
 <p>एन एस आई सी N S I C</p>	<b>THE NATIONAL SMALL INDUSTRIES CORPORATION LIMITED</b> (A Government of India Enterprise) Corporate Identification No. U74140DL1955GOI002481 Advt. No. SIC/09/2024	
<p><b>The National Small Industries Corporation Ltd.</b> (The premier Mini-Ratna Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises) invites applications from Professionals with suitable domain expertise to be engaged as Expert – MSME Credit Product Structuring and Implementation (on contract basis) in the Corporation and/or its subsidiaries.</p> <p>The last date of receiving the applications is <b><u>30.09.2024 (upto 06.00 P.M.)</u></b>. Detailed Job Description, Terms &amp; Conditions and Application Form are given below</p>		

**I. Eligibility Criteria and Key Responsibilities :**

1.	<b>Job Title</b>	<b>Expert – MSME Credit Product Structuring and Implementation (On Contract Basis)</b>
2.	<b>No. of Posts</b>	01 (Contractual)
3.	<b>Qualification</b>	<p><b>a) Essential:</b> Bachelor’s degree in Engineering, Technology, Master degree in Economics, Statistics or related field.</p> <p><b>b) AND:</b></p> <ul style="list-style-type: none"> <li>• An MBA or advanced degree in Finance, Economics or related field from renowned institutions.</li> </ul>
4.	<b>Experience &amp; Skills</b>	<ul style="list-style-type: none"> <li>• Minimum of 12 years of experience in a Bank / Financial institution / NBFC</li> <li>• S/he should have managed Region or Zone of a Bank / Financial Institution / NBFC etc and have exposure at policy levels.</li> <li>• In-depth knowledge of MSME credit and MSME ecosystem as well as various products/schemes available for the MSMEs and challenges and needs of MSMEs.</li> <li>• Strong knowledge of credit product design, risk assessment, and financial analysis.</li> <li>• Proven ability to analyse complex financial data, structure credit products and make strategic recommendations</li> <li>• Strong analytical and problem-solving skills to design effective credit products and evaluate their performance and the ability to work in a fast-paced, dynamic environment.</li> </ul>

		<ul style="list-style-type: none"> <li>• Strong interpersonal and communication skills, with the ability to interact effectively with entrepreneurs, investors, and stakeholders.</li> </ul>
5.	<b>Key Roles and Responsibilities:</b>	<p>The Expert – MSME Credit product structuring and implementation shall work with the organisation to plan, design, structure, develop and roll out of credit and related business products tailored for MSMEs. The role and responsibilities will include: -</p> <ul style="list-style-type: none"> <li>• Study the current standing of the organisation vis-à-vis its existing and past credit product offerings to MSMEs. The purpose of induction shall be to capacitate the organisation and its employees in respect of the new proposed products.</li> <li>• Design and develop credit products specifically tailored to the needs of MSMEs, including working capital loans, term loans, trade finance, and other financial products.</li> <li>• Develop risk assessment models and criteria to evaluate the creditworthiness of MSMEs and ensure appropriate risk mitigation measures are in place.</li> <li>• Oversee the end-to-end implementation of credit products, including planning, execution, and monitoring and work closely with internal teams to ensure seamless product implementation and integration into existing systems.</li> <li>• Provide training to internal staff and partners on the new credit products, including features, benefits, and application processes.</li> <li>• Analyze competitor offerings and market practices to ensure that the credit products remain competitive and meet industry standards.</li> <li>• Ensure that credit products comply with relevant regulations and industry standards and prepare and maintain necessary documentation in this regard.</li> <li>• Monitor the performance of credit products, including uptake, default rates, and profitability.</li> <li>• Collaborate with external stakeholders such as financial institutions, government agencies, and industry groups to support product development and implementation.</li> <li>• Any other task as may be assigned by management from time to time.</li> </ul> <p>The expert shall be the lead to drive the initiative of the organisation to launch credit products including but not limited to participation in TReDS as a financing etc.</p>
6.	<b>Age Limit</b>	Should be preferably below 60 years of age.

7.	<b>Tenure</b>	Contractual employment shall initially be for a period of 1 year, renewable every year upon periodic performance review. The Contract may be extended for further period, subject to satisfactory performance and as mutually agreed and need for continuation of the services as may be determined by HRMD. The contract can also be terminated by either party with one month notice or compensation in lieu thereof.
8.	<b>Remuneration</b>	All-inclusive remuneration on CTC basis. However, it shall not be a constraint for the right candidate. The duration of engagement and consequential compensation per month can be mutually agreed based on the requirements of the Corporation.
9.	<b>Place of Posting</b>	New Delhi
10.	<b>Last Date for receipt of application in NSIC</b>	30/09/2024 (latest by 6.00 pm)
11.	<b>Email Address for application and future communication</b>	Interested candidates may please send a scanned copy of their application duly filled in the <b>prescribed format</b> (with a colour pp photo and duly signed at <b>hrm@nsic.co.in</b> )

## **II Terms & Conditions**

- a) The Candidates short-listed will be called for interaction / interview by Selection Committee.
- b) The engagement will purely be on Contractual basis. Official time of duty shall be 9.30 a.m. to 6.00 p.m.
- c) The applicant appointed on full-time basis shall not be permitted to take up any other assignment during the period of engagement in other Company.
- d) The engagement can be terminated by the Company at any time without assigning any reason thereof by giving 30 (Thirty) days' notice. However, in case applicant wishes to resign, he/ she will have to give 30 days' advance notice or remuneration in lieu thereof before terminating the engagement. They can resign or can be removed without any specific notice period.

