

Job title	<i>Manager(MSME), Loan Operations</i>
Reports to	<i>VP – Operations</i>
Role	<i>Permanent</i>
Location	<i>Hyderabad</i>

Company

[Caspian Debt](#) is a specialized debt vehicle providing non-dilutive and minimally dilutive capital to small and medium sized corporates and financial institutions. Caspian Debt is 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 23bn to more than 220+ 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 customized 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 MSME financing and BC partnerships with our vendors for Caspian portfolio. The partnerships will include financing products like Invoice finance, Bill discounting, Supply Chain Financing, Business loans and Loan operations, which include processing, servicing, accounting, reporting functions, and client management.

Duties and Responsibilities

- Coordinate with the business partners and ensure operations flow is as per the agreed terms of the agreement, this would include process including but not limited to, adherence to TAT, quality check of the data received, KYC validations, accuracy of the repayment schedules, demand generation, collection reconciliation.
- Managing the overall portfolio's performance, overdue monitoring, follow up for legal recoveries with partners, vendors
- Generate reports from the portfolio for management and partners to focus on the performance of the projects, identifying risks, adherences to TATs etc.
- Ensure all data is timely and accurately available on the loan management system. Work with tech support to highlight new requirements or raise tickets as needed
- Manage the partnership team, and work towards their skills upgradation.
- Process all types of the purchase order, invoices, bill financing, Lease financing, and export bill validation requests based on internal policies.
- Establish payable amounts and create a repayment schedule.
- Handling Client queries
- Generating statement/advice and any other transaction statement or certificate as per customer request or as per internal or statutory compliance requirements.
- 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 partner companies.
- The requirements listed above are representative of the knowledge, skill, and/or ability required.

Qualifications

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

- **Experience:** A minimum of 9-11 years of experience in banking operations, handling end-to-end loan operations
- **Education:** PG in Finance (preferred)
- **Specialized Knowledge /Skills:** Banking/NBFC MSME / BC project handling
- **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 taking 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

Business Partnership Team executives

Contact Details

Please send your resume to hr@caspiant.in and mention “**Manager MSME, Loan Operations**” in the subject line.

Thank you for your interest in Caspian.
