



सागरमाला फाइनेंस कॉर्पोरेशन लिमिटेड  
(पूर्व में सागरमाला डेवलपमेंट कंपनी लिमिटेड)  
(भारत सरकार का उपक्रम)

**Sagarmala Finance Corporation Limited**  
(formerly known as Sagarmala Development Company Limited)  
(A Government of India Enterprise)  
Mini-Ratna Category- I CPSE  
CIN: U64920DL2016GOI305194 GSTIN: 07AAYCS0357B1Z8

**SMFCL Rectt. Advt. No. 05/2025 dated 24.06.2025**

## COMPANY PROFILE

**Sagarmala Finance Corporation Limited (SMFCL) [formerly known as Sagarmala Development Company Limited (SDCL)] is a schedule B (Mini Ratna Category-I) CPSE under the Ministry of Ports, Shipping and Waterways, Government of India.**

SMFCL, is a wholly owned by Govt. of India, was incorporated with an initial authorized capital of Rs. 1,000 Crores and has a paid-up capital of Rs. 1000 Crores. Sagarmala Finance Corporation Limited (SMFCL) is registered as Non-Banking Financial Company (NBFC) with Reserve Bank of India (RBI).

In order to oversee Statutory & Regulatory compliance within the organization, SMFCL intends to engage professional / expert with rich professional experience as Consultant Appraisal on contract basis.

Presently SMFCL's registered office is situated in New Delhi.

**SMFCL is inviting the applications for the post of Consultant Appraisal on contract basis. Brief details are as under: -**

- 1. Name of the Post** - Consultant Appraisal
- 2. No. of vacancy** - 01
- 3. Essential minimum educational qualification** - Engineering graduate in any discipline
- 4. Period of Engagement** - The engagement will be on contractual basis for a period of 1 year which is further extendable based on performance and requirement.
- 5. Min. Required Post Qualification Experience** - Minimum 20 years of experience out of which 10 years' experience in NBFC/Banks/DFIs Project/Loan Appraisal. The incumbent should have knowledge of technical/financial appraisal of the proposal.

Further, candidate should be retired official from Central Govt./ State Govt./ CPSUs/state PSU/ Autonomous Body or any other equivalent organization from the rank not below E7 level or equivalent.

- 6. Monthly Remuneration** - Rs. 1.5 lac to 2.0 lac per month (excluding of taxes.).  
TA/DA for out of station official tour as applicable at E-7 Level in SMFCL.

## Scope of Work:

The Consultant Appraisal is broadly required to perform following functions:

(i) Project Appraisal & Credit Assessment:

- Analyze loan applications, Financial Statements and creditworthiness of the applicants.
- Assess the repayment capacity of borrower based on income, cash-flow and liabilities.
- Perform due diligence on loan proposals ensuring alignment with NBFC lending policies.
- Sensitivity analysis and any parameters to assess the viability of the project.

(ii) Any other work which may be assigned by the management time to time.

**General Information:** Before applying, the candidate must satisfy himself/ herself that he/ she is eligible to apply for the post and is meeting with the requirements and terms and conditions mentioned.

1. The appointment is purely on contract basis and thus will not entitle any candidate to claim for regular/ permanent employment in SMFCL.
2. Officer shall follow the leave calendar of SMFCL for purpose of Gazetted Holidays and in addition shall be entitled 1 casual leave in a month.
3. The contract of engagement can be terminated on either side by giving one-month notice.
4. Candidates are required to go through the full text of notification and read all the conditions carefully while applying for the post and should ensure that he/she fulfils the eligibility criteria and other norms mentioned above as on the cut-off date and that the particulars furnished are correct in all respect. If at any stage of selection, it is detected that a candidate has furnished any incorrect/ false information or has suppressed any material fact(s) to become eligible, his/ her candidature will stand automatically cancelled. If any of the above shortcomings (s) is detected even after his/ her engagement, his/her services are liable to be terminated without any notice.
5. The cut-off date for reckoning age, experience will be the last date of submission of application i.e. **04.08.2025**.
6. SMFCL reserves the right to cancel/ restrict/ modify/ alter the process, if need so arises, without issuing any further notice or assigning any reason whatsoever.
7. Candidates must produce their relieving order and last pay slip from the last served organization in the event of selection.
8. Candidate should possess valid email ID and contact number for any necessary communication and should also be equipped with laptop and mobile with internet connection.
9. Candidature/ applications are liable for rejection if evidence of age, qualification, experience and pay (pay scale/ CTC) are not furnished along with application.
10. Incomplete application or applications received beyond the cut-off date will be summarily rejected.
11. Courts of jurisdiction will be at New Delhi.
12. SMFCL reserves the right to relax/raise the experience, qualification & other qualifying criteria.
13. No correspondence will be entertained from the candidates who are not shortlisted/ selected.
14. Interested candidates are requested to forward their applications/ CV along with proof of age, qualification, experience and details of last drawn pay including level/ grade and/ or CTC (duly self-attested) with recent passport sized colour photograph to **recruitment@sdclindia.com** on or before **04.08.2025** till 06:00 pm.