

## Job Description



### 1. JOB DETAILS:

<b>Position Title:</b>	Associate- Direct Origination
<b>Department:</b>	Origination- Northern Arc Capital
<b>Location:</b>	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.

### 3. JOB OBJECTIVE:

To manage relationship across Direct Origination (DO) partners, source new partners, build portfolio, and design product & process as part of Relationship Management. The candidate also need to over a period of time develop a thorough understanding of the underlying sectors to assess the business environment, risks such as credit risks, regulatory risk, economy risk etc. To cover clients to assess the ground level operations, business, credit risks and to be able to identify business opportunities and early warning signals.

### 4. KEY ACCOUNTABILITIES:

#### Description

As and relationship Manager to be able to manager DO partners across asset classes independently and build the portfolio.

To be able to design product, process and have understanding around legal framework for on boarding new DO partners.

To ensure liaising between partner , internal credit and other internal teams to ensure timely approvals

To visit clients to assess the ground level operational, process, client base, risks and market space.

To able to develop networks and maintain an up-to-date knowledge of the wider policy, regulatory environment and recent development in the sector

### 5. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:

#### Minimum Qualifications:

- MBA/CA

#### Minimum Experience:

- Below two year of relevant experience in the financial sector preferably in the banking /non-banking finance sector

- Experience in handling Relationship management SME/Business/Commercial Banking.
- Hands on experience of credit analysis/underwriting for SME/Business/Commercial Banking

**Skills Required:**

- Adaptable, confident, reliable and motivated graduates with strong time management skills and the ability to work effectively under pressure.
- Excellent negotiation skills for Relationship Management
- Ability to multi task and deliver qualitative outputs consistently at short deadlines
- Excellent communication skills. Fluency in English is must.