Sr. Associate - Direct Origination Credit

Job Details

Position Title:	Sr. Associate – Direct Origination, Credit
Reports to:	
Department:	Origination – IFMR Capital
Location:	Chennai
No. of positions:	1

Job Description:

To perform quarterly financial, operational and portfolio reviews of IFMR Capital partners across sectors, prepare credit notes, and provide recommendation in order to assist in taking further credit exposure on the IFMR 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.

- 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

Minimum Qualifications:

- MBA in Finance / CA

Minimum Experience:

- Two to Four year 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.