Credit/ Research Associate

Function:

From New York to New Delhi and more than 30 countries in between, our 90,000+ people have the expertise to go deep with the world's biggest brands. We connect every dot, reimagine every process, and reinvent the ways companies work to make an impact far bigger than just our bottom line. We're harnessing the power of technology and humanity to create meaningful transformation that moves us forward in our pursuit of a world that works better for people.

Now, we're calling upon the thinkers and doers, those with a natural curiosity and a hunger to keep learning, keep growing. People who thrive on fearlessly experimenting, seizing opportunities, and pushing boundaries to turn our vision into reality. And as you help us create a better world, we promise to help you build your own intellectual firepower.

Welcome to the relentless pursuit of better.

We are looking for passionate individuals with a strong understanding of Financial Statements, Credit Risk & Credit Administration, Financial Markets and Investment research skillset.

The Genpact resource will work closely with the clients in originating investment opportunities and supporting investment decision with in depth research and analysis.

The role would demand working on hard deadlines, maintaining the highest level of accuracy and someone who is looked upon as an effective team member who leads by example.

Responsibilities

- Perform financial and non-financial analysis to assess creditworthiness of different customers which includes analysis of Balance sheet, Income Statement, Bank Statements, and Tax return etc.

- Evaluate credit proposal, write financial commentary & credit write-ups, Risk Rating refresh, prepare Credit Proposals in accordance with the client's credit policy / standard operating procedure.

- Perform Credit Risk Administration activities including Due Diligence, KYC, Financial Spreading, Time Sensitive Research & Reporting, UCC Filing, Insurance/License Follow-ups, legal name search, User ID set-up etc.

Qualifications

- B.COM / M.COM

Preferred skills:

- Should have good understanding on Credit Risk Assessment & Research
- Proficiency in information search and interpretation skills
- Excellent interpersonal and communication skills (verbal & written)
- Should be able to work under pressure to meet deadlines , flexible with Location and shift timings
- Proficient in MS office-suite.