



**National Credit Guarantee Trustee Company Ltd. [NCGTC]**

**Advertisement for Recruitment of suitable professionals at NCGTC**

**Present Location: Mumbai**

**August 30, 2023**

National Credit Guarantee Trustee Company Ltd ([NCGTC](#)) is a wholly owned company of Department of Financial Services, Ministry of Finance, Government of India incorporated under the Companies Act, 1956 on March 28, 2014 to act as a common trustee company for multiple credit guarantee funds.

Credit guarantee programmes are designed to share the lending risk of the lenders which, in turn, facilitates access to finance for the prospective borrowers.

The common architecture of NCGTC has been designed to handle multiple guarantee programmes under a single umbrella organization. This is with a view to achieve operational efficiencies and economies of scale through sharing of resources such as technology, premises, manpower, risk management solutions and other support services. The intent of NCGTC is therefore, to manage multiple guarantee schemes as part of a larger financial inclusion programme of the government covering different cross-sections and segments of the economy like students, micro entrepreneurs, women entrepreneurs, MSMEs, skill and vocational training needs, etc.

Presently, there are ten dedicated credit guarantee Trusts under the Management of NCGTC viz. Credit Guarantee Fund Scheme for Educational Loans (CGFEL), Credit Guarantee Fund Scheme for Skill Development (CGFSD), Credit Guarantee Fund Scheme for Factoring (CGFF), Credit Guarantee Fund for Micro Units (CGFMU), Credit Guarantee Fund for Stand Up India (CGFSI), Emergency Credit Line Guarantee Scheme (ECLGS), Credit Guarantee Scheme for MFIs (CGSMFI), Loan Guarantee Scheme for Covid Affected Sectors (LGSCAS), Guarantee Scheme for Covid Affected Tourism Service Sector (LGSCATSS), Credit Guarantee Scheme for StartUps (CGSS) and Guarantee scheme for Corporate Debt (GSCD)

NCGTC invites applications from interested candidates in various fields on fixed term contract of 3 years, extendable at the discretion of NCGTC on mutually agreed terms.

The details of the Posts and Eligibility criteria is as below:

Sr. No.	Designation	No. of Posts (Tentative)	1. Minimum Educational Qualification 2. Experience	Pay band per annum (Rs. P.a.)
1	Manager (Operations)	1	1. Graduate in any discipline. MBA/Equivalent PG qualification desirable. 2. Relevant Experience of 3 years desired.	10,00,000 – 16,00,000
2	Manager (Risk)	1	1. Graduate in any discipline. CA/MBA/ Equivalent PG qualification / Risk related qualification or certification desired. 2. Relevant experience of 3 years desired.	10,00,000 – 16,00,000
2	Assistant Manager (Legal)	1	1. Law Graduate 2. Relevant Experience of 1 year desired.	6,50,000 – 9,50,000
4	Assistant Manager (Company secretary)	1	1. Qualified Company Secretary 2. Relevant experience of 1 year desired.	6,50,000 – 9,50,000
5	Assistant Manager – IT	1	1. Graduate Engineer or equivalent having skill set as per Job description. 2. Relevant experience of 1 year desired.	6,50,000 – 9,50,000

For all the positions, Strong knowledge on MS Office Tools such as Word, Excel, PowerPoint, Outlook, etc.- Mandatory and Strong Written & Verbal communications skills in English and Hindi is Mandatory.

**Location of posting for all the above posts is presently Mumbai. However, candidates should be agreeable for a posting to any other place in India as may be decided by NCGTC in future.**

- Proficiency in computers is essential for all the above posts.
- NCGTC reserves the right to modify the eligibility criteria in minimum educational qualifications and minimum post qualification work experience at any stage of selection process, depending upon the response, to ensure adequate number of eligible applications.
- Age limits for the various posts shall be as under, reckoned as on **August 30, 2023**  
Assistant Managers/Managers - Maximum 30/35 years  
Age is relaxable for the deserving candidates having experience at the sole discretion of NCGTC.
- Addendum/Corrigendum, if any, will be published on NCGTC website only. Candidates should refer the same before submission of final application.

**I. SCOPE OF WORK:** The indicative roles is given in **Annexure**. Any additional assignment can be delegated based on requirements.

**II. REMUNERATION:**

- The fixed pay shall be in the range as given in the table above, based on the overall assessment of the candidate at the time of interview. It shall be commensurate with experience and expertise of the selected person for each post.
- In addition, NCGTC has also instituted variable pay component, which shall be payable based on annual assessment/ performance.

**III. SELECTION PROCEDURE**

- NCGTC or its authorized agency will undertake the preliminary screening of the applications received, if necessary, and shortlist eligible candidates to be called for interview. Thus, merely fulfilling the requirements laid down in the advertisement would not automatically qualify a candidate for the post.
- Final selection of the shortlisted candidates would be by way of Personal Interview before the Selection Committee, which will be held at Mumbai or any other place through on-line or off-line mode on a suitable date (to be informed in due course).
- The selected candidate would be recruited initially on fixed term contract of 3 years, extendable at the discretion of NCGTC on mutually agreed terms. Annual increment will be given based on performance review of the employee.

