

**United Nations Development Programme - INDIA  
CPAP 2008-2012**

*Revised* Annual Work Plan 2011 (January - December)



Project Title: Financial Inclusion

Award ID: 49804

Project ID: 00061074

Project Start and end date: 14/09/2009 - 31/12/2012

Corresponding CP Outcome(s): Improved effectiveness of poverty reduction and livelihood promotion programmes in disadvantaged regions and for inclusion of poor women and men from SC and ST groups, minorities and the displaced

Corresponding CP Output(s): Better access to financial products and services to reduce their risks and enhance livelihoods in at least two states, for the poor, especially women and men from SC and ST groups, minorities and the displaced.

Project RESULTS description as outlined in approved project brief:

Project outputs	Indicators	Baseline
1.a Supporting design and pilot financial products and services for the poor, particularly disadvantaged groups among them	A range of financial products and services piloted to promote livelihoods and reduce vulnerabilities of the poor in UN focus states	2010 (3)
1.b Supporting district level demonstration pilots to test out new products, delivery channels and models designed for disadvantaged groups and regions		2010 (1)
2. Strengthening financial literacy through information provision and protection of the poor	Financial literacy strengthened for the poor on available financial products and services, pricing and terms and conditions in 7 UN focus states	2010 (2)
3. Supporting knowledge sharing at state and national levels to help exchange new ideas and good practices, share experiences and scale up	Knowledge sharing networks supported/ established nationally and across 7 UN focus states between actors of the financial services sector to encourage delivery and scaling up of financial products and services for the poor	2010 (1)
4. Policy Advocacy	Policy environment for financial inclusion strengthened	

**Budget / Expenditure during Project period (2008-2012) ( in USD )**

Original Budget (UNDP Funds)	Revised Budget (UNDP Funds)						FIF / FITF	Grand Total (Revised)
	Actual Expenditure in 2008	Actual Expenditure in 2009	Actual Expenditure in 2010	Budget in 2011	Budget in 2012	Total		
\$4,500,000	Nil	\$268,282	\$791,795	\$704,153	0	\$1,764,230	\$96,430*	\$1,860,660

**Budget for AWP-2011 ( in USD )**

UNDP Funds	FIF / FITF	Total
\$704,153	\$96,430*	\$800,583

\* Funds represent commitment for project sanctioned to Fino Fintech Foundation for which project period has been extended upto May 2012. These funds will be met out of FIF.

Agreed by NABARD: *Niraj Kumar*  
(Niraj Kumar Gupta, Chief General Manager)

Agreed by UNDP: *Caitlin Wiesen*  
Caitlin Wiesen  
UNDP Country Director



NABARD-UNDP Collaboration for Financial Inclusion

Annual Work Plan - 2011 (Revised as on 09 December 2011)

Project Targets for 2011	PLANNED ACTIVITIES	Indicative month of completion	Implementing Agency	RESP. PARTY (where possible)	Budget (USD)
<i>Remember to ensure that targets are 'SMART'</i>	<i>Remember to add M&amp;E activities and procurement activities, as applicable</i>				
<b>Target 1 for 2011</b> No. of innovative pilots for facilitating access to financial services focusing on disadvantaged groups.	1.1 Base line survey to assess the customised product requirement of disadvantaged region with special focus on disadvantaged groups. (MP/ Jharkhand/ Bihar/ Orissa)	Feb. 2011/ Sept.2011	NABARD		21442
	1.2 Mobile Van Banking - UP/Orissa	Feb. 2011 / Dec.2011	NABARD		26055
	1.3 Resource Centre (Bihar/ Chhattisgarh/ MP)	Feb. 2011 / Dec.2011	NABARD		26052
	1.4 Activity Profiling of remote villages with significant concentration of disadvantaged groups for further Credit Linkages. (MP/ UP/ Orissa)	Feb. 2011 / Dec.2011	NABARD		986
<b>Total NABARD</b>					<b>74539</b>
	1.5 District level intervention strategy of Financial Inclusion developed and adopted for implementation with the participation of both supply side and demand side service providers in Pakur District of Jharkhand with focus on women and disadvantaged groups. (ongoing AWP 2010)	Jun-11	UNDP	JSLPS	98234
	1.6 Strengthening RSBY through improved communication and benchmarking hospital services (ongoing AWP 2010)	Dec-11	UNDP	EHA	45000
<b>Total UNDP</b>					<b>143234</b>
<b>GRAND TOTAL (TARGET-1)</b>					<b>217769</b>
<b>Target 2 for 2011</b> Financial literacy strengthened for poor women and men on available financial products and services.	2.1 Project to FINO Fintech Foundation - BC Model for Financial Literacy (HO/ Bihar/ Chhattisgarh/ Jharkhand/ MP/ Rajasthan/ UP)	Dec.2011	NABARD	FINO Fintech Foundation	200761
	2.2 Multiplication of Financial Literacy material in hindi by ISMW	Feb.2011	NABARD	ISMW	20210
	2.3 Financial literacy through Nuktad Natak, audio-video, Workshops, road shows, etc. (UP/ Chhattisgarh/ Rajasthan/ Bihar/ Jharkhand/ Orissa)	Feb. 2011 / Sept.2011	NABARD		101137
<b>Total NABARD</b>					<b>322108</b>
<b>Total UNDP</b>					<b>0</b>
<b>GRAND TOTAL (TARGET-2)</b>					<b>322108</b>
<b>Target 3 for 2011</b> Knowledge sharing supported nationally and across 7 UN focus states between actors of the financial services sector to encourage delivery and scaling up of financial products and services for the poor	3.1 Exposure visit of stakeholders (RRB officials/ farmers Club/Others) to successful projects in neighboring areas. (MP/ Bihar/Jharkhand/ Chhattisgarh/ UP)	Feb. 2011 / Sept.2011	NABARD		16911
	3.2 State level financial literacy strategy Meets, Workshops, etc. for knowledge sharing (Rajasthan/ UP/ Orissa/ Jharkhand/ Bihar)	Feb. 2011 / June.2011	NABARD		9012
<b>Total NABARD</b>					<b>25923</b>
	3.3 Microfinance Community of Practice, Solution Exchange, United Nations supported for Knowledge sharing on Financial Inclusion	Dec-11	UNDP	UN Solutions Exchange	55000
<b>Total UNDP</b>					<b>55000</b>
<b>GRAND TOTAL (TARGET-3)</b>					<b>60923</b>



