

Job title	<i>Associate/ Senior Associate – Portfolio Risk Management</i>
Reports to	<i>Senior Manager – Portfolio Risk Management</i>
Role	<i>Permanent</i>
Location	<i>Hyderabad</i>

Company

[Caspian Impact Investments](#)

Caspian Debt (incorporated as “Caspian Impact Investments Pvt Ltd”) 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 7 years, Caspian Debt has provided debt finance of about INR 16 Bn to more than 140 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 between INR 10-200 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 is an equal opportunity employer and all our hiring is based on merit and is committed to providing equal opportunities in employment to all members of our team. 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 www.caspian.in for more information on the firm.

Job Purpose/ Description

The role of the Portfolio Risk Manager is to monitor and evaluate all day-to-day Credit Risk of companies that Caspian Debt has lent to. This person is responsible for risk monitoring, compliance and also overseeing the reporting integrity of the assigned portfolio. The position facilitates communication at all levels, balances resources to achieve objectives, and establishes accountability for results. The position is also expected to work in close coordination with other functional teams to ensure appropriate risk management.

Duties and Responsibilities

- Portfolio Monitoring:
 - Identification, assessment and measurement of the portfolio companies’ credit risks at the transactional and overall portfolio level.
 - Continuous evaluation of assigned portfolio companies based on their ongoing performance and projections in light of the market/environment that each business operates in.
 - Update Caspian management on the quality of the company’s loan portfolio, high-risk loans and industry issues and opportunities of the assigned portfolio. Prepare succinct reports for internal and stakeholders communicating status and nature of portfolio risk.
 - Continuous evaluation of the assigned sector that portfolio companies operate in to identify risks and opportunities. Generate sector insights and periodic sector reports.
 - Identify and understand risks facing portfolio companies in the evolving scenario and modify internal risk triggers as needed.
 - Conduct on-site visits to portfolio companies periodically, based on identified credit risk priority. Plan and manage a calendar of monitoring calls and onsite visits/ client meetings to derive a complete picture of the risk and inform the management on the assigned portfolio.

- Identification of Early Warning Signals for signs of stress in portfolio companies and recommend courses of action. Ensure timely availability of detailed Early Warnings Reports and provide ad-hoc reports from time to time on the assigned portfolio.
- Relationship Management:
 - In close coordination with the Investments team, establish and maintain portfolio company relationships and take remedial measures in case a company from the assigned portfolio is in stress.
 - Prepare and manage a calendar of off-site and on-site interactions with clients to identify issues and opportunities.
 - Gain knowledge of the client's business model and lead the conversations with the company's management to understand plans.
 - Ensure detailed capture and retention of information gathered during client conversations in appropriate electronic medium and extraction of insights from them for business purposes.
- Data Analysis:
 - Perform extensive analysis of portfolio companies, including financial & operational performance.
 - Preparation of periodic risk reports for internal and external use; other support required for portfolio monitoring and analysis.

Qualifications

Experience:

- Around 2-5 years of experience in credit rating for mid-corporates or SMEs; or similar experience in credit analysis or financial modelling in a lending institution, venture debt / structured debt vehicles.
- Business / financial consulting experience in high impact sectors like food & agriculture, clean energy/energy efficiency, healthcare, education, affordable financial services, etc. is preferable, though not mandatory.

Education: Post-graduate degree in any discipline. Professional certification like CA / CFA / FRM would be considered favourably.

Specialized knowledge/skills:

- Strong understanding of financial statements and ratio analysis.
- Advanced skills in MS Excel. Demonstrable experience in spreadsheet-based financial modelling and analytics.
- Ability to conduct secondary and primary research on the market and determine success / industry risk factors for businesses.
- Skilled in expressing ideas clearly and persuasively, both verbally and in writing.
- Experience with analytics, data mining and visualisation tools such as SQL, Python, R, Power BI, Tableau, SPSS, etc. (Preferable, not mandatory)

Abilities:

- The candidate has a strong analytical judgement in respect of credit matters, and the ability to form an overview of things.
- Has humility and drive in equal measure; carries a strong appetite for learning new things.
- Empathy for real world problems.
- Integrity, reliability and independence. Has good personal discipline and planning capabilities, is confident working to deadlines without constant detailed supervision.
- Accuracy, precision and attention to detail.
- Ability to form good working relationships with the team.

Travel requirements

Moderate; can extend up to 7 days in a month, anywhere in India.

Direct reports

Individual Contributor

Contact Details

Please send your resume to hr@caspiant.in and mention “Associate / Sr. Associate – Portfolio Risk Management” in the subject line.

Thank you for your interest in Caspian.