**N RTHERN
ARC**
Capital

1. JOB DETAILS:

Position Title:	**Senior Associate – Credit**
Department:	**DO-Credit**
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.

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:

Description
To be able to carry out independently detailed quarterly financial, operational and reviews of credit level assessment for small and medium enterprises, LAP, and consumption loans and provide credit recommendation with minimal supervision
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
To ensure liaising between business and other internal teams/external stakeholders to ensure timely approvals
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 development in the sector

5. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:

Minimum Qualifications:
- MBA in Finance / CA

Minimum Experience:
- Three to Five years of relevant experience in the financial sector preferably in credit assessment for LAP, mortgage or business installment loans / unsecured business loans, and

other alternative lending methods
- Ability to analyze and triangulate data from multiple data sources and credit appraisal documents submitted
- Understanding of credit risk modelling for loan portfolios
- Should have experience of assessing credit based on cash flows
- Have an advanced level understanding of rating transitions and loss modelling

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