

## JOB DESCRIPTION

<b>Title of position</b>	Senior Credit Analyst- Real Assets (Aviation, Infrastructure and Real Estate) and Corporate
<b>Contract type</b>	Permanent / Fixed Term Contract
<b>Department</b>	Global Finance Operations (GFO)
<b>Reporting to</b>	Head of Natixis Operations, India
<b>Job description date</b>	12 <sup>th</sup> May 2022

### Position Summary

Natixis is a French multinational financial services firm specialized in asset & wealth management, corporate & investment banking, insurance and payments, and a subsidiary of Groupe BPCE, the second-largest banking group in France.

Local reporting line: Head of Natixis Operations, India

Responsibility includes:

- The supervision of Credit Analysts in order to perform a first level review of the quality of the work of other team members;
- The financial analysis of corporate clients and/or real asset transactions (Infrastructure, Real Estate and Aviation).
- The coordination with all relevant teams for the preparation of the credit papers;
- The preparation of annual reviews;
- The follow up of RWA calculation;
- The performance of specific quarterly portfolio reviews and portfolio optimization.

### Main responsibilities and duties of the role

- You will be supporting Natixis Front Office team, in charge of the credit monitoring of a portfolio of corporate clients and real asset transactions in APAC;
- Perform credit analysis and rating proposals for these clients, preparation of annual reviews;
- Propose updated rating and LGD for transactions;
- Regular interaction with internal parties (Portfolio, Origination, Risk Dept and other relevant Dept) for the preparation of these analysis;
- Monitor our consolidated exposure on the portfolio of clients you are in charge of;
- Monitor the covenants (including ESR), utilization, amortization, income, and profitability of the clients/transactions you are in charge of;
- Performance of specific quarterly portfolio reviews;
- Ensure the regular update of the vetting of the clients you are in charge of;
- Instruct appropriate corrections to Middle Office when errors are detected and report any significant deviation to management (data quality).

### Technical skill requirements

- Very good understanding of financial statement analysis and financial projections;
- Strong credit analysis background with a familiarity of APAC clients;
- Credit portfolio management experience a plus, but not required.

### Job Qualification (education, years of experience and other soft skills)

- Minimum 10 years of experience in corporate credit analysis and/or project/asset finance, preferably in a banking environment;
- Experience in the supervision of a team;
- Excellent English written and spoken ability. Mandarin or French ability a plus;
- Education qualification of Master in Finance, Accounting, or MBA is preferred;
- CFA candidate is highly preferred;
- Team player and strong interpersonal skills;
- Ability to work under tight deadline.