

Tamil Nadu Rural Transformation Project
(Department of Rural Development and Panchayat Raj,
Government of Tamil Nadu)
5th Floor, SIDCO Corporate Office Building, Thiru.Vi.Ka Industrial
Estate, Guindy, Chennai- 600 032, Phone No.044 - 43443200
Email – procurement.tnrtp@gmail.com.
Website: www.tnrtp.org

File No: 1012/BPF/2020

Dated: 06/12/2020

**REQUEST FOR EXPRESSION OF INTEREST FOR -“TECHNICAL
SUPPORT AGENCY FOR ENTERPRISE BUSINESS PLAN FINANCING”
UNDER TAMIL NADU RURAL TRANSFORMATION PROJECT**

The Tamil Nadu Rural Transformation Project (TNRTP) invites “Expression of Interest” from the eligible registered consultancy agencies to submit their interest for providing consulting services for World Bank funded TNRTP Project for **TECHNICAL SUPPORT AGENCY FOR ENTERPRISE BUSINESS PLAN FINANCING**. Interested agencies may submit their “EXPRESSION OF INTEREST” in a sealed envelope clearly super scribed as Expression of Interest for “ **TECHNICAL SUPPORT AGENCY FOR ENTERPRISE BUSINESS PLAN FINANCING**” latest by **5pm on 30/12/2020**. This selection will be done on **Quality and Cost Based Selection (QCBS)** of the World Bank. The agencies may obtain further information and procedures for submitting the “Expression of Interest” from the official website of TNRTP i.e. www.tnrtp.org

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**REQUEST FOR INVITING EXPRESSIONS OF INTEREST - TECHNICAL
SUPPORT AGENCY FOR ENTERPRISE BUSINESS PLAN FINANCING
(CONSULTING SERVICES –QCBS FIRM SELECTION)**

Tamil Nadu Rural Transformation Project
Chennai, Tamil Nadu, India

**Assignment Title: TECHNICAL SUPPORT AGENCY (TSA) FOR ENTERPRISE BUSINESS
PLAN FINANCING**

Project Reference No: 1012/BPF/2020

1. The project titled **Tamil Nadu Rural Transformation Project (TNRTP)** implemented through Tamil Nadu Rural Transformation Society intends to engage consulting services for **ENTERPRISE BUSINESS PLAN FINANCING (BPF)**. The TSA for the BPF will be responsible for process management, institutional support, capacity building and related coordination between Borrower, Partner Financial Institutions, Community Based Organizations and Tamil Nadu Rural Transformation Project. The estimated duration of contract will be for **two year subject to extension** of further period till the end of the project based on the requirement and performance. The detailed activities are mentioned in the *Terms of Reference* as per [Annexure-A](#).
2. Tamil Nadu Rural Transformation Society now invites eligible consulting/ implementation agency (“Consultancy”) to indicate their interest for providing the services. Interested Consultant/ implementation agencies should provide information demonstrating that they have the required qualifications and relevant experience to perform the services.
3. **The short-listing criteria are as follows:-**
 - The agency should have an independent legal existence, registered under the applicable Act.
 - The agency should have at least **5 years prior experience** and expertise working with financial institutions and/or government entities in MSME (Micro, Small and Medium Enterprises) financing space (focus on Micro and Small). It could be financial product development, loan process management, training and capacity building of MSMEs for availing credit, developing business plans, appraisal of business plan appraisals , IT platform management etc. and ideally combination of such experience along with Agri-Finance (focus on producer collectives) experience and with ability to provide end to end project management services on enterprise business plan financing.
 - Of which it should have undertaken **at least 2 assignments** of supporting MSMEs with State Govt /Central Govt or any of the government owned MSME promotion bodies (NSIC,KVIC,SIDBI etc.) and/ or with any internationally funded projects (

multilateral, bilateral agencies, global donors etc) in **i)** devising policies and procedures for operationalizing state level/national level incentivized (Subsidy/Grant) financial products for the MSME sector or **ii)** should have experience in managing such a scheme/project including any online MSME financing platform/portal. Combination of three assignments across any of the options listed above are also acceptable.

- The Agency should have an annual average turnover of minimum **Rs.5.00 Crore** or more during last three financial years and preferably a positive net worth. Out of the total turnover, **at least Rs.30.00 lakhs cumulatively** should be from MSME assignments only. (Relevant documents viz, audited financial statements and a certificate from Chartered Accountant in support of satisfying the criteria should be submitted.)
- The Agency should have well-qualified and sufficiently experienced professionals, in house or should be in a position to commit about their own network/association.
- The agency should have experience of working in Tamil Nadu or in a state with similar conditions or with a similar type of MSME entrepreneurs
- The agency should have adequate knowledge and resources on supporting MSMEs for e.g. S.O.Ps (Standard Operating Procedures), Training Manuals and Materials, IEC Materials etc.

