

Ratings

Job Title: Manager

Position Code: CC/Ratings/2013/001

Department: Ratings – Financial Institutions

Location: Mumbai

Grade: Manager(M)

Role:

➤ **Functional Responsibility / Domain Related**

- Analyze company's financial performance which include:
- Past financial and business performance
- Benchmark these against peers' performance
- Project future performance of the company
- Undertake rigorous credit risk analysis encompassing both industry / business research and financial analysis of Financial Institutions or Large Corporates
- Assign Ratings and prepare reports that cogently captures the rationale behind the rating
- Make credit rating recommendation to the Rating Committee

➤ **Process Adherence**

- Ensure adherence to timelines
- Maintain a high quality of analytics and rating committee presentation

➤ **Client Management / Stakeholder Management**

- Discuss with the key management personnel of the Corporates being rated to understand their strategy and business model

Candidate Profile:

- Excellent oral and written communication skills
- Understanding of accounting and financial analysis and concepts
- Positive attitude with qualities of a team player
- Innovative and solution orientation
- Open to new ideas and initiatives
- Independent performer
- Ability to manage performance under stringent timelines
- Result orientation

Essential Qualifications:

- MBA (Finance) or equivalent or CA
- 4-6 years experience in Corporate Credit

Job Title: Rating Analyst/ Sr. Rating Analyst

Position Code: CC/Ratings/2013/002

Department: Ratings – Bank Loan Ratings

Location: Mumbai, Ahmedabad, Chennai, Gurgaon

Grade: Executive(E1 & E2)

Role:

➤ **Functional Responsibility / Domain Related**

- Analyze company's financial performance which include:
- Past financial and business performance
- Benchmark these against peers' performance
- Project future performance of the company
- Undertake rigorous credit risk analysis encompassing industry / business research and financial analysis.
- Assign Ratings and prepare reports that cogently captures the rationale behind the rating
- Make credit rating recommendation to the Rating Committee

➤ **Process Adherence**

- Ensure adherence to timelines
- Maintain a high quality of analytics and rating committee presentation

Candidate Profile:

- Excellent oral and written communication skills
- Understanding of accounting and financial analysis and concepts
- Positive attitude with qualities of a team player
- Innovative and solution orientation
- Open to new ideas and initiatives
- Independent performer
- Ability to manage performance under stringent timelines
- Result orientation

Essential Qualifications:

- MBA (Finance) or equivalent or CA
- 1 - 3 years of relevant experience in corporate credit