

Sr. Associate – Credit Risk

Job Details:

Position Title:	Senior Associate – Credit Risk
Reports to:	
Department:	Risk – IFMR Capital
Location:	Chennai
No. of positions:	1

Job Description:

IFMR Capital is looking for a Senior Associate with 4-7 years of experience to join its Risk Management team at the office in Chennai.

The person will be primarily responsible for the Credit Analysis function, as part of the risk management team that measures and manages risk for a portfolio of debt and structured finance investments in inclusive finance institutions ranging from microfinance institutions, affordable housing finance, small enterprise lending, used commercial vehicle finance, and agri-business enterprises.

S/he will be responsible for:

- monitoring and providing commentary on the financial and portfolio performance of our clients on a periodic basis and for every new transaction,
- tracking clients' compliance with financial covenants and regulatory requirements,
- preparing credit risk notes for new clients post due-diligence,
- contributing to overall financial modelling efforts,
- Supporting the Risk team as needed.
- contributing to building and maintaining a repository of knowledge in the sectors that IFMR Capital invests in
- S/he must possess excellent financial analysis skills (via CA/MBA or Masters in Finance or Commerce), strong report writing skills (which will be tested at the recruitment stage), a desire to continually innovate and add value, and a sound understanding of risk analysis of an entity

Minimum Qualification:

An MBA in Finance from a top-20 institution, or CA (all levels passed) or Masters in Finance or Commerce. A CFA charter or FRM certification would be considered a significant advantage.

Minimum Experience:

3-5 years' experience (for Associate/Sr. Associate) in credit analysis, equity research, credit research, or corporate finance (banks, NBFCs, investment funds, or rating agencies). Experience in reviewing financial services companies would be considered favourably.

Skills:

- Strong financial analysis skills needed, as well as the ability to build and run financial models
- Must have an eye for detail and ability to catch errors in not only own work but that of others

- Excellent grammar and writing skills
- Skills that is necessary for flawless, high quality reports and risk notes. Must be able to put ideas together comprehensively and concisely to present a convincing message.
- Interest in financial inclusion
- Ability to stretch oneself and work under pressure, handle multiple projects simultaneously, and meet deadlines.
- Fluency in English, written and oral required. Abilities in a second language a bonus
- Undertake all other duties and projects as may be assigned from time to time