Format for Submission of EOI to TNRTP is attached as [Annexure-B](#).

4. A Consultant/Agency firm will be selected in accordance with the – **Quality & Cost Based Selection (QCBS) method** set out in the World Bank's *procurement regulations for IPF Borrowers July 2016*. Attention of the interested Consultants/agencies are drawn to Section- III of the **"THE WORLD BANK Procurement Regulations for IPF Borrowers PROCUREMENT IN INVESTMENT PROJECT FINANCING Goods, Works, Non- Consulting and Consulting Services- July 2016"** (IPF: Investment Project Financing) relating to World Bank's policy on Conflict of Interest. In addition, please refer to the following specific information on conflict of interest related to this assignment: conflict between consulting activities and procurement of goods, works or non- consulting services; conflict among consulting assignments; and relationship with Borrower's staff.
5. Tamil Nadu Rural Transformation Project (TNRTP) now invites eligible firms/agencies/service providers to indicate their interest in providing the Services. Interested firms/agencies should provide information demonstrating that they have the required qualifications and relevant experience to perform the services.
6. Any agency who has been presently engaged by TNRTP for more than two separate assignments will not be considered for this assignment.
7. Consulting firm may associate with other firms in the form of a Joint Venture (JV) of Similar nature (with joint and several liability) to enhance their qualifications, however this shall be stated very clearly in the EOI and subsequent modifications shall not be allowed.

Expression of interest must be delivered in a written form to the address below in person or through postal/courier services latest by **5 pm on 30/12/2020** at the following address.

Address:

The Chief Executive Officer,

Tamil Nadu Rural Transformation Project

(Department of Rural Development and Panchayat Raj, Government. of Tamil Nadu)

5th Floor, SIDCO Corporate Office Building, Thiru.Vi.Ka Industrial Estate, Guindy,

Chennai- 600 032

Phone No.044 - 43443200

Email:procurement.tnrtp@gmail.com

Website:www.tnrtp.org

Annexure - A

Terms of Reference (ToR)

‘Technical Support Agency for Enterprise Business Plan Financing under Tamil Nadu Rural Transformation Project’

TNRTP-Tamil Nadu Rural Transformation Project

Tamil Nadu Rural Transformation Project (TNRTP) aims for a transformative agenda in rural Tamil Nadu through **enterprise promotion, value chain development, and skilling and employment generation** in **120 blocks** from **30 districts** of Tamil Nadu. (refer Annexure-C)

The objective of the project is to “to promote rural enterprise, access to finance and employment opportunities” in selected blocks of Tamil Nadu. The project will work with households across farm and non-farm sectors; producer and their organizations; entrepreneurs and enterprises; facilitating agencies; Government line departments; and market players.

Enterprise Business Plan Financing

Enterprise Business Plan Financing in TNRTP will cater to the financing needs of the Individual and Collective enterprises promoted through the project and address the financing needs of the entrepreneurs through different mechanisms such as Matching Grant Program, linkages through Panchayat Level Federation (PLF)/ Village Poverty Reduction Committee (VPRC)/ Community Based Organizations (CBOs), and Linkages through Block level federation (BLF). Also, provides Technical assistance (non-financial) in preparing business plans, capacity building and entrepreneurial development programs on need basis. The project will facilitate formal financing of around 6000 Individual Enterprises, 1000 Enterprise Groups (EGs), and 50 Producer Collectives (PCs). The project definition of aforementioned such enterprises are as follows,

Enterprise Type	Ownership Pattern	Estimated Investment per Unit in INR	Turnover per Unit in INR	No. to be Promoted/ Supported
Nano	1 or more individuals	1 lakh to 5 lakhs	10 to 15 lakhs	6000
Micro	1 or more individuals	5 lakhs to 15 lakhs	15 to 25 lakhs	500
Small	1 or more individuals	15 lakhs to 30 lakhs	1 to 2.5 crores	120
FPCs	500 to 2500 Producers	Up to 2.5 crore	1 to 15 crores	50 (already promoted)
EGs	Maximum 30 members	Up to 5 lakhs (including working capital)	10 lakhs to 2.5 crores	1000

The component is expected to provide access to finance and technical support for promotion and business expansion of new and existing enterprises. Three pathways of financing are envisaged under the project to achieve the same. They are,

a) Providing Matching Grant by TNRTP in partnership with formal financial institutions

A financial instrument-**Matching Grant Program** is proposed to be set-up in the project with an expected corpus value of about USD 20 million. The instrument aims to address the issues of demand-supply gap in lending to the rural enterprises by the financial institutions and envisages bundling of project funds with commercial funds for lending to intended borrowers. Matching grants would be intended for Producer Collectives, first-time entrepreneurs, women-led businesses, and other types of enterprises perceived as riskier by the financial sector.

