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Requirement of Consultant on Contract - KfW LoC: 2016

SIDBI is the Principal Financial Institution set up in April 1990 under an Act of Parliament for promotion, financing and development of MSME sector in India. Micro, Small and Medium Enterprises (MSMEs) in the last six decades have contributed to creativity, innovation and dynamism in the industrial sector which has contributed to the spread of industrial development across the country.

The Bank's **Mission** is to *'To facilitate and strengthen credit flow to MSMEs and address both financial and developmental gaps in the MSME eco-system.'*

The Bank is working with the **Vision** *'To emerge as a single window for meeting the financial and developmental needs of the MSME sector to make it strong, vibrant and globally competitive, to position SIDBI Brand as the preferred customer friendly institution and for enhancement of shareholders wealth and highest corporate values through modern technology platform.'*

Project Overview

Kreditanstalt für Wiederaufbau (KfW), Germany and SIDBI have agreed to support Micro and Small Enterprises (MSEs) in India by promoting access to financing products. To this end, a Line of Credit (LoC) under *New Approaches to MSME Financing (Missing Middle) Programme* has been provided by KfW to SIDBI. Under the programme, SIDBI will provide financial assistance to Participating Financing Institutions (PFIs), which offer loans ranging from INR 50,000 to INR 10,00,000 (the Missing Middle) to eligible Micro and Small Enterprises. The LoC comprises of Loan Component and Technical Assistance (TA) Component. The TA component, as part of the accompanying measures, covers four broad areas:

1. Training Measures for Participating Financial Institutions
2. Training Measures for MSME
3. Activities on improvement of market access/marketing of MSME products & services/ linkages
4. Miscellaneous / Allied activities supporting financial inclusion

The KfW LoC is being managed by SIDBI Foundation for Micro Credit (SFMC). SFMC was launched in 1999 and operates from SIDBI's HO at Lucknow. SFMC is the apex wholesaler for micro finance in India providing a complete range of financial and non-financial services such as loan funds, grant support, equity and institution building support to the retailing Micro Finance Institutions (MFIs) so as to facilitate their development into financially sustainable entities, besides developing a network of service providers for the sector. SFMC is also playing significant role in advocating appropriate policies and regulations across the sector.

Objective of the Project

The main objective of the Project is to enhance the access of Micro & Small Enterprises [MSEs] to an efficient, inclusive and stable financial system for all parts of society, which is a fundamental prerequisite for achieving and sustaining high levels of economic growth in India. Specially, the programme seeks to provide financial resources to reduce the financing deficit for MSE in the "missing middle" segment and support of employment and financial inclusion of informal enterprises. SIDBI is seeking to hire the services of a **Consultant**, on **contract basis**, from **citizens of India**, to coordinate and oversee the project activities under the accompanying measures. Necessary details on this assignment are provided below.

A.	Name of the Post	Consultant
B.	Type of the Post	Contractual on full time basis .

C.	No. of Posts	1 (One)
D.	Place of Posting	The consultant will be posted in the SIDBI Foundation for Micro Credit (SFMC) Vertical of the Bank at Head Office in Lucknow . He/ She will also be liable for transfer to any place in India as the Bank may decide from time to time without payment of any allowance other than admissible travelling allowance.
E.	Period of Contract	The contract of engagement of consultant would initially be for a period of one year . The contract will be reviewed at the end of the year. On such review, if the performance of the consultant is found to be satisfactory and if Bank requires the services for further period of time, the contract may be renewed for a further period of upto one year / end of the project. There shall be no obligation on the part of the Bank either to renew the contract at the end of one year or to issue a formal order of termination of contract. The contract will come to an end automatically on completion of the contract period.
F.	Scope of work	<ul style="list-style-type: none"> • The Consultant's scope of work would be as under: <ul style="list-style-type: none"> ✓ Assist SFMC in undertaking all activities under the accompanying measures including Capacity Building of Partner Financing Institutions/Micro Enterprises, improvement of market access for micro enterprises, etc. ✓ Assist SFMC in designing, planning, implementing/ executing various activities / assignments forming part of Technical Assistance [TA] component under the Lines of Credit operated by SFMC. ✓ Assist SFMC in promoting greater awareness about missing middle segment; and access to finance; ✓ Develop the communication and outreach strategy, with particular focus to each of the target groups / and outcomes to be achieved; ✓ Assist in promoting public awareness on grant-related aspects through mass media and other channels of communications; ✓ Participate in and oversee the elaboration (in terms of content, design and significance) of advocacy materials and information, education and communications materials; in different forms of publicity channels; ✓ Assist in organization of all grant-related workshops, seminars and conferences, etc., ✓ Assist in any other related work / matters as may be decided, from time to time, by SFMC/SIDBI.
G.	Eligibility Criteria	Important: The Bank reserves the right to raise/modify the eligibility criteria in educational qualification and minimum work experience in order to restrict the number of candidates to be called for Interview, commensurate with the number of posts.
	a	Age limit
	b	Educational Qualification [on the last date of application]
		<p>The candidate should not be more than 40 years old as on August 09, 2016 (Born on or after August 09, 1976)</p> <p>(Essential)</p> <ul style="list-style-type: none"> • Post Graduate in any discipline from a recognized Indian / Foreign University/Institute. <p>(Desirable)</p> <ul style="list-style-type: none"> • MBA/MSW and related qualification from a recognized University or Institute in India.

