

Job title	<i>Analyst – Data & Business Intelligence</i>
Reports to	<i>Associate – Credit & Risk</i>
Role	<i>Full time</i>
Location	<i>Hyderabad</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 Ghost Ventures (USA), FMO (Dutch Govt Development Finance Institution), DFC (USA), and Triodos Investment Management, apart from its promoter Caspian Equity. Over the past decade, Caspian Debt has provided debt finance of about INR 2,300 Crore to more than 190 small and medium corporate entities across several high impact sectors like food & agribusiness, financial inclusion, healthcare, clean energy, education, water & sanitation, etc.

Caspian Debt takes an investment approach to lending. Our loan ticket sizes range from 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.

THE 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 Analyst will be part of the Credit & Risk - Data & Business Intelligence (BI) - team and his/her role would be to lead Data and BI initiatives to enhance Credit Risk monitoring in the underlying portfolio at Caspian. Role is expected to identify and analyze internal and external data to generate actionable insights by transforming the indicators into quantitative models and qualitative reports.

Duties and Responsibilities

Risk Analytics

- Build, conceptualize and maintain scorecards, dashboards which provide timely insights on portfolio risk performance.
- Enhance risk monitoring reports built in the system and answer requests for ad-hoc data requirements from different stakeholders.

Data Management

- Manage aggregation and consolidation of multiple data-sources across systems to be used for risk dashboards and ML models.
- Leverage internal as well as external data-sources to solve business problems from various spheres (ex. Underwriting/Risk-Monitoring) in a fast-paced environment, including all the traditional and alternative data sources.
- Improve efficiency of existing processes setup within the team by identifying and removing bottlenecks in the process

Miscellaneous

- Co-ordinate with Tech team to write user-stories, do user-acceptance testing and provide sign-off for deploying risk modules.
- Liaison with external data partners and consultant/s to get support and drive independent projects on dashboarding and ML models
- Conduct training for capacity building within the organization and ensure dissemination of new tools and processes developed.

Qualifications

We invite applications from qualified individuals, with a strong emphasis on fostering diversity and inclusivity. Women are encouraged to apply.

- Experience:

- At least 2+ years of experience in implementing statistical/machine learning algorithms (regression, decision trees)
 - Experience in doing statistical analysis in Python/R
 - Experience in managing databases using SQL/ MySQL
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- Education: PGDM/Master's degree in Statistics/Finance/quantitative disciplines
 - Specialized knowledge /Skills: Clustering, Data Analysis, Financial Modelling, Logistic Regression, Machine Learning, Risk Analytics, Scorecard building, Statistical Modelling
 - Technical Skills: Python/R, SQL/MySQL, Power-BI
 - Abilities: The candidate has a strong analytical judgement in respect of credit matters - Has humility and drive in equal measure; carries a strong appetite for learning new things. - Integrity, reliability and independence. Has good personal discipline and planning capabilities- Accuracy, Precision and Attention to detail. - Ability to form good-working relationships with the team

Travel requirements

Low (less than 10%)

Direct reports

Contact Details

Please send your resume to hr@caspián.in and mention “*Analyst – Data & Business Intelligence*” in the subject line.

Thank you for your interest in Caspian.