The Objective is to ensure timely enterprise credit, incentivize good credit repayment behavior, reduce interest cost loans for borrowers, support financial institutions in lending to conventionally ignored/under penetrated segment and avoid direct grants. Matching Grants will be available through the Partner Financial Institution (PFI) as combined offering to the borrower, bundled together with the loan sanctioned by the PFI (Partner Financial Institution). Matching grant can be contributed by the project to the amount up-to 30% of the total loan financed by the PFI. For e.g., if the loan sanctioned is Rs 100,000, project will contribute Rs. 30,000 of the total loan and the rest Rs 70,000 will be contributed by the PFI. On scheduled repayment of 70% of the loan, the borrower is entitled for up to 30% waiver of his loan (the portion contributed by the project) in the end. This instrument ensures upfront disbursement to the PFI (to leverage the resources from formal financial institutions) but a conditional grant to the borrower with “prompt repayment” being the condition.

b) Facilitation and leveraging of existing funds at VPRCs and PLFs / Community Based Organizations (CBOs)

This route envisages to enable credit services at the door-step to entrepreneurs. Here, the project aims to build on its existing enterprises which are supported through Covid-19 Assistance Package. This strategy intends to encourage partnering Financial Institution (PFI) to co-lend loans for the promoted enterprises in association with Community Based Organizations (CBOs) such as VPRC/PLF. The linkage allows Community Based Organizations (CBOs) to source clients, perform credit appraisals and disburse a part/quantum of the loan amount. On the other hand, the co-lending arrangement enables PFIs to give out the more substantial chunk of loan (could be bundled with Matching grant amount also) amount based on the business plans.

c) Facilitation through Credit Risk Fund at Block Level Federations (BLFs)

The proposed strategy here is to set up and manage deposit based collateral fund at the BLF level which in turn acts as partial collateral against loan issued by PFIs to the promoted enterprises under project. The objective of this is to facilitate working capital loan and incentivize regular repayment. Block Level Federation, (based on eligibility criteria defined) would be provided with a revolving grant fund which would act as part collateral

cover given to PFI for lending to target borrowers and in the event of default, the loss would be shared between BLF and PFI in agreed ratio. Likewise PFIs would also share revenue with BLFs for sourcing of micro enterprise loans and their timely collection.

Technical Assistance:

These pathways would be substantiated by active technical support (in preparing business plans, capacity building and entrepreneurial development programs on need basis for the promoted enterprises. This would be imparted through hands on training on preparing a business plan for individual/group enterprise; understanding the different aspects of Business plan - Financial, Marketing etc; requirement of financial institutions to approve a business loan) from TNRTP through its own team of dedicated staff at state, district and block level, available community cadre and their linked community based organizations and supplemented by hiring additional services of technical resource agencies/individual experts on need basis.

Also, new modes of pathways would be explored in the course of project duration in lines of meeting and facilitating the financing needs of enterprises to be promoted. These pathways are in addition to direct financing being provided to enterprises by the project.

Implementation Arrangement

The enterprise business plan financing activities will be led by the State Project Management Unit (SPMU) at the state level and District Project Management Units (DPMU) at the district level under the project to provide support in the areas of financing to these enterprises. It will support these institutions to sustain on a profitable basis by addressing the issues of inadequate financing. The team from TNRTP will comprise of one professional head at the state level, one lead person in the district and one person in the block who will lead **implementation of the enterprise business plan financing component in the**. The Community Professionals (CPs) **will primarily engage in the promotion of the program objectives** at the village level and link them for Business Development Support Services offered by the One Stop Facility (OSF).

The One Stop Facility is proposed to be a small business facilitation cum incubation center established at the block level, through which the rural enterprises can get access to a range of business development and support services including loan application generation and business plan preparation etc.

Need for Technical Support Agency (TSA) for Enterprise Business Plan Financing (BPF) under Tamil Nadu Rural Transformation Project'

The management of Enterprise Business Plan Financing will be supported by a Technical Support Agency, which will be selected through a competitive process from among agencies interested in such a role. This agency will be responsible for **process**

management of Business Plan Financing and related coordination between Borrower-CBOs/ PFI (Participating Financial Institution; Public Sector Banks, Private Sector Banks, Regional Rural Banks, new financial lending institutions such as Small Finance Banks and other financial institutions including digital lenders and their business partners such as Corporate Business Correspondents, fintech platform/market place providers, DSAs etc), and TNRTP.

The TSA will be liaising with multiple stakeholders involved in enterprise financing aimed at enabling access to finance for the enterprises. The TSA of the BPF will not be directly involved in managing the funds available under BPF at any given stage but is expected to support TNRTP by **providing its expertise and resources to enhance process efficiency, capacitate TNRTP staff, provide technical support and improve industry partnerships by improving lending portfolio quality of loans given under TNRTP by PFIs. .**

The TSA is expected to ensure alignment of all involved stakeholders to the operational guidelines developed under the project. The TSA will coordinate with the SPMU of TNRTP for monitoring and reporting purposes including selection of eligible PFIs and oversight of the grant fund portfolio in tandem with the PFIs and CBOs. The TSA will work with the SPMU and regional teams, by providing its expertise and resources to achieve the objectives of BPF under the project.