	<p>c Knowledge of computers</p>	<ul style="list-style-type: none"> Working knowledge of computers is essential. Exposure to Window based applications such as MS Office/MS Excel, e-mail, etc. along with information handling skills and use of internet (for research etc.).
	<p>d Experience</p>	<p>(Essential)</p> <ul style="list-style-type: none"> 3-7 years of experience after Masters Degree including at least 2-5 years in the area of MSME/Micro Finance in the area of MSME (Missing Middle) financing, Capacity Building, etc., with reputed large corporate, Consultancy firms/Banks/FIs/NGOs, etc. <p>(Desirable)</p> <ul style="list-style-type: none"> Experience of working on MSME/Micro Finance projects of national / international agencies which may include UN agencies. Proficiency in computers. Hands on/field level experience in the financial sector. <p>Note: Applications without relevant experience certificate of past employer would be rejected. In case of existing / present employment, the Experience Certificate shall be produced at the time of appearing for interview / joining the Bank, if selected.</p>
<p>H.</p>	<p>Remuneration</p>	<ul style="list-style-type: none"> The compensation for Consultant shall be in the range of `1.25 Lakh - `1.50 Lakh per month, subject to deduction of applicable TDS Section 194J [as applicable for appointment on consultancy basis], taxes, levies, government charges, if any, etc., except Service Tax, if any. Besides the compensation indicated above, the candidate shall be eligible only for reimbursement of expenses incurred on official tours, if any, within the ceilings as may be specified. Eligibility of Halting allowance/eligibility for travel & staying in hotel, etc., as may be required while on official duty, will be as per the entitlement decided by the Bank. Except foregoing, the candidate will not be eligible for any other remuneration.
<p>I.</p>	<p>Leave</p>	<p>The candidate shall be eligible for leave as under :</p> <ul style="list-style-type: none"> 10 Casual Leaves [CL] in a year, subject to the limit of 3 CL in first 3 months. Ordinary Leave (OL) of 30 days per annum, to be credited at the rate of 10 days at the end of every 3 months. Accordingly, no OL can be availed of before completion of 3 months of service. In the officer leaves the job during the contract period, Bank has the discretion to adjust the unavailed OL not exceeding 15 days per year against the notice period. There will be no provision for leave encashment during the contract period and unavailed leave at the time of expiry / termination will lapse automatically.
<p>J.</p>	<p>Secrecy</p>	<p>The candidate will not communicate or allowed to be communicated to any person not legally entitled thereto any information relating to the affairs of SIDBI or to the affairs of any person having any dealing with SIDBI nor will allow any such person to inspect or have access to any books or documents belonging to or in the possession of SIDBI relating to the business of SIDBI or the business of any person having any dealing with SIDBI.</p>
<p>K.</p>	<p>Termination of Contract</p>	<p>Contract can be terminated by giving one month's notice on either side or one month's remuneration in lieu thereof.</p>

L.	Other Conditions	<ul style="list-style-type: none"> • As the assignment is on Contractual basis, the candidate will not be eligible for any other benefits or claim for employment in SIDBI at a later date. • During the contract period, the service conditions of the candidate, including place of posting, would be as decided by the Bank, from time to time.
M.	Selection Procedure	<p>Selection would be by way of shortlisting and Personal Interview to be held at New Delhi on September 02, 2016 before a Selection Committee. The Bank will undertake a preliminary screening of the applications for preparing, if necessary, a shortlist of eligible candidates to be called for interview. Thus, merely fulfilling the requirements laid down in the advertisement would not automatically entitle any candidate to be called for interview.</p>
N.	HOW TO APPLY	<p>i. Duly filled in application (in English or Hindi), as per the format available on the Bank's website with a recent passport size photograph pasted thereon, bearing full signature of the candidate across the same with date, should be sent so as to reach the Deputy General Manager, Human Resources Vertical (HRV), Small Industries Development Bank of India, MSME Development Centre, Plot No. C-11, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 on or before August 24, 2016. The envelope containing the application should bear the superscription "Application for the post of Consultant – KfW LoC".</p> <p>ii. Applications should be accompanied by attested copies of relevant certificate(s) / documents, in support of proof of identity, address, age, educational qualifications (educational certificates/mark-sheets), work experience, etc., as mentioned in the application form. An application not accompanied by photocopies of relevant certificate(s) / documents, or not in prescribed format or not signed by the candidate or incomplete in any respect or received after due date will not be entertained under any circumstances.</p>
O.	Others	<p>i. Candidates, called for interview will be paid to & fro 2nd AC class railway fare by shortest route in India.</p> <p>ii. Candidates short listed for interview shall have to produce all certificates in original for verification of their age, educational qualifications, category, experience details, etc. at the time of interview. Failure to produce the same shall render the candidate ineligible for the recruitment process.</p> <p>iii. Candidates are advised that they should not furnish any particulars or information that are false, tampered/fabricated or should not suppress any material information while applying on line. In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria for the post applied for and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), his / her candidature will stand cancelled forthwith. If any of these shortcomings is / are detected even after the appointment, his/her services are liable to be terminated forthwith.</p> <p>iv. Decisions of the Bank in all matters regarding eligibility, selection etc., would be final and binding on the applicants for the post. No representation or correspondence will be entertained by the Bank in this regard.</p> <p>v. Canvassing of any sort by the applicant or on his behalf by any one, will automatically lead to his / her disqualification, without any right for representation.</p>
