

### Subject

Consulting services for “India: NABARD X - Credit Line for Non-Farm Sector” to be procured through open, two stage international tender.

### Project Description

Under German Financial Cooperation (FC) with India, the KfW Entwicklungsbank on behalf of the German Government and the National Bank for Agriculture and Rural Development (NABARD) have agreed upon the implementation of a credit line for refinancing of NABARD’s Non-Farm Sector (NFS) lending programme in order to improve the continuous credit supply to small village industry (“the Programme”). Beside and at least of the same importance as the provision of long-term funding from KfW to NABARD, the fulfilment of predefined improvements of NABARD’s refinancing policy towards a sustainable and market-oriented source of funds for rural financial intermediaries in order to support the ongoing reform process of India’s rural credit sector is considered as an integral component of the Programme. In this regard, KfW on behalf of the German Government is making available to NABARD a financial contribution exclusively for financing of accompanying consulting services (complementary measures).

The consulting services will be implemented by a team of experts, headed by a team leader. The main focus of the accompanying consulting services would be the strengthening of banking skills for micro, small and medium enterprise finance both within NABARD and selected rural financial institutions (RFI). The broad tasks of the team of experts include:

- assisting NABARD in further refining refinance products, policies and procedures for non-farm sector credit to RFI
- designing and administering capacity building packages together with NABARD’s non-farm sector department for approximately 12-15 RFI
- implementing TA packages for the selected RFI which will need to be tailored to the requirements of individual RFI, but will generally comprise of (i) the design of a commercially oriented non-farm sector lending scheme for the RFI and (ii) training of staff to evaluate and serve rural MSME
- supporting NABARD training establishments in developing training modules for SME finance

NABARD will be responsible for the reporting and monitoring of the implementation of the Programme

Consultants who are interested to perform the consulting services should have extensive sectoral experience in rural and SME finance and profound knowledge of the Indian rural credit sector as well as extraordinary organisational skills.

### Procedures and guidelines

The procedure is governed by KfW’s “Guidelines for the Assignment of Consultants in Financial Co-operation with Developing Countries” (Guidelines), available on the Internet:

[http://www.kfw-entwicklungsbank.de/EN\\_Home/Service/Onlinelibr23/Gudlines.jsp](http://www.kfw-entwicklungsbank.de/EN_Home/Service/Onlinelibr23/Gudlines.jsp)



At this stage of the procedure the guidelines for the pre-selection apply, i.e. particularly para 2.2, Annex 3, and Annex 4 of the guidelines. They specifically prescribe the required documents to be submitted by applicants as well as the assessment and scoring thereof.

Timeframe

The consulting services should be performed in the region of Mumbai over a period of 24 months in 2008/2009, at times intermittently.

Financing

KfW Entwicklungsbank.

Project Executing Agency

Project executing agency is the National Bank for Agriculture and Rural Development (NABARD).

Cost of applications

All cost arising from obtaining information / data and preparation / submission of prequalification documents shall be borne by the applicants themselves.

Submission of applications

One original of the application documents is to be submitted in English to:

- (a) the tender agent

One copy of the application documents is to be submitted in English to:

- (b) NABARD  
Corporate Planning Department  
Attn.: Mr. C R Patnaik, CGM  
C-24, "G"-Block, Bandra-Kurla Complex, Bandra East  
Mumbai 400 051  
India

Deadline

All documents have to be submitted by 8 November 2007, 4 p.m. (respective local time in Germany and India)

Further information

Further information is available from the tender agent. All questions from applicants have to be submitted in writing exclusively to the tender agent preferably by email, otherwise by letter or fax.

Tender Agent

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