

JOB DESCRIPTION

1. JOB DETAILS:	
Position Title:	Senior Associate – Investments
Reporting To:	Chief Executive Officer (CEO)
Company:	Northern Arc Investment Managers Pvt Ltd (Formerly IFMR Investment Managers Pvt Ltd)
Location:	Mumbai

2. Organizational Overview:

Northern Arc Investments is the fund management vertical and a wholly owned subsidiary of Northern Arc Capital. Since being set up in 2014, we have grown to be one of the leading private debt fund managers in India managing over INR 20,000 million (~USD 300 million) in investor commitments.

In line with the work and ecosystem created by our parent company Northern Arc Capital, we facilitate investments that ensure easy access-to-finance for companies that have a demonstrable track record in increasing the penetration of financial services in India. Our investment strategy is centered around making impact-oriented yet returns-focused investments in a number of key financial inclusion themed sectors, such as Microfinance, Affordable Housing, Small Business Loans, Vehicle Loans, Agri-business Loans and Corporate Finance. New sectors are added over time based on the group's strategy of identifying newer areas which enable us to fulfill our longstanding mission of bringing about easy, reliable and sustainable access to finance for the un-served and under-served population in India.

Over the years, we have developed significant expertise in presenting sustainable solutions to investors through our funds, by providing multiple investment strategies (single/multi-sector focus), varying tenures (ranging from 3.5 years to 10 years) and liquidity preferences (regular coupon pay-outs or bullet payments). We fully understand that impact creation cannot be sustained unless it offers meaningful returns for investors; all our funds have consistently delivered well above their targeted returns.

Mission: To enable access to finance for the underbanked

Vision: To be a trusted global platform that enables flow of finance from providers to users in a reliable and responsible manner.

Values:

- **Ethical:** we adhere to a shared code of ethics and high standards of professional conduct
- **Responsive:** we are nimble and quick to adapt, learning and evolving as we go
- **Innovative:** we push the frontiers of finance through knowledge and innovation
- **Empathetic:** we understand the needs of our stakeholders and are aligned with them
- **Resolute:** we are unwavering in our commitments and stand by them

As an employer, we are committed to diversity, equality and inclusion. For more information, please visit - <http://northernarcinvestments.com>

3. JOB OBJECTIVE:

- Perform quarterly financial, operational and portfolio reviews of the investee companies of the fund across sectors and provide recommendation to assist in taking further credit exposure
- To develop a thorough understanding of the underlying sectors by assessing credit, regulatory and macro-economic risks.
- To perform client visits to assess the ground level credit risks and identify early warning signals
- To address investor queries and prepare investor collateral on fund performance and sector research.

4. KEY ACCOUNTABILITIES:

Description

- Undertake complete responsibility of the assigned sector and drive business for the assigned sector; Negotiating and executing plain vanilla and structured finance transactions with clients; coordinating with various internal and external stakeholders involved in deals
- Recommend Credit exposure for client for onboarding approvals to the Investment Committee, Limit enhancements, negotiating covenants on Term-sheets across live funds.
- Pre & Post-investment: Credit analysis & risk monitoring of partner companies (NBFC-MFIs, NBFCs & Corporates – Non-RE), reporting on early warning signals or signs of deterioration in credit risk, quality of operations, management, financial position, governance etc.
- Engage closely with other teams in the Northern Arc ecosystem to drive Automation and building of data repositories for macro as well as sectors risks
- Visiting partners and working with their top management and functional team to identify potential risk areas. These risks may be in corporate governance, quality of field operations, human resources, MIS, underwriting, security creation, operations, collections, monitoring and control systems or financial health of the entity. In case of risks identified, make recommendations on possible measures to mitigate / avoid such risks through process changes etc. and monitor progress.
- Adding to the body of understanding of asset classes in which Northern Arc is working with along with providing inputs for expanding into new sectors; by participating in due diligences, participating in investment committee meetings, research, blogs or any secondary study and driving thought leadership in the sector.
- Refining existing and developing new risk management models, frameworks and tools.
- Address investors queries & prepare periodic investor collateral on portfolio performance and sector research

5. PERFORMANCE INDICATORS:

- Financial analysis skills to analyze partner entities such as NBFCs & Corporate
- Ability to multi-task and deliver quantitative as well as qualitative outputs consistently at short deadlines
- Ability to provide clear, succinct and timely reporting and risk analysis.
- Strong computer skills (Automation / coding, Microsoft tools)
- Detail-oriented, good prioritization skills, pro-active and, goal-oriented
- Excellent written and verbal communication skills in English.

6. SPECIFICATIONS: QUALIFICATIONS, EXPERIENCE, & COMPETENCIES:

Minimum Qualifications:

- Master's degree or equivalent qualification in Finance / Business / Economics / Agri or Development or from Tier I or Tier II Business Schools and B. Tech / B.E (preferably in Computer Science or Information Technology from IITs/NITs)
- Candidate with CFA / FRM certifications or substantial progress towards the certifications will be given a preference

Minimum Experience:

- At least 3 to 5 years of total professional experience with significant experience in institutional lending with exposure to business / client facing roles;
- Experience in publishing sector write-ups / decks / industry notes to wide variety of external clients;