

## Associate/Senior Associate – Risk Monitoring – Small Business Lending

### Job Details

<b>Position Title:</b>	Associate/Senior Associate – Small Business Lending – Risk Monitoring
<b>Reports to:</b>	Associate Director – Risk and Monitoring
<b>Department:</b>	Risk Monitoring
<b>Location:</b>	Chennai
<b>No. of positions:</b>	1

### Job Description:

The person will be primarily responsible for monitoring the risks associated with the NBFCs involved in SME lending (MSME/LAP/Machinery finance), 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 focusing on small enterprise lending.

- Monitoring and providing commentary on the financial, operating and portfolio performance of clients (NBFCs) on a periodic basis and for every new transaction.
- Assessment of NBFCs involved in SME lending (MSME/LAP, Machinery finance, secured/unsecured business loans) by participating in the credit committee meetings, analysing information provided by the entity to IFMR Capital, conducting regular client monitoring visits, and primary or secondary research.
- Perform detailed financial analysis of the NBFCs and benchmarking the financial and operational performance of the NBFC with others in the same sector.
- To monitor key risks that impact SME finance, specific to the business model of each NBFC.
- To highlight any early warning stress signals or signs of deterioration in the financial position, quality of operations/portfolio etc. of an entity.
- Contributing to building and maintaining a repository of knowledge in the sectors that IFMR Capital invests in with a particular focus on SME lending.
- S/he must have good inclination towards working on evaluation of entities' business and financial plans, strategy and business models, working on large financial data sets, analyzing financial ratios, report writing skills (which will be tested at the recruitment stage) and a desire to continually innovate and add value.

### Minimum Qualifications:

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

### Skills Required:

- Willingness to participate in field visits to our clients across the country to understand the business and operational model. The job involves travelling 8-15 days travelling in a month.
- Master's degree or equivalent qualification in Finance, Business, Economics or Development.

- 1 to 4 years professional experience in wholesale lending to NBFCs/ fixed income research/ equity research including sector research/corporate credit/risk analysis, in any reputed Bank, NBFC or analytics firm.
- Detail-oriented, good prioritisation skills, pro-active and goal-oriented;
- Excellent written and verbal communication skills in English;
- Strong computer skills (Excel, PowerPoint, and Word)
- Ability to stretch oneself and work under pressure, handle multiple projects simultaneously, and meet deadlines.