Selection of the TSA for BPF:

To operationalize and manage the enterprise business plan financing, TNRTP will hire the services of a professional agency/firm which will be selected through a competitive process. As the nature of work demands very specialized inputs in order to achieve the objectives and ensure high quality of oversight. The agency will be chosen following the standard procedure for Quality and Cost Based Selection taking into account the technical competency and financial offer. The weighting for the components of selection will be 75:25 i.e.75 for technical and 25 for financial. For the purpose of technical evaluation prior experience of the firm (only lead firm in case of consortium), qualification and past works of team members, methodology and clarity on the ToR will be taken into consideration. Examples of past work cited in the capability statement may be included in the proposal or subsequently called upon.

Scope of Work

TSA for BPF will be responsible for:

1. Institutional Partnerships

- a) Identify and formalize the partnership with select PFIs based on the criteria defined by Project Guidelines and promote wider participation of Financial Institutions.
- b) Promote wider participation of Financial Institutions, including the new FIs –SFBs

and NBFCs - and build long-term partnership for sustainable linkages of such institutions with the rural businesses. This requires concerted efforts to convince them about the ability to work at their speed and efficiency levels plus commit to mutually agreed TAT (turn-around time) leading to MoUs with such PFIs.

- c) Network with relevant financial institutions and government line departments for improving industry partnerships and collaborate with them for delivering new/emerging enterprise loans and schemes to the project beneficiaries. Also, organize conferences/workshops on emerging trends in enterprise financing to relevant stakeholders of the project as and when required or at regular period

2. Business process management

- a) Support TNRTP ICT team in designing the process flow and **implementing the ICT fund-flow process** for the BPF in coordination with PFIs and CBOs; TSA team to identify universe of data points required to be captured in developing business plan proposals and for digitizing the same based on data collection points/sources identified through various modes including API based calls;
- b) Support in developing business plan templates based on business typologies/trade lines & in developing standard formats for loan applications, leading to model business plan template for top 7-10 trade lines and resultant model loan application proposal for each business/trade line
- c) Develop a pool of (TNRTP) field functionaries who identify, appraise suitable borrowers and develop their business plan proposal as per terms agreed with PFIs.
- d) Work closely with project team and PFIs and CBOs to track the performance of the credit portfolio generated under the project and provide analytical reports to TNRTP as required in addition to standard dash-board MIS.
- e) Review of the CBOs and PFIs reports on beneficiaries along with SPMU, provide inputs and suggest appropriate action to be carried out for effective implementation.
- f) Coordinate release of the funds to the PFIs and CBOs as mandated in the project operational guidelines. Also, support the project in tracking beneficiaries covered under the project on utilization of funds by sample site visits.
- g) Having an oversight on the potential delinquency management by project team, CBOs, PFIs and beneficiaries besides taking preventive and remedial measures such as alerting concerned authorities to follow up with project team, CBOs, PFI and beneficiaries.
- h) Support TNRTP team to devise pathways for new modes of financing the rural enterprises, identifying potential partners for lending, develop modalities of financing etc.

3. Technical Assistance to select Micro enterprises and PCs

- a) Extend Business development services to 'selected sub set' of MEs and PCs which are willing/ planning to expand, modernize, and technology up gradation

- b) Contribute to the design and implementation of projects related to agribusiness, value chain development, and rural business development as requested, provide technical support and/or support the development of competitiveness of such enterprises
- c) Provide assistance to the appraisal of capacity building needs related to the enterprise development, competitiveness, inclusiveness and improved impacts of rural enterprises, agribusiness and value chain development
- d) Support digitization of books of records and cash flows (enabling digital merchant payments) of TNRTP supported enterprises for regular updation of MIS with TNRTP on on-going basis

4) Training and capacity building of project staff and CBOs and related KM

- a) Capacitate the TNRTP team to develop quality Business Plans for the promoted Individual / Group enterprises at regular intervals
- b) Capacitate and develop a pool of resource persons and master resource person from the Community Based Organizations (CBOs) namely the CPs through intensive exposures for the developing and appraising the business proposals for rural enterprises
- c) Provide Regular Technical Assistance to the SPMU, DPMU Staffs and CBOs in the form of Capacity Building in the field of Enterprise Financing. The project would require the TSA to develop Communication Materials like Training Manuals, Modules, Tool Kits, and support in overall knowledge management in relation to Enterprise Financing.
- d) The TSA is expected to capacitate (develop and update existing training material) and give recurring Training of Trainers (ToT) to around 250-300 selected TNRTP staff on the module mentioned below,

