

Deputy Manager - Credit

Department: Credit & Risk

Location: Ahmedabad

No. of Vacancies: 1

Reports Directly To: AVP - Credit

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:

- Liaisoning with banks, other lenders, investors and other treasuries for fund raising and securitization activities.
- The role encompasses credit assessment of retail borrowers in the MSME segment with the loan ticket size ranging between Rs. 50,000 and Rs. 25 lakh. The candidate shall be responsible for underwriting each credit based on the available documents evidencing income of the borrower, personal discussion with the borrower, analysis of credit bureau report and bank statements and any other document/methodology that can be applied to assess the borrower's creditworthiness.
- Co-ordination with Ananya's co-lending partners to lend to borrowers under co-lending arrangements.
- **New product development:** providing inputs for formulation of credit criteria for borrower assessment
- **Monitoring:** The role also involves monitoring of existing portfolio to maintain high portfolio asset quality and support recovery efforts from delinquent borrowers.
- Overall, the position is responsible for ensuring high credit quality of Ananya Finance's retail MSME portfolio.
- **Allied Responsibilities:** Prepare periodic reports on the performance and health of portfolio companies for circulation to internal stakeholders.

- **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.

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Credit & Risk | Ahmedabad | Full Time



Skills Required:

- 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.

Educational Qualification and Experience:

- A chartered accountant/MBA/M.Com with 2-3 years experience in underwriting unsecured business loans with ticket sizes upto Rs. 25 lakh.
- Good knowledge in Excel and PowerPoint presentation.

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 email your detailed resume with the mail subject line 'Appl. For Deputy Manager – Credit' to careers@ananyafinance.com. Only the shortlisted candidates will be contacted.