

Job Description

1. JOB DETAILS:	
Position Title:	Senior Associate- Vehicle Finance Origination
Reports to:	Director & Head, Vehicle Finance
Department:	Northern Arc Capital
Location:	Chennai / Mumbai
2. Organizational Overview:	
<p>Northern Arc Capital's mission is to provide efficient and reliable access to debt capital for institutions that impact financially excluded households and businesses. Northern Arc Capital's institutional client base currently spans microfinance, small business loan finance, affordable housing finance, commercial vehicle finance and Agri finance. IFMR Capital connects these institutions with debt capital markets, to investors such as banks, NBFCs, FIs and mutual funds via products such as securitization, non-convertible debentures, CDOs, commercial paper, syndication, on balance sheet lending and other structured finance products.</p>	
3. JOB OBJECTIVE:	
<p>Originating business and managing institutional relationships in Vehicle Finance sector.</p>	
4. KEY ACCOUNTABILITIES:	
Description	
<p>Identifying potential clients and conducting due diligences/underwriting credit risk</p>	
<p>Preparing post due diligence notes; credit analysis of potential clients</p>	
5. PERFORMANCE INDICATORS:	
<ul style="list-style-type: none"> • Rigorously tracking and analysing financial and operational performance of clients on an on-going basis. Preparing and maintaining credit notes, sector notes / presentations etc. • Aiding in the structuring and implementation of structured finance and debt capital market transactions for the clients. Interacting with the capital market sales teams in this regard • Negotiating and executing plain vanilla and structured finance transactions; coordinating with various stakeholders involved in deals - including legal firms, investors etc. 	
6. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:	
<p>Minimum Qualifications:</p> <ul style="list-style-type: none"> ▪ MBA or equivalent <p>Minimum Experience:</p>	

- Minimum 2 to 5 years of relevant experience in banking / financial services industry, preferably in commercial vehicle wholesale banking / financial services

Skills Required:

- Strong understanding of corporate/credit analysis
- Understanding the structured finance; Ability to work extensively on excel sheets
- Knowledge of legal framework, RBI /SEBI 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.