<u>S.No</u>	<u>Name of the Training</u>	<u>Tentative No. of trainings (including refresher training)</u>	<u>Tentative timeline</u>
<u>1</u>	MGP guidelines and IT application usage training to project staff	2	EDC + 2 months
<u>2</u>	Understanding of different Enterprise Financing Products in the Financial Sector	2	EDC + 3 months
<u>3</u>	Business Plan Development & credit proposals & appraisal of Micro enterprises and Producer collectives	4	EDC + 4 months
<u>4</u>	Orientation to relevant stakeholders (including financial institutions and relevant government line departments) on enterprise financing wrt TNRTP	2	EDC + 5 months

	financing instruments		
<u>5</u>	Training on Value chain financing for both Farm & Non-farm enterprises	3	EDC + 6 months
<u>6</u>	Digital Financing and landscape exposure to project staff & select MSMEs	2	EDC + 9 months
<u>7</u>	Portfolio management and analysis	4	EDC + 12 months

*EDC- Effective Date of Contract

TOT Program Participant list:

<u>S.No</u>	<u>Participants under ToT</u>	<u>Tentative Number of Participants</u>
1	Executive Officer (Business Plan Finance)	26
2	Executive Officer (Enterprise Development)	26
3	Block Team Leader	120
4	District Executive Officer	26
5	Young Professional	35
6	Deputy COO	10
7	Associate COO	5
8	COO	2
	Total	250

Also, it is proposed that EO (BPF), EO (Enterprise development), Block Project Officers and YPs will themselves undergo a formal training and certification program (to be identified) on enterprise/value chain financing (as per the case) and TSA is expected to support the TNRTP team in successful attainment of the certification

Key Deliverables

The deliverables of the proposed assignment would be to that all the promoted enterprises should be linked for formal financing. The following outputs needs to be delivered for the achievement of above outcome:

- Dedicated professional teams are placed at regional level (one per district) and state level (one at the state level) for managing the activities of this assignment.
- Onboard participating financial institutions and organize workshops to them
- Training kits and Operational Manual developed for the TNRTP staff and CPs covering the aspects right from the mobilization of applications for enterprise financing loans till post disbursement follow-up.
- IEC materials are developed for training Project staff, community professionals, entrepreneurs and the participating financial institutions.

- Develop a business plan templates for the enterprises to diagnose their institutional health to ease the access for finance and other benefits.
- Training of all the district, block level project staff and CPs is done on the concerned subject matter.
- Identify and develop pool of project functionaries and community resource persons to independently carry out the functions like enterprise financing, sourcing application, business plan development, credit appraisal, risk assessment and emerging needs of rural enterprises post the contract period
- Orientation to Bankers and line departments regarding the enterprise financing, Matching grants program guidelines and new aspects of enterprise credit and repayments.
- MIS system developed to track the identification, selection of enterprises for TNRTP support and further progress of promoted enterprises on financial and business performance aspects. Also, capacitate and onboard CBOs on such platforms for effective implementation of the project
- Supported business development & market linkage needs of select enterprises and PCs
- Periodic collection of cash flows of enterprises supported by the project in the form of ‘business progress report’.

Expected Team Composition, HR Requirements and Skill Requirements

Dedicated professional teams should be placed at state level and regional level (full time-onsite) for managing the activities of this assignment. Hence, the following would be the desired HR composition and requirements for the assignment with the expectation of frequent travel to the district level.

Expected Technical Support Agency Composition

Level	Designation and Number of personnel required	No. of man days/ year or man days /month if uniform across all months (if part time)	Skill set required
State	i) Micro Enterprise Financing Lead & liasioning officer (15 years exp) - 1	180 days (on site)	<p>Qualification:</p> <ul style="list-style-type: none"> • Post graduate from reputed institutions preferably in rural development/ development studies/ finance/ economics/ commerce/ management <p>Experience and knowledge:</p>

			<ul style="list-style-type: none"> • The incumbent should be a professional from financial sector with at least 15 years of experience in working with Financial institutions like Banks/ NBFCs/ SFBs/ MFIs under MSME financing with practical experience of digital financing through alternate channels and platforms • Should have experience in managing projects with Central/State Government or of such agencies promoted by Government on MSME lending or having experience of leading MSME financing vertical at regional /national level in any financial institutions like Banks/NBFCs/SFBs/MFIs or have similar experience of advisory nature in the MSME (financial) sector. • Familiar with the general banking operations and its legal and regulatory requirements on banking policies issued by RBI/SIDBI (local regulations in India) on MSME Lending and local laws and regulations that impact businesses in general. • Knowledge of financial markets, products & offerings of MSME Lending are critical and experience of agri value chain financing would be a distinct advantage • Sound understanding of financial products for MSMEs and associated technology platforms and operational procedures • Ability to engage at the Top Management level in the financial sector is a must with business development and relationship management skills with relevant industry experience. • Exposure to digital/ alternate channel loans to micro enterprise financing is highly preferred. • Should be proficient in English and Proficiency in Tamil would be an added advantage
	ii) Agri Value Chain Financing	150 days	<p>Qualification:</p> <ul style="list-style-type: none"> • Postgraduate from reputed institutions

