

Job Description

POSITION DETAILS			
Functional Designation	Lead Treasury MIS and Bank Borrowings	Department	Treasury
Sub Department	Front Office	HR Grade	Vice President
Location	Corporate Office	Reporting Manager	
Job Purpose			
<p>The Vice President - Bank Borrowing in a Non-Banking Financial Company (NBFC) is a leadership role responsible for managing the company's relationships with banks and financial institutions to secure funding through borrowing. This position is crucial in ensuring the NBFC's access to capital for its operations and growth.</p>			
Principal Accountabilities			
<ol style="list-style-type: none">1. Borrowing Strategy: Develop and execute the borrowing strategy for the NBFC, aligning it with the company's financial objectives and funding requirements.2. Bank Relationship Management: Cultivate and maintain strong relationships with banking partners, including public and private sector banks, to negotiate favorable terms for credit facilities and borrowing arrangements.3. Credit Facility Negotiations: Lead negotiations with banks for various credit facilities, such as term loans, working capital loans, and lines of credit, ensuring competitive interest rates and favorable covenants.4. Funding Diversification: Diversify funding sources by exploring new banking relationships, syndicated loans, or other debt instruments to ensure the availability of capital.5. Risk Management: Assess and manage the credit risk associated with borrowing activities, including the evaluation of the NBFC's creditworthiness and the terms and conditions of loan agreements.6. Regulatory Compliance: Ensure that all borrowing activities adhere to regulatory and compliance requirements, such as those set by the Reserve Bank of India (RBI) and other relevant authorities.7. Financial Reporting: Prepare and oversee the financial reporting related to borrowing activities, including the maintenance of accurate records and documentation.8. Team Leadership: Lead a team of professionals responsible for managing borrowing relationships and activities, providing guidance and support.			
Desired Profile			
<ul style="list-style-type: none">- Bachelor's degree in finance, business, economics, or a related field. A master's degree in finance or <u>Chartered Accountant</u> or an MBA is preferred.- A minimum of 10-15 years of relevant experience in banking, corporate finance, or financial services			