



जीविका

गरीबी निवारण हेतु बिहार सरकार की पहल

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OFFICE ORDER

BRLPS (Jeevika) has made significant strides to provide timely capitalization (both from the project and the mainstream financial institutions). It has been a successful endeavor till now. However much more is required to be done in order to make an impact both on quantitative and qualitative parameters. It will require practice of the existing policies and embarking on the new ones as per the need.

Based on the above facts, following has been approved:

- Timely capitalization and coverage under risk mitigation element has been possible because of the incessant work done by Block team, District team and SPMU team complemented with presence of 4 officials from Jeevika manning the "Help Desk" at SPMU. The "Help Desk" at SPMU played pivotal role in follow up from districts/ blocks/ banks and in preparation of documents along with disbursement. The experienced team of 4 persons working at SPMU (Mr.Rajeev, Mr.Arvind, Mr.Sant and Mr.Nand Lal) may be allowed to continue for FY 2019-20 as well. Rest of the aspects related to Help Desk team members will be applicable as per the office order numbered BRLPS/Proj/497/14/187 dated 19th April 2018. Some additional responsibilities will also been given to them by PC-FI.
- In the FY 2019-20, work around CLF strengthening, Saving account opening, Credit linkage, Disbursement, Insurance, Capitalization from the project, Interest subvention, Pension and other work as assigned from time to time will occupy very significant importance. It will be immensely important that monitoring and facilitation of these activities are galvanized through the "Help Desk Strategy". PC-FI may be delegated with responsibility to identify up to 15 persons from across the district/ block to work with him on issue mentioned above. The person concerned may be placed at DPCU/ SPMU/ Place outside present place of posting to support the endeavor in better way. This will be over and above 4 people who are working at SPMU as "Help Desk Team" members.
- The service of consultants FI has been utilized in the past and present to facilitate mitigation of bottlenecks related to banks. Some of the districts couldn't be supported with consultants.

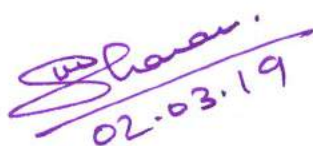
Sharan
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However, there is a felt need to place the same. PC-FI has been delegated with responsibility to provide approval to DPCUs for recruitment of consultants (up to 2 in number per district) based on prudent judgement and requirement. PC-FI along with the procurement specialist will provide a note to district where there is a requirement of consultant about the process that needs to be initiated for their recruitment. Honorarium to consultants will be fixed with due consent and approval from PC-FI.

d) The 1st quarter of FY 2019-20 is going to be very crucial in terms of the preparation of documents, getting saving account opened and spade work to be done around other indices including repayment. Timely capitalization (both from the project and mainstream financial institutions) is a tool to kindle entrepreneurial abilities of the women. Considering the same, PC-FI has been delegated with responsibility to issue work order to the printer associated with respective banks on similar cost. The process of document printing (both saving account and credit linkage of different banks) will be done based on the already approved premise in the past. The process has been agreed by World Bank as well. The preparation of sourcing of document has to be done in the month of March 2019 itself in order to make the inventory available for supply to DPCUs and BPIUS.

e) In case of requirement of consultant at state level for facilitating FI activities, PC-FI has been delegated with the responsibility to hire the services of additional up to 3 persons to support activities around possibility of Mudra Loans/ Pension/ Insurance. This number will be beyond the existing status of consultants working with FI theme. In case of any additional requirement, approval of CEO will be mandatory. PC-FI has been given approval to initiate the process of recruitment of consultants at state level with immediate effect.

f) The document which are crucial for supporting timely capitalization to the community institutions need to be kept in safe conditions. At present space has been hired with rent of Rs.7000/month with clause of increment. The space is becoming or is likely to become limited when order for printing will be given and supply will be made by vendor. Due arrangement for stocking has to be ensured. All attempts are being made to send the documents to districts on priority. Nonetheless, the preparations need to be in place. Approval has been given for hiring of the space with upper limit of Rs 20,000 (including the present space rental) per month for


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stocking the required stationery. PM-CF has been allowed to sign the agreement in case requirement of space arises. PC-FI has been delegated with the responsibility to approve an amount of additional upto Rs 2000/ month in case required based on the prudent judgement. Minor expenditures for purchasing of locks, steel almirah/steel racks etc can be approved by PC-FI upto a limit of Rs 15,000/- only.

g) BRLPS (Jeevika) has hired the services of consultants in different districts. They have been hired following the due process of recruitment. As per the existing agreement with consultants, the date of agreement that is valid is till 15th March 2019. Considering of the fact that the requirement of the consultants still remains for the different aspects related to Book keeping, Capitalization, Preparation of Documents (both saving account and credit linkage), Opening of Saving account and Credit linkage account, Insurance, Audit, Claim settlement, Pension etc. Their services has been extended from 16th March 2019 to 15th February 2020. The above dates of extension will be valid for all the persons except Mr. Om Babu and Mr. Ravi Ranjan. It will be important to mention that Mr. Rabindra Prasad will join only after approval from PC-FI. This is not a suo moto extension for Mr. Rabindra Prasad. In case of Mr. Om Babu and Mr. Ravi Ranjan, their services may be extended for a period of 11 months from the date of end of agreement. This has been proposed based on the need of the project. The services of Mr. Om Babu may be extended from 1st April 2019 to 29th February 2020 (for a period of 11 months). Similarly services of Mr. Ravi Ranjan Kumar may be extended from 30th April 2019 to 31st March 2020. This will also be for a period of 11 months. The span of consultants are for a period of 11 months.

The above mentioned aspects will help in making the deliverable smooth on different aspects.

By the Order of CEO, BRLPS


02.03.19

Mukesh Chandra Sharan

PC-FI