#### **IV. HOW TO APPLY**

- Eligible candidates shall apply in the prescribed format by downloading the same from our website viz. [www.ncgtc.in](http://www.ncgtc.in), a copy of which is attached to this advertisement. The duly filled-in application (in English) after affixing latest passport size photograph (copy of resume may also be enclosed) bearing full signature of the candidate across the same with date, should be forwarded with subject "Application for the post of (mention the name of the post)" through email at [recruitments@ncgtc.in](mailto:recruitments@ncgtc.in) or by post at the address indicated below by **18.00 hours** on or before **September 20, 2023**.

**"The CEO, NCGTC, Swavalamban Bhavan, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai -400051"**

- The Applications (online or offline) so submitted should be accompanied by self-attested copies of relevant certificate(s) / documents, in support of proof of identity, address, age, educational qualification (educational certificates/mark-sheets), work experience, etc, as mentioned in the application form. An application not accompanied by photocopies/ scanned copies 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 / last date of submission of applications will not be entertained under any circumstances.
- In case of online application, the duly signed hard copy of the same (along with self-attested copies of relevant documents) should be submitted on or before **the date of interview** at the above address.
- Kindly note that only prescribed application forms shall be accepted and application in any other form shall not be acceptable.

#### **V. OTHERS**

- All communication with the candidates shall be on the e-mail id furnished in the Application Form.
- Outstation candidates called for personal interview shall be eligible for reimbursement of economy class airfare by shortest route from their place of work to the place of interview and back or actual cost incurred, whichever is lower, subject to production of relevant receipts (Original Tickets, Boarding Pass, Taxi fare receipts)
- NCGTC will in no case be responsible for non-receipt of applications or any delay in receipt thereof on any account whatsoever.
- Applications which are materially incomplete or are submitted without essential documents as prescribed in the Application Form or are received (through mail) after the prescribed date will not be considered.

- Selected candidates shall have to produce all certificates in original for verification of their age, educational qualification, experience details, etc. at the time of interview/joining. Failure to produce the same shall render the candidate ineligible for the post and NCGTC would reserve the right to offer the position to the next eligible/selected candidate.
- 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 for the post.
- In case it is detected at any stage that a candidate does not fulfil 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 will be liable to be terminated forthwith.
- Decisions of NCGTC 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 NCGTC in this regard. Canvassing in any form will lead to disqualification of candidature.

**By  
CEO,**

**National Credit Guarantee Trustee Company Limited  
C-11, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051**

**Indicative Job Description**

<b>Designation</b>	<b>Broad description of job responsibilities</b>
Manager (Operations)	<ul style="list-style-type: none"> <li>• Manage the operations/claims of schemes at NCGTC, including documentation, scrutiny of documents, timely payments and ensuring compliance with all Scheme requirements and timely completion of all transaction activities.</li> <li>• Maintain relationships with MLIs and financial institutions to ensure good customer experience</li> <li>• Support implementation of new IT systems through UATs and timely feedback on new requirements.</li> </ul> <p>Manage and ensure approval and rejection of claims in a timely manner.</p>
Assistant Manager (Legal)	<ul style="list-style-type: none"> <li>• Manage all legal aspects/issues relating to the company.</li> <li>• Provide support to business/administration team and ensure adherence to all legal norms in the day to day functioning of the company.</li> <li>• Ensure appropriate documentation and compliance.</li> </ul>
Assistant Manager (Risk)	<ul style="list-style-type: none"> <li>• Help in implementation of overall risk management framework for NCGTC in line with best practices.</li> <li>• Provide support in business operations and implement solutions to mitigate risks in existing products.</li> <li>• Work closely with Operations &amp; IT team to build effective risk management and fraud detection systems and tools for transactions.</li> </ul>
Assistant Manager (Company secretary)	<ul style="list-style-type: none"> <li>• Ensuring compliance to Secretarial practices, statutory regulations and Corporate Governance</li> <li>• Responsible for timely preparation and circulation of Annual Reports along with Accounts</li> <li>• Ensure Processes for conducting Board meetings and maintaining related reports</li> </ul>
Assistant Manager – IT	<ul style="list-style-type: none"> <li>• Coordination with developmet team/vendor for upkeeping of organization websites</li> <li>• Hands on experience on SQL Query / stored procedure writing</li> <li>• Social Media management / coodination with vendor for creatives</li> <li>• IT Vertical Records up -keeping, inventory management</li> <li>• Digitization of ITV files and updating on Common Drive / Intranet Portal</li> <li>• Reconciliation of physical and system files / documents</li> <li>• Log the IT Infra, Network and software activities</li> <li>• Vendor follow -up for invoices and contract compliances</li> <li>• Preparation of Office notes, Committee reports, Purchase Orders, and other technical documentation</li> <li>• Vendor onboarding and review forms, registrations, technical forms, etc.</li> <li>• Payment notes and Payment Provisions, follow -up with accounts</li> </ul>

**NOTE :** The job description given above is only indicative and hence the job profile would also include such other matters as may be entrusted from time to time.