

## JOB DESCRIPTION



### 1. JOB DETAILS:

<b>Position Title:</b>	Senior Associate - Credit
<b>Reporting To:</b>	Director
<b>Department:</b>	Origination
<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. <http://northernarc.com/>

### 3. JOB OBJECTIVE:

To perform quarterly financial, operational and portfolio reviews of Northern Arc Capital partners across sectors, prepare credit notes, and provide recommendation to assist in taking further credit exposure on the Northern Arc Capital's partners.

To develop a thorough understanding of the underlying sectors by assessing credit, regulatory and macro-economic risks.

To visit clients to assess the ground level credit risks and identify early warning signals.

### 4. KEY ACCOUNTABILITIES:

#### Description

- To enable on-boarding of new entities as Northern Arc Capital's partner by doing a thorough due-diligence on the entity
- 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
- To perform sector benchmarking and detailed analysis of the operational drivers in the sectors and become a sector expert in a span of next one/two years
- To ensure liaising between business and other internal teams to ensure timely execution of transactions
- To visit clients to assess the ground level operational risks
- To maintain an up-to-date knowledge of the wider policy, regulatory environment and recent developments in the sector

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

#### Minimum Qualifications:

- CA (preferably 1<sup>st</sup> attempt) or an MBA from tier I and II B-School

#### Minimum Experience:

- Three years of relevant experience in the financial sector preferably in the banking/non-banking finance sectors/Credit Rating Agencies

#### Skills Required:

- Strong analytical bent of mind. Ability to delve into details is a must
- Adaptable, confident, reliable and highly motivated graduates with strong time management skills and the ability to work effectively under pressure.
- Ability to multi task and deliver quantitative as well as qualitative outputs consistently at short deadlines

- Excellent communication skills. Fluency in English is must. Should be able to articulate one's views clearly