

Portfolio Manager

Location: Kolkata

No. of Vacancies: 1

About Ananya

Ananya Finance for Inclusive Growth Pvt. Ltd. (Ananya) is an NBFC set up by Friends of Women's World Banking – India (FWWB) in 2009, with the objective of reaching out to a large section of microfinance institutions (MFIs) and grass root entities. Ananya one of the responsible NBFCs in India with the commitment to serve socially motivated bottom-line enterprises.

It is also one of the few wholesale lenders that specializes in combining credit support with technical assistance to Microfinance Institutions, Agribusiness & MSME. Ananya also provides Capacity Building services to small, but well-managed and growing Microfinance Institutions.

Position Summary:

The NBFC is looking at hiring a Portfolio Manager for handling Field risk assessment, branch monitoring and delinquency management functions for the company's partner relationships in the state of WB, Bihar & Jharkhand.

Duties & Responsibilities:

- Monitoring of operational and credit risk assessment in field/branch level of existing clients.
 - Assessment of field operations: Analysis of effectiveness of field operations, operational risk management, governance factors, MIS, internal controls, field and area survey, HR practices, adherence of regulatory norms and others.
 - Flag off serious process violation and identification of Fraud.
 - Timely submission of detailed visit and monitoring report.
- Delinquency Management: Closely monitoring of overdue client and follow-up for collection, collection of MIS report, financial and other compliance as require, branch visit on regular basis to verify the actual status of collection, PAR and cash movement.
- Relationship Management: Rapport building and maintaining cordial relationship with the
- Branch Manager and field staffs to get actual scenario of the field and branch.
- Achievement of Monitoring Plan: Conduct visit of branches, field, end borrowers and other offices of partners in accordance to the visit schedule, guidelines and instructions provided as per the checklist. Extensive meetings with end borrowers and assessing impact on their livelihoods will be key to the monitoring plan.

Portfolio Manager

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- Capacity building and training of partners in the start-up / early-growth stage (branch level).
- Report Submission: Report relevant observations in the prescribed reporting format while keeping with the principles for reporting within the provided timeline.
- Any other tasks related to field and delinquency management as assigned by the company from time to time.

Qualification

- Graduate/Post Graduate (Commerce/Finance/Accounts) or any other relevant qualification
- Minimum three years of work experience in the field of Microfinance Institution/Individual Enterprise Lending (IEL) is a must.
- Preference will be given to candidate having experience in IEL/SME lending.

Skills Required

- Proficient in Microsoft Excel and other business applications
- Good written and spoken communication skills
- Proven ability to multitask and meet deadlines
- Enthusiasm for work, willingness to pitch in as needed, and a flexible approach to the working environment is essential
- Analytical skills
- Meticulous in work
- Willing to undertake extensive travel (15 to 20 days/month) to urban and rural locations across the geographies responsible for areas/districts/states.
- Excellent knowledge of the regional language is a must.

Other Requirements

- Maintain confidentiality at all times and ensure respect for, observance of and adherence to Ananya's confidentiality policy by all staff
- Contribute to the development of the role as the organization develops
- Undertake any task within skills and abilities as may be requested from time to time

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Eligibility

Ananya promotes gender diversity and would prefer applications from relevant applicants who embrace gender diversity. Qualified women candidates are encouraged to apply.

Compensation Offered:

The gross remuneration budgeted for this position is attractive. Offers shall be commensurate with the qualifications, experience and salary history, of the selected candidate.

How to Apply:

If your profile is in alignment with our requirement, please send us your information on the email id – careers@ananyafinance.com. Only the shortlisted candidates will be contacted.