## **III Other Terms & Conditions**

- a) **Posting on Engagement** - The place of posting shall be New Delhi. However, it will be the discretion of Management to change the place of posting.

- b) **Responsibilities** - The applicant shall give their suggestions, comments, advice, proposals, remarks etc. in writing under their signature and shall take accountability for the same.
- c) **Secrecy** - The applicant will maintain all information documents/ materials gathered during the course of the engagement in strict confidence. They will not copy or make notes of such information / documents except in conjunction with the work for the Company. They will not divulge to anyone outside the Company or use any of the information / documents/ materials gathered during the course of engagement for their own or anyone else's benefit, either during or after the terms of engagement with the Company. The aforesaid obligation shall also apply to proprietary/ confidential information / documents of third parties received by them or the Company in the normal course of the engagement with the Company.

The applicant shall, while demitting the office, handover all information / documents/ materials (in soft/ hard format) under their possession, during the engagement period, to the employee as communicated by the Management.

- d) **Tax** - The Income Tax or any other taxes liable to be deducted, as per the prevailing rules will be deducted at source before effecting the payment, for which the Company will issue TDS Certificate.
- e) **Other Allowances** - He/She will not be entitled to any benefit like Provident / Benevolent Fund or any other kind of compensation available to the regular employees of NSIC.
- f) **Reporting Relationships** - During course of their engagement, the applicant will employ themselves efficiently, diligently and to the best of their ability shall devote their whole time and attention to the interest of the Company and generally carry out work as assigned to them and shall comply with all lawful orders and directions given by the CMDs/ Directors/HoDs as the case may be. They shall honestly, diligently and faithfully serve the Company and use utmost endeavour to promote the interest of the Company.
- g) **Expiry of Terms of Engagement** - Unless the ad-hoc period of engagement is extended further or terminated earlier by giving 30 days' notice or payment in lieu thereof, the engagement will come to an automatic end on the expiry of the period of engagement stipulated in the offer letter and no notice will be necessary.
- h) **Termination of Contract** - The Competent Authority reserves the right to terminate the contract, by giving 30 days' notice to the applicant without assigning any reasons.
- i) **Joining on appointment** - The applicant is required to join within 15 days of the offer of engagement or in exceptional circumstances, as approved by the Competent Authority. In the event of failure to join within the stipulated period, the offer of engagement shall stand withdrawn automatically.
- j) **Conflict of Interest** - The applicant appointed by the Company, shall in no case represent or give opinion or advice to others in any matter which is adverse to the interest of the Company.

- k) **Vigilance clearance** shall be obtained in r/o candidate engaged from Government Departments from his / her previous departments / organizations as per internal policy otherwise police verification will be sought.

**IV. How to apply**

1. The selection shall be made by the “Selection Committee” duly constituted for this purpose at NSIC through an interaction / personal interview of the eligible candidates.
2. Along with application duly self-attested relevant certificates w.r.t. educational, professional qualification and experience must be enclosed.
3. The application alongwith the relevant documents may be sent on or before **30.09.2024 (Upto 06.00 PM)** by post or on email: **hrm@nsic.co.in** to :

Senior General Manager (HRM)  
National Small Industries Corporation Limited  
(A Government of India Enterprise)  
NSIC Bhawan, Okhla Industrial Estate,  
New Delhi-110020  
Tel: 011-26926275

**THE NATIONAL SMALL INDUSTRIES CORPORATION LIMITED**  
(A GOVERNMENT OF INDIA ENTERPRISE)

**Applications from Professionals with suitable domain expertise to be engaged as Expert – MSME Credit Product Structuring and Implementation (on contract basis) in the Corporation and/or its subsidiaries.**

Please attach  
passport size  
photograph

1. Name (Mr. / Mrs. / Ms.) : \_\_\_\_\_
2. Gender (Male/Female) : \_\_\_\_\_
3. Date of Birth (DD/MM/YY) : \_\_\_\_\_
4. Qualification : \_\_\_\_\_
5. Regional Languages Known : \_\_\_\_\_
6. Correspondence Address : \_\_\_\_\_

District: \_\_\_\_\_,

State: \_\_\_\_\_ PIN \_\_\_\_\_

7. Telephone Number : +91- (STD \_\_\_\_\_)- \_\_\_\_\_
8. Mobile Number : +91- \_\_\_\_\_
9. Email : \_\_\_\_\_ @ \_\_\_\_\_

10. Details with experience:

#	Name of the organization	Position held (Designation)	Scale of pay / Level	Period		Job description
				From	To	

**(Please attach separate sheet for experience, job description etc., if any, as annexure)**

13. Date of superannuation/ VRS (if any) : \_\_\_\_\_

14. Designation and scale of pay at the Time of superannuation / VRS:  
\_\_\_\_\_

15. Whether any penalty was imposed during the service (if so give details):  
\_\_\_\_\_

16. Two References:

1. \_\_\_\_\_ 2. \_\_\_\_\_

I hereby certify that the information furnished by me is correct and I am eligible for the said engagement.

Signature  
(Name) \_\_\_\_\_

Date:

Place:

**Note:**

- (i) **Attach duly self-attested relevant certificates w.r.t. educational, professional qualification and experience.**
- (ii) **Vigilance clearance shall be obtained in r/o candidate engaged from Government Departments from his / her previous departments / organizations**