

Location: Chennai

Tasks to be Handled

- 1) <u>Market Intelligence</u>: Analysis of macro level geographical risks in the Microfinance and Agribusiness sector, scouting for potential partners, assessing risks of existing partners.
- 2) Credit appraisal of potential Borrowers
 - a) Financial analysis: Calculation and analysis of financial ratios
 - b) Appraisal of field operations: Analysis of effectiveness of field operations including aggregation and selling, price volatility risk management, operational risk management, governance factors, MIS, internal audit, HR practices, adherence of regulatory norms and others
 - c) Timely submission of detailed appraisal report and recommendation of loan amount and sanction conditions
- 3) <u>Relationship Management</u>: Maintaining cordial and formal relationship with all existing and new partners, follow-up with partners on various aspects like loan documentation, sanction conditions etc.
- 4) <u>Achievement of Business Plan</u>: Maintain a pipeline of proposals to ensure effective utilisation of funds, ensure zero delinquency, undertake cost effective tours and travels
- 5) Any other tasks related to agribusiness credit assessment / portfolio management as assigned by the company from time to time

Educational Qualification and Experience

- 1) Qualified Chartered Accountant / MBA
- 2) Minimum of two years of work experience in Microfinance / Agrifinance / banking preferred
- 3) Willingness to undertake extensive tours (upto 15 days/month) to remote places across the states of Tamil Nadu and Karnataka
- 4) Experience in writing analytical reports
- 5) Knowledge of Tamil language is a must

Functional areas

Credit underwriting, Loan portfolio management, Delinquency management

Compensation

As per industry standards

If your profile is in alignment with our requirement, please email us your CV to our following address:

Kind attn.: Mr. Nagendra Singh Rajawat **Email**: nagendra.rajawat@ananyafinance.com **Phone**: 079-4040 3006 / 4040 3030 / 4040 3013