

Job Description

1. JOB DETAILS

Position Title:	Senior Associate - Origination
Reports to:	Director - Origination
Department:	Origination
Location:	Chennai/Mumbai/Delhi/Bangalore

2. ORGANIZATIONAL OVERVIEW

Northern Arc Capital Limited (formerly known as IFMR Capital Finance Limited), established in 2008 is a digital finance company that provides access to debt for under-banked individuals and businesses in India. Through a combination of capital, products, partnerships and technology, Northern Arc and its subsidiaries have created a platform that connects millions of borrowers to mainstream debt investors. Northern Arc Capital operates across multiple asset classes, thus providing access to a diverse set of debt opportunities to sectors, such as microfinance, small business loans, affordable housing finance, vehicle finance, agricultural finance, consumer finance, mid-market corporate finance and others.

Since inception, Northern Arc has enabled over USD 11 billion of financing to over 200 partner organizations through 140 reputed domestic and global investors. The company also has a fund management subsidiary, Northern Arc Investment Managers, that manages multiple Alternate Investment Funds. In a short span of five years, the entity has already seven funds under its management with a cumulative AUM of USD 200 million and has gained recognition for its product structuring.

For more information, please visit - <http://northernarc.com>

3. JOB OBJECTIVE

- Identify high quality NBFCs and financial services companies to on-board as Northern Arc Capital clients
- Manage the company's balance sheet loan/investment exposures on the clients, running debt raising mandates
- Assist the clients in strategically managing their asset and liability side of the balance sheets by offering suitable debt and structured finance products
- 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, Rating agencies, Internal teams
- Interact with the Originators' management on a day to day basis to proactively identify potential business opportunities
- Ability to understand Originators requirements/market feedback and communicate to the Structured Finance and Capital Markets team towards new structures and client requirements
- Negotiate terms, pricing, documentation on transactions with investors
- Manage end to end from deal origination to transaction execution on Northern Arc's technology platform
- Provide inputs for transaction structuring and identifying new asset classes

- Develop a sound understanding of the products that Northern Arc Capital has developed, including regulations, tax, excel modelling and documentation
- Networking within the industry and representing Northern Arc Capital in public forums (conferences and seminars)
- Create visibility for Northern Arc Capital amongst potential clients/ sectors

4. SPECIFICATIONS: QUALIFICATIONS & EXPERIENCE

Description

Qualifications:

- MBA from a leading business school / qualified chartered accountant

Experience:

- Around 3 years' experience in working in NBFCs, financial services, viz. commercial banking and/or investment banking/ credit analysis, including experience of leading teams and managing relationships

Skills:

- Experience in preparation of pitch books, credit assessment notes, investor presentations and/ or other deal related documents.
- 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 and other technology 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 Northern Arc's underlying clients as well as other stakeholders by providing sound and informed opinion on funding & asset strategy and operations of the underlying partners