

We're Hiring!



Assistant Manager – Credit Analyst– MSME and MSME Agri

Department: Credit & Risk
Location: Ahmedabad

No. of Vacancies: 1
Reports to: Head – Credit and Risk

About Ananya

Ananya Finance for Inclusive Growth Pvt. Ltd. (www.ananyafinance.com) 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 is one of the responsible NBFCs in India with the commitment to serve socially motivated bottom-line enterprises. The company caters to the microfinance, smallholder farmer financing and small enterprises that operate in the impact space. The company has a pan-India presence.

Duties & Responsibilities

Position Summary: Relationship Managers will be responsible for building and managing primarily a wholesale loan portfolio of Agri & Impact SME clients in one or more assigned states. Potential Agri clients may include FPOs, Agri startups, AgTech companies, Agri input companies, processors, exporters and similar such players in an agricultural value chain or in an agri-allied value chain such as dairy and poultry. Impact SMEs clients may include organizations engaged in businesses creating environmental or social impact such as renewable energy, waste management, crafts etc. The responsibilities will include:

- The role encompasses credit assessment of borrowers in MSME and MSME Agri segments. The primary requirement of this position is to ensure the high-quality analysis and presentation to appropriate authority for making credit decisions.
- Borrower selection: Credit appraisal of prospective borrowers in the Agriculture and MSME space for fund-based exposures like overdraft facility, working capital demand loans, term loans, supplier finance, bill discounting limit, etc. and non-fund-based exposure like guarantee.
- Preparation of detailed proposal notes along with recommendation, presentation to credit sanctioning committees and defending the recommendation at the committee.
- Performing detailed credit and background reference checks on all prospective borrowers.
- Undertaking client visits at pre-sanction stage and as a part of client monitoring process.
- Monitoring and recovery efforts: The role also involves monitoring of existing portfolio to maintain high portfolio asset quality and keep delinquencies at the minimum level. This would involve identification of early warning signals on stressed exposure/industry segment and initiating appropriate steps to mitigate the identified risks.
- Overall, the position is responsible for ensuring high credit quality of Ananya Finance's MSME and MSME - Agri loan portfolios.

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Allied Responsibilities:

- Prepare periodic reports on the performance and health of portfolio companies for circulation to internal stakeholders.
- Monitoring economic and industry developments to detect potential risk factors that could impact portfolio companies and taking appropriate steps to mitigate the identified risks.
- To carry out industry analysis to identify industry segments that will see an upturn in the near to medium term to enable the company to tap business opportunities. And, to identify industry segments that are likely to witness stress in the near to medium term to enable the company stay away or reduce its existing exposure in those industry segments.

Other Responsibilities:

- Ensuring high internal stakeholder satisfaction.
- Ensure adherences to credit processes and policies.
- Keep close watch on turnaround time and ensure speed with accuracy.
- Compliance & risk responsibilities, loan documentation and audit query resolution.
- Adhering to the company's policies and ensuring compliance of the same.

Educational Qualifications, Experience & Skills

- A chartered accountant with 0 – 1 year experience.
- Good knowledge in Excel and Powerpoint presentation

Skills

- Strong analytical skills backed by ability to form independent opinion based on available data and to voice the opinion in a clear and concise manner while defending the case with the management/credit committee.
- Excellent attention to detail.
- Good communication skills & command over English.
- Computer skills viz MS Office.
- Good Interpersonal skills.

Eligibility

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

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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 fill in the google form - <https://forms.gle/GrUtiwSyTQsxWU2j6>.