



**MINISTRY OF FINANCE, PLANING & ECONOMIC  
DEVELOPMENT**



**NATIONAL CREDIT GUARANTEE INSTITUTION LIMITED**  
**The Secretariat, 1<sup>st</sup> Floor, Colombo 01**

**TERMS OF REFERENCE**

**Hiring of an Individual as an Environmental Consultant –  
Credit Guarantee Operations**

**Individual Consultancy**

**Procurement No: NCGIL/PRO/CPCD/2026-18**

# TERMS OF REFERENCE

## (TOR)

### 1. Assignment Title

Hiring an Individual as an Environmental Consultant to NCGIL.

### 2. Procuring Entity

National Credit Guarantee Institution Limited (NCGIL)

### 3. Background

National Credit Guarantee Institution Limited (NCGIL) has been established as a public private partnership between the Government of Sri Lanka (GOSL) and 13 participatory Financial Institutions (PFI) as other shareholders under company registration No. P B 00271461 in 2023 to support the Micro Small and Medium Enterprise (MSME) sector in Sri Lanka. Asian Development Bank (ADB) has granted funds for GOSL capital contribution by way of a loan. The key objectives of the NCGIL are to foster and generate economic development of the country by providing access to finance to underserved segments and achieving MSME Sector growth. The key role of the NCGIL is to conduct the business of issuing individual credit guarantees to support credit facilities granted to MSMEs.

### 4. Objective of the Assignment

The objectives of this consultancy are to:

- **Integrate Environmental and Social Risk Management** into NCGI's credit guarantee appraisal and compliance with national regulations and ADB safeguard requirements.
- **Adhere to NCGI's Environmental and Social Management System (ESMS)**, including policies, procedures and due diligence mechanisms for Shareholder Financial Institutions (SFIs) and sub-projects.
- **Support environmental and social monitoring and reporting** to ensure compliance with applicable requirements, maintain accurate records for audit and regulatory purposes, and provide guidance and knowledge-sharing to SFIs and SMEs to strengthen environmental and social risk management practices.

## 5. Scope of Service

The Environmental Consultant will undertake the following duties and responsibilities:

- Appraise loan applications in detail, in view of environmental, social, health & safety, and climate financing attributes on daily basis.
- Provide guidance to SFIs and SMEs on the above subjects
- Carry out environmental and social due diligence for the existing SFIs and for new SFIs
- Follow up and review Initial Environmental Examination (IEE) (ADB requirement) for all Category B sub-projects (Construction related projects)
- Liaise with SFIs to review sub-projects and conduct site visits as required. Annually, a minimum of 10% of the total approved guarantees must be covered across the country, ensuring representation from all 13 SFIs. Any observations identified during site visits must be promptly reported to NCGIL Management.
- Participate as a mediator in environmental grievance management.
- Review, develop, and improve NCGI's ESMS and other relevant policies, providing inputs where modifications and amendments are required.
- Review, develop, and improve forms and formats
- Prepare annual environmental compliance report for NCGIL and follow up on the same from SFIs
- Prepare any other reports requested by Ministry of Finance and ADB
- Maintain data records pertaining to environmental and social compliance and non-compliance of all issues for audit purposes

*Currently, NCGIL processes over 200 applications per month, and ECRS clearance is required to be issued within 24 hours. Therefore, these services require the engagement of consultant on daily basis to ensure timely processing of guarantee applications.*

## 6. Duration of the Assignment

The Consultant shall be engaged for an initial period of **One year** can be extended based on the performance.

## **7. Qualifications & Experience**

### **7.1. Basic Qualifications:**

- Post Graduate Diploma in **Science or a related field**
- Minimum two years (02) of relevant professional experience.

### **7.2 Additional Qualifications/Experience:**

- **A master's degree in environmental science, Environmental Management, or a related field.**
- Knowledge & experience in following areas:
  - Banking
  - Loan/project appraisal
  - EIA, IEE and EPL procedures
  - Environmental, industrial and labor law
  - Climate financing
  - Industrial health and safety management
  - Industrial quality assurance
  - ISO certification systems
  - Industrial productivity and resource management
  - Industrial waste treatment and management technologies
- Member of a relevant professional Association
- Familiarity with environmental regulations and compliance requirements in Sri Lanka.
- Strong analytical, report writing and communication skills.
- Ability to work independently and meet deadlines
- Laise with ADB and other relevant regulatory bodies.

*Relevant documentary evidence to prove above qualifications & Experience must be provided along with the CV.*

## **8. Method of Selection**

Shortlisted candidates will be invited to attend a **Structured Interview** conducted by NCGIL as per the Consultancy Guidelines. (issued by the National Procurement Commission)

## **9. Deliverables**

- Submission of Monthly Progress Reports
- Maintenance and Submission of Monthly Database
- Submission of Site Visit Reports
- Quarterly/Annual performance reports

## **10. Monthly Remuneration**

Please specify the expected monthly gross remuneration in the application. (all inclusive)

Transport will not be provided.

## **11. Payment Schedule**

Payments will be made monthly, on or before the 15th day of the following month, subject to satisfactory performance and submission of reports (progress report/site visit report/performance report), provided that at least 90% of the submitted guarantee applications have been completed during the month.