

**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:

Monitoring Associate

Position Location:

Bangalore

Reporting Relationship:

The monitoring associate will be part of the corporate monitoring team, reporting to the Head of Monitoring.

Primary Responsibilities:

- Manage and conduct end to end monitoring of portfolio companies from field visit, head office visit in respect of clients, data analysis, covenant compliance tracking, preparation of monitoring notes and presentation to the monitoring 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 monitoring team for proposal's assessment during monitoring visits.
- Gather and analyze data from various sources – primary as well as secondary research.
- Collaborate with the investment team for including monitoring notes in the loan proposals note for portfolio companies and with compliance/internal audit teams in respect of compliance status of key covenants by portfolio entities.
- Preparation of presentations or marketing materials for use in client coverage, business development activities, conferences, etc.

- Ability to commit 30 - 40% of work time to travel within India.
- Maintain strong relations with clients and the lender community.
- Help in implementation and operationalizing of Loan Monitoring System and other IT based systems.

Requirements:

- Strong desire to work hard.
- Preferably 3 to 5 years of relevant experience in NBFC, commercial bank or debt fund (AIFs)
- Well versed with Excel and PowerPoint Skills
- Strong understanding of accounting and finance.
- Ability to build financial models and make presentations.
- CA, CMA, CFA, MBA, or M. Com with a major in Finance or Economics (or equivalent degree) is desirable.
- Good interpersonal communication skills (verbal, written and listening)

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

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