**Annexure**

**Knowledge Partner**

**SIDBI is an Apex Development Institution for the Micro, Small and Medium Enterprises (MSMEs). In this regard, Bank intends to engage the services of suitable retired bankers to work as Knowledge Partner (KP) of SIDBI on contract basis, at its Thane Office.**

**Requirements: KP should be energetic retired banker (preferably Scale II to Scale IV) with atleast 10 yrs. Experience in credit delivery, credit management, etc. with good banking track record. Age of applicant should not be more than 65 years as on 01.07.2016.**

**Job Profile: KP is expected, inter-alia, to guide new and existing MSME entrepreneurs. His broad responsibilities would be as under.**

1. Work in close coordination with the industry associations in their area of jurisdiction and with the commercial banks to provide advisory services on the various credit facilities, debt counseling and need based support services for the MSMEs, including enhancing financial literacy, formulation of good business plans and forecast, familiarise entrepreneurs with the lenders’ need for structured and reliable information.
2. Facilitate new / existing entrepreneurs for raising resources by way of term loans / Working Capital Assistance, debt with conversion option, equity, etc. from SIDBI / Commercial Banks / FIs. This includes guidance to MSMEs for submission of the required information / application filling and any other relevant details as may be required by such entrepreneurs.
3. Create awareness about the various Government subsidy schemes (both State and Central Government) available for the MSMEs and guide new / existing entrepreneurs regarding schemes of SIDBI (including SMILE, Standup India, Startup India) MUDRA, commercial banks and subsidy and other benefits / facilities from the Governments.
4. Coordinate with lenders for timely rehabilitation of viable units. This includes working closely with the banks and the MSME units for expediting the sanctions of suitable rehabilitation package for viable units.
5. Capacity building of bankers to appreciate the needs of MSMEs.
6. Regular satisfaction survey of SIDBI Customers on quarterly basis.

 vii Highlight the common problems of MSMEs in clusters so as to have effective channelization of SIDBI’s Promotional and development initiatives in the respective clusters.

**KP should be able to generate bankable proposals from new and existing MSMEs. The KP should be willing to cover 4/5 industrial clusters (within radius of approx 30-40 kms). KP would visit each of these clusters once a week and would meet entrepreneurs etc. at the office of concerned industry association.**

**Compensastion: Would be upto Rs.31,000/- p.m. plus conveyance/telephone charges etc. upto Rs.4,000/- p.m. The contract would be for a period of 1 year initially which may be extended with mutual consent, subject to satisfactory performance of KP.**

**Others: i) The assignment is suitable for applicants who wish to use their skills/time for the benefit of society and also derive job satisfaction ii) suitable orientation/ inputs on skill would be provided to KP iii) KP is expected to be available to the bank for 20-25 hours per week.**

**Address to which applications are to be sent: Branch Office Address**