

JOB DESCRIPTION

| 1. JOB DETAILS: | |
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| Position Title: | Senior Associate - Housing Finance |
| Reporting To: | Head - Housing Finance, Origination |
| Department: | Origination |
| Location: | Chennai (for 6 months and subsequently to Mumbai) |

| 2. Organizational Overview: |
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| <p>Northern Arc Capital 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. 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. 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. We currently work with over 110 Originator partners and over 100 investors and have impacted more than 25 million borrowers across 530 plus districts in 30 states and Union Territories.</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: |
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| <p>The primary responsibilities will be to</p> <ul style="list-style-type: none"> • Assist the clients in strategically managing their liability side of the balance sheets by offering suitable debt products derived from understanding of the underlying entity and sector • Develop a strong understanding of the sectors and entities that the firm represents, through field visits, data analysis and interactions with various stakeholders such as Originators, Investors, Regulators, Internal teams |

| 4. KEY ACCOUNTABILITIES: |
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| Description |
| <ul style="list-style-type: none"> • Develop a strong originators franchise for IFMR Capital’s transactions • Assist the clients in strategically managing their liability side of the balance sheets by offering suitable debt products derived from understanding of the underlying entity and sector • Develop a strong understanding of the sectors and entities that the firm represents, through field visits, data analysis and interactions with various stakeholders such as Originators, Investors, Regulators, Internal teams • Interact with the Originators’ management on a day to day basis to proactively identify potential opportunities • Ability to understand Originators requirements/market feedback and communicate to the |

structuring team towards new structures

- Negotiate terms, pricing, documentation
- Manage end to end transaction closure
- Provide inputs for transaction structuring and new asset classes
- Develop a sound understanding of the products that IFMR Capital has developed, including regulations, tax, excel modelling and documentation
- Be at the forefront of gauging Originators' appetite for new products to ensure continuous value addition
- Provide feedback to structuring and markets' teams
- Networking within the industry
- Represent IFMR Capital at conferences and seminars.
- Create visibility for IFMR Capital amongst potential clients/ sectors

5. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:

Minimum Qualifications:

- MBA from a leading business school / qualified chartered accountant

Minimum Experience:

- Minimum relevant experience of 4 years in dealing with debt capital markets in a private bank or NBFC

Skills Required:

- Self-starter with the ability to own the role and develop high quality coverage
- Excellent oral and written communication skills
- Strong analytical skills. Good understanding of structured products
- Working knowledge of MS-Office tools.
- Strong sales experience and networking skills
- Interest in financial inclusion and the opportunities that this space represents
- Experience of and ability to stretch oneself, work under pressure, handle multiple assignments simultaneously and deliver on deadlines
- Strong negotiation skills with problem solving attitude
- Strong work ethic, positive attitude, self-motivated individual having an ability to work individually and as part of a team.
- Ideal candidate should be able to earn respect of senior management of IFMR s underlying clients as well as other stakeholders by providing sound and informed opinion on funding strategy as well as credit profile and operations of the underlying partners
- Proficiency in usage of MS Excel, MS Power point etc. is a must. Programming skills - VBA, r, python, advanced MS Excel - will be an significant advantage
- 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
- Interest in financial inclusion and the opportunities that this space represents