

Operational Specialist

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Company: Vivriti Capital

Location: chennai

Category: other-general

Role - Specialist - Co-Lending Operations
Location - Chennai
About the role
The operations delivery function is at the core of processing every customer financial transaction. It links risk management and control processes to help protect the organizations assets and reputation. Operations staff work closely with the other divisions – as well as external clients (as required) to help facilitate smooth delivery of business and fulfillment. This includes processing, servicing, accounting, reporting functions, and customer service. Communicates within the organization department managers/officers to promote efficient and correct workflow, establish positive working relationships across the organization/intra and inter departments.
Responsibilities
Responsible for day-to-day liaising with lending partners AKA originators ensuring smooth flow of operations and information.
Work across Co-Lending TAT's for accurate & timely disbursals, ditto for internal comms with finance teams for meeting TAT's.
External comms to originator on disbursement schedules.
Maintain and demonstrate proficiency with loan software applications.
Work with system providers to utilize applications to fullest capacity, streamlining processes and procedures, ensuring accuracy and compliance to set guidelines.
Analyze, prepare, train for periodic updates to system software, and verify that enhancements are working correctly. Assist with system parameters and design to meet the needs of multiple departments. Manage user security access as the case may be.
Direct loan input and verification procedures for all loans. Ensure proper segregation of duties, develop, and maintain workflows for all stages of loan input.
Process transactions across all aspects of the loan operations (portfolio and sold). This includes posting of payment, payoffs, escrow accounting, escrow analysis, draw request,

balancing, disbursing loan funds. Initiate and manage Escrow mgmt. and documentation. Coordinate payment postings which are received across mediums namely, NACH, NEFT, RTGS, IMPS, Cheques, or Cash collection. Manage Customer wise post disbursement documentation as applicable and structure. Manage all external handoffs from the originator across all aspects of the Co-Lending operations. Act as liaison to the Internal Auditor, Compliance Officer for audit and compliance issues. Ensure lending staff is provided with updates and procedural changes. Review and manage all CTQ (Critical to Quality) & CTP (Critical to Process) parameters across respective client accounts. Manage transaction processing & technology exceptions from time to time, seek timely intervention and resolution by respective stakeholders. Flag issues proactively and ability to foresee outcomes keeping in mind the operational risk framework. Reviewing & preparations of any new major customer contracts or internal business proposals through the operations framework. Desired Skill Set Graduate / Post Graduate with min 3+ yrs experience in lending operations / back-office operations from NBFC's, HFC's, Micro Finance, Fintech companies. Should have worked on any of these products - Retail or Institutional Lending, Supply Chain Finance, Trade Finance, Loans, Debt Syndication etc., Literacy, understanding of basic P&L, ratios, balance sheet analysis etc. Knowledge of Retail & or B2B lending products, Co-Lending operations structures, working capital-based, supply chain financing products. Analyze Stock & Financial statements, ability to understand revolving Credit Lines, basic financial knowledge & applicability to business scenarios Good Analytical skills and an eye for detail Commercial acumen, industry analysis and sectoral eye, and ability to connect dots and impact on P&L, Risk Framework Numerical skills & Proficiency in MS Office Suite Work Environment details Founder-led entrepreneurial set-up which is defined by speed, agility and creativity Highly empowered and critical role, which makes a difference to Vivriti Capital Young, energetic, and highly talented teams Hard work is the defining aspect of the organization Who We Are? Vivriti is a young, dynamic, and spirited institution that boasts of a large appetite for success through its vision of creating the largest and most valuable platform for enterprise finance. The word 'Vivriti' means progress or development and speaks volumes about our passion to continuously strive for results that add value to our ecosystem. At Vivriti, we are mission driven, challenging the status quo each day, reinventing the Indian debt market space and creating an industry in itself. Over the last four years, the group that consists of two companies – Vivriti Capital, a unique enterprise fintech NBFC, and Vivriti Asset Management, India's fastest growing digital alternate debt fund manager, has built

significantly on its vision. Vivriti presently manages assets in excess of US \$ 1.2 billion, has offices in Chennai, Mumbai, and Bangalore, and consists of a high-powered team of 350+. Why Join Us? The force driving the business prowess of Vivriti is, the powerful Talent Engine. We are a high energy and supremely passionate bunch of individuals. This is a diverse group of people, who would be best in what they do, are diverse and inclusive, are collaborative and extremely hardworking. Indeed, a very inspiring peer group. This is a team with a shared goal of reshaping the Indian Fixed Income market and change lives of millions of people through our work. We have a keen eye for great Talent, have an appreciation for potential, and an environment which facilitates hyper-performance. Vivriti is known to present with the platform to excel for those who have a desire to reach great heights in their career. We nurture our Talent with great care, encourage ambition, we are compassionate in your failures and cheer your successes. We're proud of our collaborative culture; everyone is ready to lend a helping hand, whether it's your first day on the job or your thousandth. Our Rewards mechanisms are aggressive. High Performance fetches non-linear Rewards. In addition to the fixed component and variable pay, we ensure long term wealth creation for our critical employees through employee stock options. Vivriti is the first tech focused NBFC and asset manager that has provided ESOP liquidity in the last 15 years. We invest in our employees through developmental programs, Professional Development Allowances and Education Grants. Our Benefits are better than the best. To list a few below – Medical Care, Life and Personal Accident Insurance, Critical illness cover. Interest free loans of up to INR 10 Lacs, with no questions asked. Promoting health and wellness at the office with a well-equipped sports and recreation room, regular fitness challenges and organizing leagues of sports events. Caring for your health nutritious food, fruits served round the clock, variety of beverages, etc. Ensuring maximum fun environment through Vivriti Premier League – a 10-month long series of sporting contests, recreation activities on the floor, cultural celebrations, etc. Life at Vivriti: https://www.youtube.com/watch?v=_RVPWhJg1Fo Technology Team at Vivriti: <https://www.youtube.com/watch?v=auenzZFTSZEF> Founder's Talk: <https://www.youtube.com/watch?v=pUxGWQMVj3U>

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