

Job Description

Associate

Edelweiss Asset Reconstruction Company Limited



About Edelweiss Asset Reconstruction Company (EARC)

Edelweiss Asset Reconstruction Company (ARC) is sponsored by Edelweiss, one of India's foremost, leading, diversified financial services conglomerate. Edelweiss ARC is in the business of acquiring Non-Performing Assets (NPAs) from banks and financial institutions and resolving them through appropriate resolution strategies enunciated in the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002 (SARFAESI).

We at Edelweiss ARC, pride ourselves on our robust team of specialists, acknowledged for their experience in debt/business restructuring as well as strong executional capabilities. The Team chooses case-specific appropriate resolution strategy to unlock maximum value from financially stressed or distressed companies for the benefit of all stake holders. The primary focus of Edelweiss ARC has been on the revival and turnaround of potentially viable industrial enterprises and towards this end, Edelweiss ARC draws synergistic support from the Edelweiss Group to extend additional need based funding, if any required. The Group also manages, inter alia, Special Assets Funds targeted towards distressed as well as early stress/ restructured assets.

Edelweiss ARC stands as a prominent leader in the sector, managing an impressive AUM (Assets Under Management) of ₹31,592 crores as of 31st March 2024.

We have cultivated strong and enduring relationships with leading Housing Finance Companies (HFCs), Non-Banking Financial Companies (NBFCs), and Banks. These partnerships are instrumental in sourcing distressed assets.

Edelweiss ARC is helmed by a team of senior professionals with extensive experience in the banking and financial sectors. Their expertise drives the strategic vision and operational efficiency of the company.

Our Retail division commenced in 2019 and has an AUM of ₹2,566 Cr. We have a dedicated Resolution team for both, secured and unsecured responsible for the recovery of outstanding dues from individual borrowers and small businesses. Our in-house legal team excels in enforcing actions under the SARFAESI Act 2002. This expertise ensures effective legal proceedings for asset recovery. Our state-of-the-art online auction platform provides a wider reach and ensures transparency in the asset disposal process. We have an Integrated Digital platform which enhances efficiency in managing assets, tracking recoveries, and facilitating transparent communication with stakeholders. Our dedicated call centre supports customer interactions, engagement, and assists in recovery.

The company boasts a wide geographic footprint across India, ensuring robust operational capabilities in various regions. This extensive presence enables to handle a diverse range of assets effectively.

With its comprehensive approach to asset recovery and resolution, backed by a team of seasoned professionals and strong in-house capabilities, Edelweiss ARC continues to set benchmarks in the Indian ARC industry. The company's strategic focus on both wholesale and retail segments, combined with its wide national presence and strong relationships with key financial institutions, positions it as a formidable player in managing and resolving distressed assets.

<https://www.edelweissarc.in/home>

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Role requirements and JD

Role	Associate – Analytics & BI
Role objective	Data Driven Strategic Initiative
Reporting Authority	Head – Analytics & BI
Education	CA 'or' MBA in Finance
Experience	Fresher

Job Description:

1. Involvement in NPA Portfolio Acquisition
 - a. Assist in evaluating NPA portfolios through data analysis, trends, and legal stage reviews.
 - b. Support preparation of acquisition notes, pricing analysis, and internal approval decks.
 - c. Coordinate with Business, Legal, and Resolution teams for due diligence and strategic assessment.
 - d. Maintain records of analysed portfolios and contribute to ongoing improvements in the acquisition framework.
2. Portfolio Management
 - a. Conduct live case analysis at trust-wise and account level in coordination with business team.
 - b. Monthly tracking and reporting of settlement performance.
 - c. Comparative study of actual recoveries vs target.
 - d. Guide the resolution agent for better recovery as per the business needs
3. Acquisition Model
 - a. Support development and continual improvement of the acquisition model based on data and market intelligence.
 - b. Analyse year-wise acquisition portfolio data
 - c. Assist in creating frameworks to evaluate and document past acquisition decisions.
4. Cashflow Forecasting & Rating Analysis
 - a. Support fair value, auditor rating, likely, and current year cashflow analysis across all trusts.
 - b. Maintain quarterly folders with updated trust-wise rating data, master summaries
5. Incentive & Payout
 - a. Compute and validate RA (Resolution Agent) incentives.
 - b. Refining Incentive Calculation model based on business requirements

Skill Sets:**Functional Skills:**

1. Advanced MS Excel proficiency including pivot tables, lookups, charts, macros, and data automation.

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2. Strong analytical mindset with the ability to handle large datasets and produce actionable insights.
3. Basic financial modelling and understanding of asset resolution mechanisms.

Soft skills:

1. High attention to detail with strong organizational and documentation skills.
2. Excellent verbal and written communication to collaborate effectively across teams.
3. Problem-solving mindset with the ability to work independently on data-heavy tasks.
4. Strong time management skills with a focus on meeting deadlines and maintaining structured data systems.