any Bank Mitra after following the stipulated procedure.
- h) The budget of lodging and fooding has been kept at par with that of project. The idea is to ensure training to Bank Mitras in stipulated time frame and avoid delay or unpredictability. Training need to be ensured after adequate planning. However, districts are advised to look for places where in the budget for community cadres could be made feasible and training can be conducted within the stipulated time frame.
- i) There is a particular provision about providing stationery (Bag, calculator, pencil, eraser, Registers etc.) to proposed Bank Mitras. All effort has to be made for ensuring its procurement before initiating the training. DPCU need to ensure that good quality calculators are provided to Bank Mitras as it helps in calculation purpose at the level of the Bank Mitras. The cost of providing stationery has enhanced per person per day cost of training.
- j) All purchases made (like stationery, medicines etc.) need to be put in the stock at first and then only to be distributed.
- k) The total budget for the training program on unit basis is Rs 2, 68,000/- (Rs Two Lakhs and Sixty Eight Thousand only) for one batch training. Total cost of 75 training will be Rs 2, 01, 00,000/- (Rs Two Crores and One Lakh only).
- l) Post facto approval has been accorded for expenditure of Rs. 75420 (Rs. Seventy Five Thousand Four Hundred and Twenty only) by **DPCU Jehanabad** for conducting the Bank Mitra training recently. **They are also advised to ensure that stationery material be provided to them in subsequent meeting.** They are allowed to make additional expenditure at the rate of Rs. 800/ person for purchase of items like Bag, Calculator, Pen, Pad, Pencil, Rubber, Sharpener, registers etc as mentioned in the budget for those persons who have been provided with training recently. This amount is over and above the mentioned budget for 75 trainings.

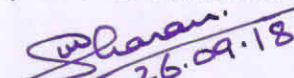
W. J. Khan
26.09.18

- m) Post facto approval has also been accorded to **DPCU Bettiah (West Champaran)** to conduct the program of Bank Mitra from 24th September 2018. This will be included as part of approval provided for 75 trainings.
- n) PC-FI has also been delegated with responsibility to allow training with participants from 2 different districts or more districts in case the need arises at one place.

The initiative of providing training to Bank Mitras will go a long way in helping community institutions to leverage support from main stream financial institutions. **It is very explicitly advised that DPCU will be placing 1 or 2 lady Community Coordinators/ Area Coordinators** in each of the training. Safety of women Bank Mitras has to be given highest importance.

It has been observed in the past that 2-3 Bank Mitras require support of the additional persons to take care of the small children with them. **The resource persons providing the training have been delegated with responsibility to allow three additional persons beyond participants and resource persons in case urgently required in one batch of training.** For any additional approval, approval from PC-FI may be taken.

By the order of the CEO


26.09.18
Mukesh Chandra Sharan

PC-FI

Copy to: 1. All DPMs, FMs, BPMs, Thematic Managers.

2. All SPMU officials.

JEEViKA- Bihar Rural Livelihoods Promotion Society

**Proposed Training Budget for Bank Mitras on Financial Literacy & Banking Norms
(Saving linkage & Credit Linkage of SHGs)**

Boarding and Lodging

S.No.	Particulars	Unit Cost	Unit	Days	Amount
1	Boarding and lodging	550	50	7	192500
2	Travel (to and fro)	300	50	to and fro (As per actual)	15000
Sub Total					207500

Material and Stationary

3	Banner and Photography	2000	Lump sum	-	2000
4	Stationary to participants (Bag+Calculator+Pen+Pad+Register (2nos)+Pencil+Rubber+Sharpner+Stapler (Medium)+ Stapler Pin (medium)+Carbon Paper+White Paper)	800	50	-	40000
5	Xerox of Training Material (Bank Mitra Manual + Saving & Credit Linkage forms+ Reciept & Payment Voucher of different banks)	6000	Lump sum	-	6000
6	Medical for Participant	1500	Lump sum	-	1500
7	Miscellaneous	3000	-	-	3000
8	Vehicle hiring	2000	1	4	8000
Sub Total					60500
G.Total					268000

S.No.	Training Venue	Unit Cost	No. of Unit	Total Cost
1	Concerned District/SPMU decided locations	268000	75	20,100,000

Note-

1- Districts having more than 10 block can conduct 2 training as per the preparation and need. However, the information needs to be shared with SPMU (PC-FI). Erstwhile BRLP district and present NRLM district are also required to take approval from PC-FI for conducting the 2nd batch of training.

2- It is mandatory for DPCU to take approval from PC-FI for deciding on the name of Resource Person to conduct the training. **The approved resource person will only have the delegation to conduct the training of Bank Mitra.** It is essential. Mr. Manish & Mr. Pushendra will be supporting the whole endeavour.

