

Subject: Engagement of Retired Banking Personnel as Consultant (Banking Operations) on Contractual Basis in NBCFDC –reg.

National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India undertaking under the aegis of Ministry of Social Justice & Empowerment, Govt. of India, working for the up-liftment of economic status of the poor amongst the Backward Classes by providing concessional financial assistance to the target group through the Channel Partners, Regional Rural Banks (RRBs) and Public Sector Banks (PSBs). The Corporation additionally undertakes Skill Development and other promotional activities for its target groups as defined by Government from time to time.

The Corporation invites applications from retired banking professionals for engagement as Consultant (Banking Operations) on a purely contractual basis, initially for a period of one year, which may be extended or terminated based on performance and organizational requirements. The selected candidate will play a key role in supporting the Corporation in promoting its schemes. This position requires an experienced, dedicated, hardworking, and efficient person from the relevant field.

The position will be at the Corporations' Head Office located at New Delhi. Desirous applicants may submit their applications within 21 days from the date of publication of this advertisement to Chief General Manager (HR & Admn.), NBCFDC, 5th Floor, NCUI Building, 3-Siri Institutional Area, August Kranti Marg, New Delhi 110016 or through e-mail at [adm@nbcfdc.gov.in](mailto:adm@nbcfdc.gov.in)

The details and Educational Qualification of the above are at Annexure-I.

**Details of Post & Educational Qualification-**

1.	Name of Post	Consultant (Banking Operation)
2.	No. of Post	One (01)
3.	Consolidated Remuneration	<ul style="list-style-type: none"><li>- Commensurate with the Educational qualifications and work experience.</li><li>- Remuneration for retired Government officials will be calculated as per Govt. guidelines.</li></ul>
4.	Upper age limit	63 years ( as on advertisement date)
5.	Educational Qualification	Master's Degree in Banking/ Finance/ Commerce/ Economics/ Business Administration (MBA/PGDM) from a recognized University/ Institute; OR Professional qualifications such as CA/ICWA/CS/CFA will be considered.
6.	Experience / Eligibility Criteria	<ul style="list-style-type: none"><li>- Should have a minimum of 25 years of experience in banking/financial services, with significant exposure to credit appraisal, loan processing, project financing, monitoring, and recovery.</li><li>- Retired Executives/Officers from Public Sector Banks / Regional Rural Banks / Financial Institutions in the rank of Chief Manager or above (equivalent to Scale V or higher).</li><li>- Hands-on experience in implementing Government Schemes (NRLM, MUDRA, PM-SVANidhi etc.), Development Finance, Priority Sector Lending, or Interest Subvention Schemes is required.</li><li>- Must possess sound knowledge of banking operations.</li><li>- Proficiency in computer applications is essential, particularly in MS Word, MS Excel, PowerPoint, and online portals/software of Government schemes.</li></ul>
7.	Key Responsibilities	<ul style="list-style-type: none"><li>- Operational Support in Interest Subvention and other schemes – Oversee the implementation of schemes with Channel Partners for effective delivery of interest subvention benefits to eligible beneficiaries.</li></ul>

		<ul style="list-style-type: none"> <li>- Coordination with Channel Partners – Liaise with Banks/Financial Institutions/Channel Partners for smooth implementation of VISVAS Yojana and other concessional loan schemes.</li> <li>- Policy &amp; Process Advisory – Suggest improvements in NBCFDC's concessional loan schemes, including appraisal systems, recovery mechanisms, and risk mitigation measures.</li> <li>- Scheme Support – Provide inputs for the design, revision, and evaluation of NBCFDC schemes and related financial models.</li> <li>- Capacity Building (Internal) – Guide and mentor NBCFDC staff on banking procedures, project appraisal techniques, recovery practices, and best practices.</li> <li>- Capacity Building &amp; Guidance (External) – Provide advisory support to Channel Partners on correct documentation, data entry in software, and timely submission of claims.</li> <li>- Monitoring &amp; Reporting – Track the status of submitted claims under VISVAS Yojana and prepare periodic progress reports for NBCFDC Management /Ministry.</li> </ul>
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