

Associate – SME, Credit

Job Details:

Position Title:	Associate – SME
Reports to:	Associate Director – SME
Department:	SME, Business
Location:	Delhi/ Mumbai/Chennai
No. of positions:	1

Job Description:

SME lending is the new frontier identified by IFMR Capital as part of its strategic vision to provide efficient and reliable access of capital markets to the un/underserved segments. As one of the highest potential growth areas of the organisation, SME is fundamental to the IFMR Capital's strategy of taking its footsteps to the last mile to facilitate financial inclusion/ diversification in the SME space through innovative, structured and plain vanilla products and services. Our aim is to become the preferred partner in the SME space for our Customers by providing adequate and timely credit to credible SMEs at affordable price through technology enabled systems and processes in an efficient manner.

- Managing the entire credit assessment process with the objective of minimising the credit risks in the proposals for SME sector allocated by validation of all assumptions, identification of risks and ensuring necessary mitigations, adding suitable credit enhancement measures depending on the type of risk associated with each transaction.
- Responsible for maintaining credit quality and TAT for all SME proposals.
- 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.
- Interaction and liaisoning with concerned internal teams like business, compliance, legal team etc for improvement in credit terms and ensuring timely processing of proposal without compromising on the credit quality
- Ensuring exposure limits are maintained for each sector to minimise Concentration Risk and ensuring compliance for each proposal assessed
- To develop credit scoring and other tools to facilitate standardisation and improvement in credit appraisal process for the SME business.
- To maintain an up-to-date knowledge of the wider policy, regulatory environment and recent development in the sector
- To visit clients as needed to assess the ground level operational risks

Key Skills and Qualifications:

- Adaptable, confident, reliable and motivated post 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.

Minimum Qualifications:

- Candidate must be MBA/CA.

Minimum Experience:

- Candidate should have a minimum 4 - 6 years in managing credit for SME segment from Banks
- Candidates must have good understanding of the SME lending business/ credit risk modelling for loan portfolios
- Have an advanced level understanding of mortgage of immovable and hypothecation of movable properties
- Should have experience of assessing credit based on cash flows
- Have an advanced level understanding of rating transitions and loss modelling
- Should have working experience working capital and term loan lending across cycles
- Should possess good analytical skills