

CASPIAN IMPACT INVESTMENT ADVISER PRIVATE LIMITED

JOB TITLE: SENIOR ANALYST –PORTFOLIO RISK MANAGEMENT

CASPIAN'S MISSION AND VISION

Caspian, incorporated in Dec 2004 and registered with SEBI as an investment manager, invests in socially responsible, multiple bottom line businesses delivering financial and social value.

We deploy private capital into sectors including financial inclusion (microfinance, small business financing), food & agribusiness, healthcare, education, clean energy, last mile banking and affordable housing. Through our funds we have invested in several path finding entrepreneurs who have changed the course of their respective industries.

We have set up four impact funds/initiatives so far – Bellwether Microfinance Fund, India Financial Inclusion Fund, Caspian Impact Investments and Caspian SME Fund. The firm currently has over INR 900 Cr under management.

THE CASPIAN CULTURE – THE TEAM YOU WILL JOIN

Caspian is a meritocracy 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 an environment that is very entrepreneurial.

THE IMPACT INDUSTRY AND CASPIAN'S SUCCESSES

Impact investments are investments that are intended to create positive impact beyond financial returns. Caspian has been a pioneer and is one of the key players in the Indian impact investing space.

Fund I: Our first equity fund, Bellwether, established in 2005, was the first private domestic equity investor focused on Microfinance and was set up with the single-minded focus of catalyzing Microfinance in India. The Fund incubated several startups in geographically diverse and un/underserved locations. A number of startup MFIs funded by Bellwether are now amongst the leaders in the microfinance industry. This was the first Indian impact fund to return money to its investors.

Fund II: Our second equity fund, India Financial Inclusion Fund ("IFIF"), established in 2008 had a broader financial inclusion mandate and made pioneering investments in affordable housing in the country. The fund, currently in exit mode, has significant holdings in three of the recent small finance bank licensees.

Fund III: Our third initiative, Caspian Impact Investments ("CII"), is an NBFC registered with the Reserve Bank of India. CII provides debt to businesses engaged in SME financing, Microfinance, Affordable Housing, Food & Agribusiness, Clean Energy & Energy Efficiency and Healthcare. CII is a permanent business with no fixed term.

Fund IV: Our fourth initiative, Caspian SME Impact, is a domestic Category II Alternative Investment Fund registered with SEBI. The fund will invest in SME financing, Food & Agribusiness, Clean Energy & Energy Efficiency and other impact sectors.

We encourage you to visit our website at www.caspian.in for more information on the firm. More details on Fund III can be found at <http://cii.caspian.in/>

WHAT WE'RE LOOKING FOR

We are looking for a reliable Portfolio Risk Manager to monitor and evaluate all day-to-day Credit Portfolio Risk activities, with a focus on Fund III (Caspian Impact Investments or CII). This is a key position within Caspian and we expect the right person in this role to add significant value to the quality of our Credit & Risk Management.

Job Title:	Senior Analyst –Portfolio Risk Management
Job Location:	Hyderabad
Education & Experience	<p>Advanced Degree, (MBA is desirable),</p> <ul style="list-style-type: none"> • At least 6 years of experience in SME/corporate credit risk analytics and monitoring. • Experience in structured credit products desirable. • Extensive experience in spreadsheet based financial modelling and analytics. • Extensive experience of carrying out detailed market risk and sector risk analytics.
Job Description	<p>The Senior Analyst–Portfolio Risk Management is responsible for CII's Credit Portfolio Risk Management, including risk monitoring and reporting functions. The position facilitates communication at all levels, balances resources to achieve objectives, and establishes accountability for results.</p>
	<ul style="list-style-type: none"> • Identification, assessment and measurement of the CII's credit risks at the transactional and overall portfolio level. • Continuous evaluation of CII's portfolio companies based on their ongoing performance and projections in light of the market/environment that each business operates in. • Perform portfolio risk evaluation and credit loss forecasting for CII portfolio. • Identification of Early Warning Signals for signs of stress in portfolio companies and recommend courses of action. • Continuous evaluation of sectors that CII portfolio companies operate in to identify risks and opportunities. • Contribute towards the continual development, promotion and maintenance of common methodologies for identifying and assessing credit risks, and determine the adequacy and cost effectiveness of risk treatments applied by CII. • Recommend terms and conditions to mitigate the credit risk borne/ faced by the CII. • Maintain an understanding of all pertinent regulations as well as best practices pertaining to the overall credit operations. • Track and suggest overall portfolio concentration norms based on evaluation of exposures, considering risk in individual transactions and utilization of available credit enhancement facilities. • Support the design of new credit products. Ensure development and deployment of robust tools/ systems to facilitate monitoring of the credit risk at product/ portfolio level. • Ensure that all credit files meet overall policy guidelines and regulations. • Ensure generation of adequate reports for analysis of the credit portfolio including, but not limited to portfolio concentration risk and portfolio quality. Prepare and present Monthly and Quarterly Monitoring reports on portfolio companies. • Provide timely and accurate information to the external and internal stakeholders as and when required. • Conduct on-site visits on a periodic visits to portfolio companies on a credit risk priority basis.
Direct Reports	None.

Travel Intensity	Moderate.
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Requirements

- Strong analytical judgement in respect of credit matters, and ability to form an overview
- 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 working to deadlines without constant detailed supervision
- Ability to form good working relationships with the team
- This is a full time position and will be based in Hyderabad. Moderate travel will be required.

Interested candidates may send a resume and a covering letter to info@caspian.in. Please mention the name of the position "Senior Analyst- Portfolio Risk" on the subject line.

Thank you for your interest in Caspian.