

Mahila Abhivruddhi Society (APMAS)
Job Description for the post: Bank Linkage Consultant - FPOs,
Chittoor and Ananthapur Districts, Andhra Pradesh



About APMAS: Mahila Abhivruddhi Society (APMAS), a national resource organization, incorporated in 2001 as a Not-for-Profit Organization (NGO), is providing capacity building and technical support to SHGs and Federations in rural and urban areas. APMAS has been implementing various projects to promote and strengthen people's institutions for livelihoods enhancement, climate-smart agriculture, livestock management, women's enterprises, value chain development, and health and nutrition.

APMAS is working in Andhra Pradesh, Bihar, and Telangana directly as the Implementing Agency (IA) for 82 Farmer Producer Organizations (FPOs) and 5 Federations of FPOs. In addition to this direct involvement, APMAS has a PAN India presence through the ENABLE network. It is also an opinion maker and contributor to Central and State Govt. levels for Women Empowerment, Policy Advocacy and Capacity Building of Rural development structures and organizations.

Job Purpose: The Bank Linkage Consultant will support Farmer Producer Organizations (FPOs) in building sustainable access to formal financial institutions, including banks and NBFCs. The consultant will act as a liaison between FPOs and financial institutions, ensuring that FPOs are credit-ready and able to avail financial services to support their operations and growth.

Key Responsibilities:

- Facilitate credit linkage between FPOs and banks/NBFCs for working capital, infrastructure, and other business needs.
- Assist FPOs in preparing business plans, financial documents, and loan proposals to meet bank requirements.
- Conduct financial literacy sessions for FPO board members, staff, and farmers.
- Identify suitable financial products and services offered by banks and customize them to FPO needs.
- Coordinate with banks to organize financial camps, loan melas, and meetings with FPO stakeholders.
- Monitor the credit utilization and repayment by FPOs and provide handholding support post-disbursal.
- Build capacities of FPOs on bookkeeping, MIS, and financial planning.
- Maintain strong relationships with financial institutions, government departments, and other stakeholders.
- Document success stories, challenges, and progress reports regularly.

Qualifications and Experience:

- Graduate / Postgraduate in Agriculture, Rural Management, Finance and related fields.
- Minimum 5 - 8 years of experience in banking, microfinance, rural development, or working with FPOs.
- Experience in preparing loan proposals and working with banks/financial institutions.
- Good understanding of FPO structure, operations, and financing needs.
- Strong communication, training, and facilitation skills in the Telugu language and English / Hindi.
- Willingness to travel extensively to rural areas.
- **Preferably Retired Bank Officer (Scale III to V)**

Key Competencies:

- Knowledge of agricultural finance and rural banking ecosystem.
- Ability to build trust and rapport with FPO members and financial institutions.
- Familiarity with government schemes and subsidies related to FPOs.
- Data-driven approach with good documentation and reporting skills.
- Proficiency in MS Office, especially Excel and PowerPoint.

Interested candidates may apply by clicking on <http://apmas.in/apmas/hr> on or before July 21st, 2025. Salary is negotiable based on experience and organizational norms. For more information, please visit our website: www.apmas.org