

**About us:**

UC Inclusive Credit Pvt. Ltd. (UCIC) is an impact-focused, RBI registered Non-Banking Financial Company (NBFC) (Non deposit accepting and Systemically Important) based in Bangalore. It extends loans (debt) to enterprises that strive to have positive social, financial and/or environmental impact, in a responsible, transparent, and sustainable manner. It uses 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 teams and well supported by reputed institutional and individual investors. We lend to enterprises engaged in various sectors viz. Food & Agriculture, Financial Inclusion, Healthcare, Clean Energy / Tech, Education, Affordable Housing, Livelihood, Women Empowerment. UCIC is funded by reputed HNIs, institutional investors, large commercial banks, and financial institutions from India and abroad.

**Position:**

Analyst

**Position Location:**

Bangalore

**Reporting Relationship:**

The analyst will be part of the corporate finance team, reporting to more senior team members on various functions related to 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.
- Collaborate with the investment team for proposals' assessment during due-diligence visits.
- Preparation of presentations or marketing materials for use in client coverage, business development activities, conferences, etc.
- Gather and analyze data from various sources – primary as well as secondary research.
- Ability to commit 30 - 40% of work time to travel within India.

**Requirements:**

- Strong desire to work hard.
- Preferably 1-3 years of relevant experience in NBFC or debt fund raise.
- Strong understanding of accounting and finance.
- Ability to build financial models.
- CA or an MBA with a major in Finance or Economics (or equivalent degree) is desirable.
- Excellent communication skills, both written and verbal

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 [hr@ucinclusive.com](mailto:hr@ucinclusive.com)

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