

## Job Description

### 1. JOB DETAILS:

<b>Position Title:</b>	Senior Associate - Legal Counsel
<b>Reports to:</b>	Chief Legal Counsel
<b>Department:</b>	Legal
<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:

Northern Arc Capital is currently looking for one Legal Counsel, to be based in Chennai, to report to the Chief Legal Counsel. The Legal Counsel (LC) will be responsible for the management and direction of compliance across the company, to ensure that the business complies with all requirements laid out by legislation, contracts and internal policies and ensure that the business has the systems, frameworks and controls in place to prevent, monitor, mitigate and manage identified risks appropriately and in a controlled way.

### 4. KEY ACCOUNTABILITIES:

#### Description

Strategic Contribution, Capital Market Transactions, Debt Financing to Institutions, Developing new products etc

### 5. PERFORMANCE INDICATORS:

- **Strategic Contribution:** As a member of the legal team, the LC is expected to contribute towards the formulation and implementation of overall business strategies and plans. In addition, the LC is responsible for monitoring the legal risk of IFMR Capital.

- **Capital Market Transactions:** Provide leadership and legal advice while structuring transactions. Responsible for end-to-end securitization process in conjunction with the securitization team and ensure all legal requirements are met. Negotiation of documentation with prospective investors, trustees, and law firms
- **Debt Financing to Institutions:** With clear knowledge of RBI, SEBI and other relevant regulations, the LC will design and develop innovative new products and instruments along with the structuring team. The LC will also be responsible for negotiation and documentation of term loans/ working capital facilities provided to originators.
- **Developing new products:** Responsible for developing in house expertise in designing and implementing new product structures keeping in mind commercial viability and compliance with the law (including all the relevant regulations).
- **Policy:**  
Responsible for embedding legal and compliance standards and procedures throughout the business and to provide technical support and guidance to the business. Develop and maintain a compliance program for the Company, reporting that is commensurate with size and complexities of the business, of the Company as a whole. Develop, maintain, publish and archive clear and effective policies and procedures, guidelines and other controls that appropriately and effectively address all compliance and ethics risks, implementing controls, to ensure compliance with all applicable laws and regulation
- **IFMR Capital's Resource Raising:** Responsible for negotiation with investors and law firms, and documentation of IFMR Capital's resource raising, viz., debt and equity including, convertible/ non-convertible debentures, term borrowings, working capital.

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

### Minimum Experience:

3 to 7 years' experience in capital markets law, either in a law firm or in a financial institution or other organisation.

### Competencies and Mindset Required:

- Experience in drafting securitisation and corporate debt transactions is preferable
- Strong structuring skills
- Problem Solving ability
- Strong interpersonal & communication skills both written & verbal
- Strong work ethic, positive attitude, self -motivated individual having an ability to work individually and as part of a team
- Intellectual curiosity,creativity & self motivation
- Adaptability
- Any experience in evaluating real estate backed transactions / real estate project financing / housing finance company legal operations is a plus.

