

Job title	<i>Associate/Sr. Associate/ Manager – Investments (FI)</i>
Reports to	<i>Sr. Manager-Investments</i>
Role	<i>Permanent</i>
Location	<i>Bengaluru/Hyd/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 Ghost Ventures (USA), FMO (Dutch Govt Development Finance Institution), DFC (USA), and Triodos Investment Management, apart from its promoter Caspian Equity. Over the past 9 years, Caspian Debt has provided debt finance of about INR 25 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 is transitioning to Impact and ESG focussed Credit Asset Manager and intends to set up several sector focussed funds and also raise equity at the NBFC level. It continuously needs to raise debt funding from both domestic as well as international lenders.

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 *Associate/Sr. Associate/ Manager – Investments* is responsible for independently originating new business, building solid relationships in the impact business and fast-growing business entrepreneur community, overseeing deal execution, and working towards strengthening Caspian’s brand.

Duties and Responsibilities

The incumbent is responsible for building the debt portfolio, including business development, conducting due diligence, structuring & negotiating transactions, and managing relationships with investee companies. The position facilitates communication at all levels, balances resources to achieve objectives, and establishes accountability for results.

Business Development:

- Prospecting and sourcing Debt proposals for Caspian debt through professional networking and fieldwork.
- Preparation of presentations or marketing materials for use in client coverage, business development activities, conferences, etc.
- Develop a suitable pipeline for Caspian debt target sectors by developing a pipeline development plan for specific sectors with a significant focus on financial inclusion.
- 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.

Mentoring:

- Senior professionals will have additional responsibilities of mentoring and training junior team members.

Qualifications

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

Post Graduate Degree or a relevant professional degree, (Finance is desirable),

- 2 -7 years of experience in lending and/or investing in high-growth businesses. At least 2 years for Investment Associate and at least 6 years for Investment Manager.
- Extensive experience in establishing and maintaining relationships in the financial institutions sector and with 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 NBFC/MFI/HFC 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
- 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

Extensive, anywhere in India.

Direct reports

Individual Contributor

Contact Details

Please send your resume to hr@caspiant.in and mention "**Associate/Sr. Associate/ Manager – Investments**" in the subject line.

Thank you for your interest in Caspian.
