

JOB DESCRIPTION

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| Title of position | Credit Analyst- Real Assets (Aviation, Infrastructure and Real Estate) and Corporate |
| Contract type | Permanent / Fixed Term Contract |
| Department | Global Finance Operations (GFO) |
| Reporting to | Head of Credit Analysts, India |
| Job description date | 12 th 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 Credit Analysts, India

Responsibility includes:

- 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 5 years of experience in corporate credit analysis and/or project/asset finance, preferably in a banking environment;
- 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.