

Job title	<i>Senior Associate / Manager, Loan Operations</i>
Reports to	<i>Sr Manager – Operations</i>
Role	<i>Permanent</i>
Location	<i>Hyderabad</i>

Company

[Caspian Debt](#) is an Impact & ESG focussed credit asset management company. We are 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 7 years, Caspian Debt has provided debt finance of about INR 20.6 Bn to more than 200 small and medium corporate entities across several high impact sectors like food & agribusiness, financial inclusion, healthcare, clean energy, education, drinking water, 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

We are looking for an individual to manage end-to-end term loan financing, Invoice financing, Bill discounting, Supply Chain Financing and Loan operations, which include processing, servicing, accounting, reporting functions, and client management.

Duties and Responsibilities

- Development and measurement of operational KPIs to measure operations efficiency.
- Own the Operations-SOP and ensure it is updated for all existing and new processes.
- Prepare and share monthly dashboard presenting the portfolio data based on budgeted performance, overdue and NPA.
- Ensure the Loan Management System (LMS) is accurate for all loans and the portfolio.
- Handle escalations related to all disbursements and repayments.
- Deep understanding of corporate lending products e.g., Term loans, structured loans, revolving limits, supply chain finance, distribution finance purchase orders, invoices, bill financing, Lease financing, and export bill validation requests based on internal policies.
- Establish payable amounts and create a repayment schedule. Should be able to calculate demand and revised repayment schedules in cases of overdue, prepayments and foreclosures.
- Input and maintain credit limits and credit information within loan management systems.
- Keeping track of maturities related to all types of loans.
- Coordinate with all stakeholders (internal and external) and ensure smooth disbursements.
- Ensure timely collections and follow-ups.
- Responsible for product designing, processes, and procedures per company policies.

- Establish and maintain professional business relationships with the Portfolio companies. Handle Client queries within TAT.
- Guide and nurture a team of 2-3 operations executives, with focus on the growth on their skills.

Qualifications

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

- **Experience:** 5-9 years of experience in operations of managing loans not backend legal operations), handling end-to-end loan operations, and client management. Team handling experience is needed.
- **Education:** PG in Finance and Accounts or business administration with major in finance.
- **Specialized Knowledge /Skills:** Banking/NBFC
- **Technical Knowledge:** Microsoft Excel, hands-on experience with any LMS, Tally ERP (preferred)
- **Professional Certification:** NA
- **Abilities:**
 - Ability to think out of the box and liaison with multiple stakeholders.
 - Ability to set expectations with clients and internal stakeholders.
 - Ability to analyze and calculate figures and amounts on complex loan transactions.
 - Adept at making quick decisions by reviewing real-time situations.
 - Strong people management and client relationship management skills
 - Highly team-oriented and results-driven
 - Excellent communication skills written & spoken.
 - Excellent MS Excel, Word, and PowerPoint skills
 - Understanding and Knowledge of IT systems and databases

Travel requirements

Moderate

Direct reports

Individual Contributor

Contact Details

Please send your resume to hr@caspián.in and mention “**Senior Associate / Manager- Loan Operations**” in the subject line.

Thank you for your interest in Caspian.
