

## JOB DESCRIPTION

1. JOB DETAILS:	
Position Title:	Associate - Credit
Reporting To:	Director
Department:	Origination
Location:	Chennai

2. Organizational Overview:
Northern Arc Capital's mission is to provide efficient and reliable access to debt capital markets for institutions that impact low income households. These include rural & urban micro finance institutions, retail NBFCs, and housing finance companies. Northern Arc Capital connects these institutions with capital markets and investors such as banks, insurance companies, and mutual funds through financial tools such as securitization, credit enhancement and debt structuring. <a href="http://northernarc.com/">http://northernarc.com/</a>

3. JOB OBJECTIVE:
To perform quarterly financial, operational and portfolio reviews of Northern Arc Capital partners across sectors, prepare credit notes, and provide recommendation in order to assist in taking further credit exposure on the Northern Arc Capital's partners, to develop a thorough understanding of the underlying sectors to assess the sector risks such as credit risks, regulatory risk, economy risk etc. To cover clients to assess the ground level credit risks and to be able to identify early warning signals.

4. KEY ACCOUNTABILITIES:
<b>Description</b>
<ul style="list-style-type: none"> <li>To be able to carry out independently detailed quarterly financial, operational and portfolio reviews of Northern Arc Capital partners and provide credit recommendation with minimal supervision</li> <li>To perform sector benchmarking across players of the underlying sector and detailed analysis of the operational drivers in the sectors and become a sector expert in a span of next one/two years</li> <li>To ensure liaising between business and other internal teams to ensure timely approvals</li> <li>To visit clients to assess the ground level operational risks</li> <li>To maintain an up-to-date knowledge of the wider policy, regulatory environment and recent development in the sector</li> </ul>

5. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:
<b>Minimum Qualifications:</b>
<ul style="list-style-type: none"> <li>Preferably CA, can also look at an MBA from a top tier B School</li> </ul>
<b>Minimum Experience:</b>
<ul style="list-style-type: none"> <li>One to Two year of relevant experience in the financial sector preferably in the banking/non-banking finance sectors/Credit Rating Agencies</li> <li>Handling bank relationships</li> <li>Understanding of structured products</li> <li>Interest in financial inclusion and the opportunities that this space represents</li> </ul>
<b>Skills Required:</b>
<ul style="list-style-type: none"> <li>Adaptable, confident, reliable and motivated graduates with strong time management skills and the ability to work effectively under pressure.</li> <li>Ability to multi task and deliver qualitative outputs consistently at short deadlines</li> <li>Excellent communication skills. Fluency in English is must.</li> </ul>