	Expert- (5 years of relevant exp)		<p>preferably in Agriculture/ Agri-Business Management/ rural development/ development studies/ finance/ economics/ commerce/ management</p> <p>Experience & Knowledge:</p> <ul style="list-style-type: none"> • Minimum 5 years of experience working in value chain finance and/ or supporting agri-businesses • Should have worked with financial institutions and value chain actors to design financial products to meet farm/ agri enterprises demand for financial services • Should have cross functional expertise in working with Central/State Government on Agri-value chain promotion or having experience of leading Agri-business financing vertical at regional /national level in any financial institutions or any other donor programs to provide continued support for expanding access to finance and agriculture investment. • Sound understanding of financial products for Agri-enterprises and associated technology platforms and operational procedures • Ability to engage at the Top Management level in the financial sector is a must with business development and relationship management skills with relevant industry experience. • Proficiency in Tamil would be an added advantage.
State and Regional	<p>Project Manager- (Credit Appraisal and monitoring officer) – 1 (state)</p> <p>and</p> <p>Project officer- BPF & Capacity building officer - 5</p>	Full time	<p>Qualification:</p> <ul style="list-style-type: none"> • Postgraduate from reputed institutions preferably in finance/ economics/ commerce/ management <p>Experience & Knowledge:</p> <ul style="list-style-type: none"> • Should have at least 7 years of experience in the area of MSME lending with cross functional expertise covering credit appraisal, training delivery and content development with additional exposure to digital lending through alternate channels

	(regional)		<ul style="list-style-type: none"> • Appraisal of MSME projects with focus on micro enterprise financing (non-collateral) involving financial, technical, economic & risk analysis and evaluation of proposals. • Must possess strong knowledge in banking operations and financial products in MSME lending space • Practical experience and understanding of receivable financing and TReDs platform would be a distinct advantage • Should have hands on experience in MS Office (esp. PowerPoint and Excel); e-learning software is highly preferred <p>Should be proficient in English and Tamil.</p> <p>(note: for regional level officers the experience can be 5 + years)</p>
State	Project officer- BPF, Learning and Content development - 1	Part time - 150 days	<p>Qualification:</p> <ul style="list-style-type: none"> • Post Graduate from reputed institutions preferably in Human Resource Management/ Communication <p>Experience & Knowledge:</p> <ul style="list-style-type: none"> • At least 5 years training experience in creating blended learning solutions both instructor-led and self-paced training programs in Banking sector • Minimum 3 years of experience in training materials development , manual preparation based on data and research and undertaking training sessions to field level staff in MSME financing, credit appraisal and business plan preparation etc • Should be experienced to train employees, must have training and audience management skill and the ability to measure and assess learners learning needs • Should have experience in conducting online training and well versed with setting up webinars and online classes.

			<ul style="list-style-type: none"> • Should have hands-on experience in MS Office (esp. PowerPoint and Excel) and any e-learning software is highly preferred • Should be proficient in English and Tamil.
State	Data analytics cum MIS & IT officer	Full time	<p>Qualification:</p> <ul style="list-style-type: none"> • Graduate from reputed institutions preferably B.Sc in Statistics/ Mathematics/ Computer Science/ IT/ B.Com/ BBA <p>Experience & Knowledge:</p> <ul style="list-style-type: none"> • 5 years experience in data analytics based on demographic/behavioral/value based segmentation using statistical techniques (experience in Banking and Financial Services /Retail / Credit Bureau is preferred) • At least 2 years of experience in the area of MIS and should have involved in Data Collection and Preparing periodic MIS Report i.e. Daily, Weekly & Monthly for analysis (preferably in Banking sector) • Should have involved in developing and supporting various daily, weekly, monthly and quarterly reporting • Should have hands on experience in documentation, Tally and MS office (Esp: Excel), R or Python for data analytics and model building • Familiarity with relevant dashboard tools, API tools, and database management systems (any of these areas) is desirable. • Should be proficient in English and Tamil.

Note: TNRTP reserves the right to increase the key resource personnel as and when need arises, in such cases the resources to be provided to TNRTP with the prescribed cost/value quoted in the proposal.

Districts classified under Region wise

Region	Place of Posting	Name of the Districts
Region 1	Cuddalore	Cuddalore, Nagapattinam, Thiruvarur and Villupuram
Region 2	Coimbatore	Coimbatore, Erode, Salem, The Nilgris andThirupur
Region 3	Virudhunagar	Pudukottai, Ramanathapuram, Sivagangai, Thiurnelveli, Thoothukudi and Virudunagar
Region 4	Vellore	Kanchipuram, Krishnagiri, Thiruvallur,Thiruvannamalai and Vellore
Region 5	Trichy	Dindigul,Madurai, Theni, Namakkal, Trichy and Karur.

