

## Sr. Associate / Associate - Agri, Fintech and Microfinance

### Job Details

<b>Position Title:</b>	Associate / Sr. Associate – Agri, Fintech and Microfinance
<b>Reports to:</b>	
<b>Department:</b>	Origination – Business
<b>Location:</b>	Chennai
<b>No. of positions:</b>	2

### Job Description:

IFMR Capital is looking for an Associate with 2-3 years (3-5 years for Senior Associate) of experience to join its Agri, Fintech and Microfinance Origination team.

The Senior Associate/Associate will be primarily responsible for originating business, underwriting and managing client relationships in the Agri, SME Finance, NBFC financing sector. The other responsibilities would include:

- Identifying potential clients and conducting due diligences/underwriting credit risk
- Preparing post due diligence notes and undertake credit analysis of the potential clients
- Rigorously tracking and analysing financial and operational performance of clients on an on-going basis
- Preparing and maintaining credit notes, sector notes / presentations etc.
- Managing client relationships; generating business volumes and value for the company
- Interacting, Negotiating and executing transactions; coordinating with various stakeholders involved in deals - including legal firms, investors etc.

### Minimum Qualifications:

- MBA or Post Graduate in Management from a premier institute
- Chartered Accountant/CFA

### Minimum Experience:

- Minimum 2 to 3 years relevant experience in banking / financial services industry, preferably in wholesale banking / financial services.
- The candidate should have exposure to working with NBFCs, SMEs and Agri businesses in India.

### Skills Required:

- Strong understanding of corporate credit analysis, Cash Flow Based Financial Analysis and Products structuring for SMEs.
- Knowledge of legal framework, 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.