

Associate – SME, Collection

Job Details:

Position Title:	Associate – Collections
Reports to:	
Department:	SME, Business
Location:	Delhi/ Mumbai/Chennai
No. of positions:	1

Job Description:

SME lending is the new frontier identified by IFMR Capital as part of its strategic vision to provide efficient and reliable access of capital markets to the underserved segments. As one of the highest potential growth areas of the organisation, SME is fundamental to the IFMR Capital's strategy of taking its footsteps to the last mile to facilitate financial inclusion/ diversification in the SME space through innovative, structured and plain vanilla products and services. Our aim is to become the preferred partner in the SME space for our Customers by providing adequate and timely credit to credible SMEs at affordable price through technology enabled systems and processes in an efficient manner.

Our role in supporting businesses and lending to our customers in the SME domain shall be key in articulating our broader support and role in India's economic growth story which hinges to a great degree on the sustainable growth of SMEs. In this context, IFMR Capital intends to be a real partner to the SMEs with appropriate credit and value-added advisory and customised product offerings leveraging our strength as lender and as a credible link between the originator(s) and the investor(s). IFMR Capital intends to play a disruptive role in the SME domain both from customer and investor perspective by not only doing direct funding/ on book lending but by also partnering with like-minded domestic and international institutions/entities for direct/indirect participation backed with credit enhanced structures and IFMR Capital's seal of trust/expertise in credit underwriting.

This is an exciting opportunity to join the founding SME Client relationship management team responsible for identifying client needs and developing strategies and solutions to address them, leveraging products, policies and partner support as appropriate.

IFMR Capital is looking for Associate – SME with 0-3 years of experience who will be a part of the SME Business team. The Associate – SME will be primarily responsible for sourcing, front-ending and end to end processing of deals in consonance with the internal credit and product policy of IFMR Capital in the SME and Mid Corporate space. This would encompass –

- Ensure amounts collected from the customer are deposited within the specified timeline
- Ensure feedback from collection activity is properly updated in the system
- Adherence to strict Code of Conduct at all times
- Closure of all customer escalations within applicable TAT
- Ability to negotiate and collect on overdues
- Generating MIS and circulating with team
- Follow-Up the legal cases and attending the court when required.
- Appraisal of the collection officers and documenting their progress
- To make sure that the targets set are achieved

Key Skills and Qualifications:

- Adaptable, confident, reliable and motivated post graduates with strong time management skills and the ability to work effectively under pressure.
- Ability to multi task and deliver qualitative outputs consistently at short deadlines
- Excellent communication skills. Fluency in English is must.

Minimum Qualifications:

- Candidate must be graduate in any discipline. Finance discipline and postgraduates preferred

Minimum Experience:

- Candidate should have a minimum 1-4 years of relevant work experience
- Candidates must be only from NBFCs or bank with Collections experience in SME (including unsecured products)/Commercial Vehicle/Construction Equipment/Car Loans.
- Candidates must possess knowledge in Legal recovery.