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NABARD-UNDP Collaboration for Financial Inclusion

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<i>Remember to ensure that targets are 'SMART'</i>	<i>Remember to add M&amp;E activities and procurement activities, as applicable</i>				
Target 4 for 2011 Policy environment for financial inclusion strengthened	4.1 Support to Seminar on Role of Bankers in Financial Inclusion (ongoing AWP 2010)	09/11/11	UNDP	FICCI	50000
	4.2 Support to Consultation and report on role of technology on Financial Inclusion (ongoing AWP 2010)	08/11/11	UNDP	BIM-A	15200
	4.3 Support to Study on Financial Inclusion of Street Vendors (ongoing AWP 2010)	08/11/11	UNDP	TISS	15000
	4.4 Support to Microfinance India Conference and State of the Sector Report 2010	11/11/11	UNDP	ADS	33000
<b>Total NABARD</b>					0
<b>Total UNDP</b>					113200
<b>GRAND TOTAL (TARGET-4)</b>					113200
Target 5 for 2011 Effective support to building capacities for project implementation and management provided at national and state levels.	5.1 Management and programme related expenses to be incurred by NABARD - Workshops for implementing team, PPRC meetings (Bihar/Chhattisgarh/ Jharkhand/ MP/ Orissa/ Rajasthan/ UPI/ HO)	Dec.2011	NABARD	ROs and HO	8817
<b>Total NABARD</b>					8817
	5.2 Technical Support	12/10/11	UNDP	Consultants	25000
	5.3 Monitoring, Capacity Development and Evaluation	12/10/11	UNDP	Consultants Travel Expenses	20000
	5.4 Communication (1%)	12/10/11	UNDP		6000
	5.5 Implementation and Support Services	12/10/11	UNDP		5000
	5.6 Sundries	12/10/11	UNDP		1766
<b>Total UNDP</b>					57766
<b>GRAND TOTAL (TARGET-5)</b>					66583
<b>GRAND TOTAL NABARD</b>					431383
<b>GRAND TOTAL UNDP</b>					369200
<b>GRAND TOTAL AWP-2011</b>					800583

(Amt. USD)

SUMMARY OF AWP-2011			
	NABARD	UNDP	TOTAL
TARGET -1 (Innovative pilots)	74535	143234	217769
TARGET -2 (Financial Literacy)	322108	0	322108
TARGET -3 (Knowledge sharing)	25923	55000	80923
TARGET -4 (Policy Environment)	0	113200	113200
TARGET -5 (Capacity Building - Implementing Teams)	8817	57766	66583
<b>TOTAL AWP-2011</b>	<b>431383</b>	<b>369200</b>	<b>800583</b>

**Management and Monitoring Arrangements:**

The management and monitoring arrangements will remain the same as outlined in AWP of 2009.

Note : The Plan includes expenditure incurred in 2010 in excess of the allocation made by UNDP



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