Outsourced Activities:

The Agency may outsource certain activities, such as renting space and equipment like projector, camera etc, for conducting trainings if required, with prior approval during the contract period, wherever absolutely essential. Potentially this may include logistic requirement for effectively executing the tasks agreed with the project. These activities must be included in the annual and quarterly plans including stating the rate per unit and total cost, whether the Agency has a mark-up (or management fees) on it or not and the process through which the vendor for the outsourced activity is chosen. The agreed items would be financed through the budget approved by the CEO under the annual work plan that is provided for such outsourcing. The proposal submitted in response to this ToR should not include the costs for such outsourced activities as it will be not be drawn from the budget earmarked for the assignment.

Reporting requirements (tentative; to be defined in due course post selection of agency)

1. Annual Work Plan for every year (within 1 month of start of the year): One hard copy & One soft copy (MS Word, data in MS Excel & PDF file).
2. Monthly Report on progress (by 1st week of each month): Three hard copies & one soft copy (MS Word, data in MS Excel & PDF file)
3. Quarterly Report (within one week of quarter end):along with over all progress, focus would be on business progress report of select enterprises financed under project through partner PFIs Three hard copies & one soft copy (MS Word, data in MS Excel & PDF file)
4. Final Report (before 15 days of contract end): Three hard copies & one soft copy (MS Word, data in MS Excel & PDF file)
5. Any intermittent reports required as per the project requirement.

All the reports above should cover physical progress as per the TOR and milestones should also include the process adopted to achieve the progress, resources used, knowledge resources including the case studies, training materials etc. The report should also include the

reports for the training, exposure and events conducted in the period. It should also highlight the key learning, challenges, measures taken to overcome, anticipated risk and mitigation measures for the forthcoming seasons, support required from TNRTP.

Period of Contract:

The period of contract will be 24 months subject to periodic reviews and extendable with necessary approvals. A committee of experts appointed by the project will review the performance of the agency and the project will have the option to foreclose the contract in case the performance of the agency is not found satisfactory according to the agreed work plan.

Monitoring and Review Arrangements

The proposed assignment of 'TSA for BPF implementation under TNTRP project will be monitored by a review/management committee constituted by TNRTP comprising the Chief Executive Officer, selected SPMU and DPMU staffs on Quarterly Basis. This review committee will be constituted to interact with the consultant or agency, review and monitor the progress of the assignment on a regular basis.

The primary responsibility of overseeing the assignment within TNRTP would be of the State Project Management Unit and the BPF Management Committee. It will also facilitate the management to monitor the deliverables of the Agency.

Note: TNRTP reserves the right to change, update or modify this ToR at any stage till engagement process is completed.

Annexure - B
Format for Submission of EOI to TNRTP

Submission Requirements:

(Additional Soft copy of this filled format shall be provided in CD along with this EOI)

Project Name	Tamil Nadu Rural Transformation Project	
Address:	Tamil Nadu Rural Transformation Project (Department of Rural Development and Panchayat Raj, Government of Tamil Nadu), 5th Floor, SIDCO Corporate Office Building, Thiru.Vi.Ka Industrial Estate, Guindy, Chennai- 600 032 Phone No.044 – 43443200, Email – procurement.tnrtp@gmail.com Website: www.tnrtp.org	
Assignment Title	TECHNICAL SUPPORT AGENCY FOR ENTERPRISE BUSINESS PLAN FINANCING.	
Reference No.	1012/BPF/2020	
Date:	06/12/2020	
Agency Firm's Profile [Maximum 2 Pages]		
Organization	Provide a brief description of the background and organization of your firm/entity. The brief description should include: <ul style="list-style-type: none"> • Proprietor/partner/director details • Date and place of incorporation of the firm, • Objectives of the firm, • Availability of required capacities among staff. 	
Consulting Firm's Information		
Details Required	Particulars Furnished	Documents Required
Consultant Name:		Copy of Registration Certificate
Country of Incorporation: Independent legal existence and should be registered in India under the applicable Act.		Copy of Registration Certificate / Partnership deed,
Year of Incorporation		Constitution Certificate
Pan No.		
GST No.		GST certificate
Number of years in the similar Consultancy		Self-certification

