

# Job description: Investments Officer

## JOB DESCRIPTION

### Reporting to: Head, MF Operations, India

#### Result areas of the department

The Investments department's main result area is to engage in partnerships to conduct investment activities that contribute to the creation of social impact with a sufficient financial return.

#### Job purpose

The Investments Officer is responsible for pursuing & delivering Maanaveeya / Oikocredit's mission as a reality on the ground. Its operations reflect Oikocredit's vision and mission ambitions. It does this by building a portfolio of investments which is geared towards specific social impacts contributing towards the social impact goals/targets in Oikocredit's overall strategy.

The Investment Officer acts as a relationship manager, translating market developments and client needs into opportunities to create impact and do business. Although specialized in a specific sector, the IO is conversant on the Oikocredit strategy and sectors and on the products and services that we offer. The IO will work with internal or external experts where required in the best interest of our partners and Oikocredit.

#### Result areas of the job

The Investments Officer builds, maintains and monitors a portfolio of investments in Northern India. one or more countries in the region and has a specialization in Financial inclusion, renewable energy or agriculture. He/she focuses on commercial activities, working closely together with specialists at regional level (for example Capacity Building Manager, Equity Officers) and specialists in OI ( financial inclusion) to build a well-performing, impactful portfolio in line with the regional strategy. The Investments Officer is responsible for the country's portfolio build up & performance and the quality check of the new proposals before them being sent to the RCC and the Integrated Investments Analysis unit.

The Investments Officer identifies the needs and opportunities that would benefit from the financial resources made available by Oikocredit and deliver specific social benefits or outcomes primarily to Oikocredit's target group of low-income households and communities. He/she is responsible for maintaining the local networks; representing Oikocredit at conferences and events; identifying potential new partners; conducting due diligence process and preparing EPTs; supporting the

closing of deals and disbursement; monitoring and supporting capacity building projects; and being an extension of global teams such as Compliance or the Special Collections Unit.

Catalyst role: Provides input and works within the established framework Responsible and accountable for KYC and due diligence.

#### Key responsibilities

Initiate, develop and maintain partnerships with a variety of internal departments and external stakeholders, in line with business needs, policies and external developments.

The Investments Officer manages the relationships with the clients in his/her portfolio and is able to analyse all aspects of investment proposals (financial, social and KYC). He/she is a specialist in his/her field (Financial inclusion,) but, as agreed with his/her direct supervisor, can work on cases outside of their specialty with a deal team that includes the relevant specialist.

#### Education, skills and experience

- Advanced university degree in the field of finance and banking, business, economics or agricultural economics or economic development,
- Minimum 6 years of relevant work experience in banking, market analysis and/ or economic development;
- Good knowledge in Project appraisals, Risk Analysis and Financial modelling
- Advance knowledge of Micro finance / inclusive finance and some knowledge of renewable energy / agriculture finance will be helpful
- Strong analytical skills
- Fluency in English and Hindi
- Extensive user skills of Microsoft Office and computer literacy in general

#### Competencies

Initiative (shared Oikocredit competency); Cooperation (shared Oikocredit competency); Problem analysis and assessment; Result orientation; Market orientation; Convincing ability; Building and maintaining networks and relations

#### Additional remarks

- Willingness to travel within country/internationally up to 15-20% of the time