

Job Description



1. JOB DETAILS:	
Position Title:	Senior Associate – Corporate Finance
Reports to:	Associate Director / Director & Head – Corporate Finance
Company:	Northern Arc Capital Finance Pvt Ltd (Formerly : IFMR Capital Finance Pvt. Ltd)
Location:	Chennai

2. Organizational Overview:
<p>✓ Northern Arc Capital Ltd (formerly : IFMR Capital Finance Pvt Ltd) is a Non-banking finance company with an objective to provide efficient and reliable access to debt capital for the institutions that impact financially excluded households and enterprises.</p> <p>✓ It is engaged in providing diversified financing options, particularly from the debt capital markets to institutions (“Originators”) that provide microfinance, SME finance, affordable housing finance, vehicle finance, agricultural finance etc.</p> <p>✓ Under Corporate Finance, the company provides customized financing solutions to corporate clients (non financial services) for meeting their growth capital needs covering both Term Debt, Structured Debt as well as Working Capital needs. Underwriting is based on thorough due diligence of the business and its dynamics and the lending is structured to suit the business cash flows by following a cash flow based approach.</p> <p>✓ Some of the products offered by the Company to such Originators are loans, working capital, securitisation, non-convertible debentures, commercial paper, redeemable preference shares, guarantee backed structures etc.</p> <p>✓ Northern Arc’s strategy involves identification of high growth Originators with strong corporate governance, incentive alignment through subordinate investment, innovative structured finance products and robust risk monitoring through proprietary analytics models and on-the-field presence.</p> <p>Our Mission: To enable access to finance for the underbanked</p> <p>Our Vision: To be a trusted global platform that enables flow of finance from providers to users in a reliable and responsible manner.</p> <p>Our Values:</p> <ul style="list-style-type: none">➤ Ethical: we adhere to a shared code of ethics and high standards of professional conduct➤ Responsive: we are nimble and quick to adapt, learning and evolving as we go➤ Innovative: we push the frontiers of finance through knowledge and innovation➤ Empathetic: we understand the needs of our stakeholders and are aligned with them➤ Resolute: we are unwavering in our commitments and stand by them <p>For more information, please visit - http://northernarc.com</p>

3. JOB OBJECTIVE:
<p>The Sr. Associate will be primarily responsible for originating business, underwriting and managing client relationships in the Corporate Finance business:</p> <ul style="list-style-type: none">• Identifying potential clients and conducting due diligences/ underwriting credit risk• Preparing post due diligence notes and undertake credit analysis of the potential clients• Rigorously tracking and analysing financial and operational performance of clients on an on-going basis• Preparing and maintaining credit notes, sector notes / presentations etc.• Managing client relationships; generating business volumes and value for the company• Interacting, Negotiating and executing transactions; coordinating with various stakeholders involved in deals including legal firms, investors etc.

4. KEY ACCOUNTABILITIES:

Description

Experience and Skills required:

Qualifications: MBA or Post Graduate in Management from a premier institute/ Chartered Accountant/ CFA

Experience: Minimum relevant experience of 3-5 years, existing networks

Skills:

- Strong understanding of corporate credit analysis, Cash Flow Based Financial Analysis and Products structuring for Corporates
- Knowledge of legal framework, regulations, Companies Act, and other applicable laws/ regulations required for transactions.
- Strong negotiation skills and problem solving attitude
- Strong interpersonal and effective communication skills (both written and verbal)
- Ability to stretch oneself and work under pressure, handle multiple projects simultaneously, and meet deadlines.
- Strong work ethic, positive attitude, self-motivated individual having an ability to work individually and as part of a team.

5. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:

This position will be based in Chennai / Mumbai and will have some travel within India. We are seeking candidates who have :

- Educational qualification: MBA from top tier institute / CA / CFA
- Around 3-5 years' experience in financial services, viz. commercial banking and/or investment banking/ credit analysis, including team leading experience and/or client management experience
- Experience in preparation of pitch books, credit assessment notes, investor presentations and/ or other deal related documents.
- Proficiency in usage of MS Excel, MS Power point etc. is a must.
- Excellent communication skills. Ability and willingness to work calmly under a high pressure environment. Ability to maintain internal relationships
- Excellent analytical skills, able to understand financial data, financial statements, accounting standards and policies etc.
- Process driven and able to develop work flows
- Relationship management skill and ability to build strong relationship with both internal as well as external stakeholders.