

Sr. Associate – Housing Finance

Job Details:

Position Title:	Sr. Associate – Origination
Reports to:	Head – Housing Finance, Origination
Department:	Origination – IFMR Capital
Location:	Chennai / Mumbai
No. of positions:	1

Job Description:

IFMR Capital is a Non-banking finance company with an objective to provide efficient and reliable access to debt capital for the institutions that impact financially excluded households and enterprises. It is engaged in providing diversified financing options, particularly from the debt capital markets to institutions (“Originators”) that provide microfinance, SME finance, affordable housing finance, vehicle finance, agricultural finance etc.. Some of the products offered by the Company to such Originators are loans, working capital, securitisation, non-convertible debentures, commercial paper, redeemable preference shares, guarantee backed structures etc.

Origination is responsible for new clients on boarding, managing existing client’s relationships and debt requirements, deal originations. Origination team works with more than 120 Originators spread across sectors largely Micro finance, Affordable Housing and Small Business Loan, Vehicle Finance, Agri Finance and Corporate Finance. The team specialises in offering structured transactions to meet the specific requirements of each originator based on their debt appetite, pricing expectations.

- Develop a strong originators franchise for IFMR Capital’s transactions
- Assist the clients in strategically managing their liability side of the balance sheets by offering suitable debt products derived from understanding of the underlying entity and sector
- Develop a strong understanding of the sectors and entities that the firm represents, through field visits, data analysis and interactions with various stakeholders such as Originators, Investors, Regulators, Internal teams
- Interact with the Originators’ management on a day to day basis to proactively identify potential opportunities
- Ability to understand Originators requirements/market feedback and communicate to the structuring team towards new structures
- Negotiate terms, pricing, documentation
- Manage end to end transaction closure
- Provide inputs for transaction structuring and new asset classes
- Develop a sound understanding of the products that IFMR Capital has developed, including regulations, tax, excel modelling and documentation
- Be at the forefront of gauging Originators’ appetite for new products to ensure continuous value addition
- Provide feedback to structuring and markets’ teams
- Networking within the industry
- Represent IFMR Capital at conferences and seminars.
- Create visibility for IFMR Capital amongst potential clients/ sectors

Key Skills and Qualifications:

Qualifications:

- MBA from a leading business school / qualified chartered accountant

Key Skills:

- Self-starter with the ability to own the role and develop high quality coverage
- Excellent oral and written communication skills
- Strong analytical skills. Good understanding of structured products
- Working knowledge of MS-Office tools.
- Strong sales experience and networking skills
- Interest in financial inclusion and the opportunities that this space represents
- Experience of and ability to stretch oneself, work under pressure, handle multiple assignments simultaneously and deliver on deadlines
- Strong negotiation skills with problem solving attitude
- Strong work ethic, positive attitude, self-motivated individual having an ability to work individually and as part of a team.
- Ideal candidate should be able to earn respect of senior management of IFMR s underlying clients as well as other stakeholders by providing sound and informed opinion on funding strategy as well as credit profile and operations of the underlying partners
- Around 3 years' experience in financial services, viz. commercial banking and/or investment banking/ credit analysis, including team leading experience and/or client management experience
- Experience in preparation of pitch books, credit assessment notes, investor presentations and/ or other deal related documents.
- Proficiency in usage of MS Excel, MS Power point etc. is a must. Programming skills - VBA, r, python, advanced MS Excel - will be a significant advantage
- Excellent communication skills. Ability and willingness to work calmly under a high pressure environment. Ability to maintain internal relationships
- Excellent analytical skills, able to understand financial data, financial statements, accounting standards and policies etc.
- Process driven and able to develop work flows
- Interest in financial inclusion and the opportunities that this space represents

Minimum Qualifications:

- Minimum relevant experience of 4 years in dealing with debt capital markets in a private bank or NBFC
- CA/MBA / Post Graduate in Management from a premier institute