

**About us:**

UC Inclusive Credit Pvt. Ltd. (UCIC) is an exciting, start-up, impact focused RBI registered Non-Banking Financial Company (NBFC) (Non deposit accepting and Systemically Important) based in Bangalore. We extend loans (debt) to enterprises that strive to have positive social and/or environmental impact, in a responsible, transparent, and sustainable manner. We use a variety of debt instruments and structures to achieve this. As a domestic debt provider, we lend to fast growing impact enterprises with strong promoters and management team and well supported by reputed institutional and individual investors and large commercial banks and financial institutions. We lend to enterprises engaged in various sectors viz. Food & Agriculture, Financial Inclusion, Healthcare, Clean Energy, Education, Affordable Housing etc., India.

Position:

Investment Associate

Position Location:

Bangalore

Reporting Relationship:

The investment associate will be part of the corporate finance team, reporting to more senior team members on various functions of the lending operations.

Primary Responsibilities:

- Manage and conduct end to end loan process from due diligence, risk analysis, preparation of credit notes and presentation to the credit committee.
- Research and analyze industry, economic, market, and regulatory data. Conduct sector and business model evaluation; identify key factors in the industry.
- Analyze company financial statements; Create financial models for client companies.
- Analyze and monitor portfolio companies' performance and compare performance against peers and industry benchmarks.
- Lead the efforts of the investment team for proposals' assessment during due-diligence visits.
- Gather and analyze data from various sources – primary as well as secondary research.
- Ability to commit 25 - 35% of work time to travel within India.
- Undertake regular monitoring visit of clients, analyze risk and assess progress and report to management on regular basis.
- Maintain strong relations with clients and the lender community.

Requirements:

- Strong desire to work hard.
- Preferably 3-5 years of relevant experience in NBFC or debt fund raise or in rating agencies.
- Strong understanding of accounting and finance.
- Ability to build financial models and make presentations.
- Excellent communication skills, both written and verbal
- CA or an MBA with major in Finance or Economics (or equivalent degree) or a graduate Engineer with experience in finance, is desirable. Candidates not having the above professional degrees but with in-dept credit experience in NBFC can also apply.

Desired candidates will have the ability to out-perform this job description, thrive in a collegial, dynamic, entrepreneurial, and driven culture, and have a passion for making a difference.

If the above position is of interest to you, please submit a resume and cover letter explaining how your skills and experience align with UCIC's requirements by email to info@ucinclusive.com.

The position is open until filled. UCIC is an equal-opportunity employer.