

Job title	<i>Senior Associate - Investments – Start-ups and SME OR FI (2 positions)</i>
Reports to	<i>AVP – Investments</i>
Role	<i>Permanent</i>
Location	<i>Hyderabad/Bengaluru/ Delhi</i>

Company

[Caspian Debt](#) is a specialized debt vehicle registered as a non-banking finance company (NBFC) and backed by reputed investors like SIDBI Venture Capital, Gray Matters Capital (USA), FMO (Dutch Govt Development Finance Institution), DFC (USA), and Triodos Investment Management, apart from its promoter Caspian Equity. Over the past 10 years, Caspian Debt has provided debt finance of about INR 30bn to more than 250+ small and medium corporate entities across several high impact sectors like food & agribusiness, financial inclusion, healthcare, clean energy, education, Water Sanitation & Hygiene, women focused enterprises etc. Caspian Debt takes an investment approach to lending.

Our loan ticket sizes range between INR 0.5-150 million. We provide a wide variety of financial products which include term loans, working capital, purchase order finance, bill discounting, receivables finance, revolving limits, venture debt, subordinated debt, guarantees, quasi-equity, etc. Unlike traditional lenders, Caspian Debt does not make lending decisions based on mortgage collateral but instead, depends upon business data and customised product structuring to make loans to high impact companies.

Caspian Culture

Caspian promotes meritocracy and is an equal opportunity employer. You will be an important part of our organization and will have a key role in our continuing success. Working as a team is critically important at Caspian. Our organization is lean and requires efficient solutions, unencumbered by excessive bureaucracy. As a result, we work together to find the most innovative answers, maintaining a very entrepreneurial environment.

We encourage you to visit our website at <https://www.caspiandebt.in/> for more information on the firm.

Job Purpose/ Description

The Senior Associate - Investments is responsible for originating new business across our focus sectors within start-ups and SME OR FI space, building solid relationships in the impact business and fast-growing entrepreneur community, overseeing deal execution, and working towards strengthening the Caspian Debt brand.

Duties and Responsibilities

Business Development:

- Prospect and source Debt proposals for Caspian debt through professional networking and fieldwork.
- Develop a suitable pipeline for Caspian debt target sectors by developing a pipeline development plan for specific sectors.
- Develop industry relations with PE/VC funds, banks, financial institutions, and Industry associations.

Transaction Execution & Relationship Management:

- Analysis of the potential investee company's operations and financials to determine suitability for Caspian Debt
- Manage and conduct end-to-end loan process from due diligence, risk analysis, preparation of credit notes and presentation to a credit committee, structuring of debt transactions, negotiations with clients, and ensuring timely turnaround.
- Establish and maintain portfolio company relationships and take remedial measures in case of stresses in the portfolio.
- Identify opportunities to support investee companies through knowledge sharing and connecting to relevant ecosystems.

Knowledge Building:

- Ongoing knowledge building in the target Sectors to help identify emerging avenues of investment. Conduct research and analysis of the sector, market, and regulatory environment as required to support knowledge building.

Qualifications

Qualifications that are necessary for someone to be considered for the position.

Post Graduate Degree, (Finance is desirable),

- 3+ years of experience in lending and/or investing in high-growth businesses.
- Experience in establishing and maintaining relationships with entrepreneurs and other stakeholders who support the entrepreneurial ecosystem like venture capital/private equity investors, industry associations, sector experts, etc.
- Strong experience in structuring debt transactions for corporate SME OR FI clients or high-growth impact enterprises.

Abilities:

- Deep understanding of issues of importance amongst social and environmental impact business and investor ecosystem.
- Fundamental understanding of accounting and financial statement analysis
- Inspire people.
- Ability to conduct secondary and primary research on market and success factors for businesses.
- Excellent skills with MS Word, Excel, and PowerPoint
- Integrity, reliability, and independence
- Accuracy, precision, and attention to detail
- Skilled in expressing ideas clearly and persuasively, both verbally and in writing
- Good personal discipline and planning
- Confident in working to deadlines without constant detailed supervision.
- Ability to form good working relationships with the team.

Travel requirements

Moderate (5-8 days/month), anywhere in India.

Direct reports

None

Contact Details

Please send your resume to hr@caspian.in and mention "*Senior Associate – Investments*" – *Start-ups and SME OR FI (2 positions)* in the subject line.

Thank you for your interest in Caspian Debt.