Service					
Annual Turnover	Year 2019-20 - Rs Year 2018-19 – Rs Year 2017-18 – Rs			Audited Financial Statements	
Consultant's Experience [Maximum 20 pages]					
1.	Experience of working with Financial institutions in MSME space in India/ similar nature. At least 5 years' experience required. Please provide details of up to 3 such assignments (you may add more rows). (Please enclosed copy of the contract as evidence)				
	Name of the Client (GoI /Externally Aided Project)	Nature of the assignment	Location and coverage (entire State, Country, etc.)	Duration of Assignment (In month)	Value of Contract (in INR)
		(Information provided should match with eligibility criteria as number of specific Project done etc.) (Supporting shall be attached Experience Certificate and contract Agreements etc.)			
2.	Experience of working in Government or any other externally funded agencies in India - At least 2 project experience required. (you may add more rows)(Please enclosed copy of the contract as evidence)				
	Name of the Client (GoI/Externally Aided Project)	Nature of the assignment (Monitoring & Evaluation or similar assignments)	Location and coverage (entire State, Country, etc.)	Duration of Assignment (In month)	Value of Contract (Rs. In Lakh)
3.	Profile of persons proposed for the assignment. Detailed CVs are not required at REOI stage, which will be submitted if the agency qualifies for RFP stage. (Note: for each resource person proposed in ToR should be submitted)				

Name of the proposed person			
Qualification :			
Experience of the proposed person			
Name of Project	Experience in MSME lending or similar nature of works experience.	Client and State	Duration of Assignments (In month)
<u>Any Other Information</u>			
Address of office in Tamil Nadu (if applicable) –		Address proof	

- If the Consultant intends to form or has formed a Joint Venture (JV), along with all the above details, details of each member of the Joint Venture (JV) and the name of the lead partner, shall be provided.

Annexure A

List of Tamil Nadu Rural Transformation Project (TNRTP) Blocks

S.No	Name of the District	Name of the Block	No.of.Blocks
1	Coimbatore	Karamadai	4
		S.S.Kulam	
		Annur	
		P.N.Palayam	
2	Cuddalore	Annagramam	6
		Panruti	
		Kumaratchi	
		Parangipettai	
		Buvanagiri	
		Kurinjipadi	
3	Dindigul	Athoor	7
		Oddanchatram	
		Kodaikanal	
		Batlakundu	
		Palani	
		Vedasandur	
		Guziliamparai	
4	Erode	Talavadi	5
		Bhavanisagar	
		Sathyamangalam	
		Bhavani	
		Chennimalai	
5	Chengalpattu	Thiruporur	3
		St.Thomas Mount	
		Thirukazhukundram	
6	Kancheepuram	Walajabad	2
		Kanchipuram	
7	Karur	Kulithalai	2
		Karur	
8	Krishnagiri	Bargur	3
		Kaveripattinam	
		Krishnagiri	
9	Madurai	Madurai East	4
		Melur	
		Kottampatti	
		Thirupparankundram	
10	Nagapattinam	Sirkali	4

		Sembanarkovil	
		Nagapattinam	
		Thalainayar	
11	Namakkal	Pallipalayam	4
		Puduchatram	
		Mohanur	
		Tiruchengode	
12	Pudukkottai	Arantangi	4
		Pudukkottai	
		Thiruvarankulam	
		Viralimalai	
13	Ramnad	Thiruvadanai	4
		Thiruppullani	
		Mandapam	
		R.S Mangalam	
14	Salem	Omalur	7
		Mecheri	
		Sankari	
		Panamarathupatti	
		Tharamangalam	
		Attur	
		Veerapandy	
15	Sivagangai	Devakottai	3
		Manamadurai	
		Kalayarkoil	
16	Theni	Periyakulam	2
		Uthamapalayam	
17	Tirunelveli	Radhapuram	4
		Nanguneri	
		Palayamkottai	
		Valliyoer	
18	Thenkasi	Keelapavoor	2
		Kadayam	
19	Tiruppur	Tiruppur	5
		Pongalur	
		Kundadam	
		Avinashi	
		Udumalpet	
20	Tiruvallur	Sholavaram	4
		Minjur	

		Gummidipoondi	
		Kadambathur	
21	Tiruvannamalai	Kalsapakkam	6
		Thurinjapuram	
		Vandavasi	
		Kilpennathur	
		Theallar	
		Chetpet	
22	Tiruvarur	Needamangalam	4
		Valangaiman	
		Mannarkudi	
		Muthupettai	
23	Thoothukudi	Sattankulam	4
		Alwarthirunagari	
		Thoothukudi	
		Karunkulam	
24	Triuchirapalli	Andanallur	5
		Manikandam	
		Musiri	
		Manapparai	
		Thuraiyur	
25	Vellore	K.V.Kuppam	1
26	Ranipet	Nemili	5
		Kaveripakkam	
		Sholinghur	
		Arcot	
		Walajah	
27	Villupuram	Kanai	6
		Koliyanur	
		Mugaiyur	
		Vikkiravandi	
		Vallam	
		T.V Nallur	
28	Kallakurichi	Sankarapuram	2
		Rishivandiyam	
29	Virudhunagar	Sivakasi	4
		Rajapalayam	
		Virudhunagar	
		Kariapatti	

30	The Nilgiris	Gudalur	4
		Kotagiri	
		Coonoor	
		Ooty	
		Total	120