



ABOUT ZIPPMAT

ZippMat is one of the fastest growing integrated companies focussed on simplifying procurement of diverse range of products for industrial and construction components. Our product offerings ranges from standard commodities like TMT, Cement, Bitumen, Lubricants, Industrial oils, RMC, AAC blocks to complex products like Industrial consumables, MRO, Safety gears and PPE equipment, tools and tackles, wires and cables, material handling and storage solutions. With our offerings, we serve our customers across industries like Construction, Engineering, Metal Fabrication and Machining, Casting and Forging, Injection Moulding, Aerospace and Defence, Automotive and EV, Consumer Electronics and others.

ZippMat's global supply chain network ensures the products and services are delivered to our end customer at a competitive price with world class quality parameters and time bound manner and is managed and traced by our inhouse tech solutions. Our tech solutions help us drive transparency and visibility for the customers and ensures we eliminate any uncertainty and lack of reliability in the system.

MARKETPLACE + FULFILLMENT

ZippMat through its tech enabled B2B marketplace platform helps customers solve their most significant problem statement like – project execution delays, increased project cost and working capital constraints by offerings like.

1. Real time order flow status
2. 100% order compliance with reduced TAT
3. Access to better working capital

With a very healthy financial strength and a strong operational footprint, ZippMat has delivered 1500+ deliveries from 200+ suppliers to 150+ customers across 18 states within the first year of inception and today is one of South India's fastest growing supply marketplace.

Founded by IIM, and top US university alumnus in 2021, ZippMat's core team has a combined experience of 100+ years in relevant industries. We have recently raised \$10 Million in equity & debt round led by Matrix Partners India, Zephyr Peacock India, HDFC and others.

Join Our Team and Shape the Future of Bharat's supply-chain

At ZippMat, we are on a mission to revolutionize and demystify Bharat's supply-chain. We believe that consistent and reliable delivery of quality, speed, and pricing are the key factors that can drive successful execution - be it construction or manufacturing industries. If you are passionate about making a difference and want to be part of an early-stage startup that is transforming supply-chain in India and the world, we invite you to join our team.



JOB DESCRIPTION

Designation	Credit Analyst
Team/Function	Banking & Credit Risks
Location	Bangalore
Reporting Manager	Risk Senior Manager
Internal Stakeholders	Operations, Tech, Sourcing
External Stakeholders	Customers, Supplier
Key Skills/Expertise	<ul style="list-style-type: none"> ▪ Financial Analysis ▪ Excellent Communication Skills ▪ Analytical Skills
Qualification Education	Graduate / B com/ M com, CA
Required Experience	1-2 Years in Credit Operations

Role Description:

- Designing and formulating credit underwriting for supply chain finance and strategize & partner in technology implementation to enable digital journey in supply chain financing process.
- Responsible for conducting detailed research on the financial history of businesses and their related parties/ individuals to determine their creditworthiness.
- Reviewing and verifying financial statements (like Balance Sheet, P&L, Cashflow), GSTR 3B filings, Bank Statements, credit rating report, KYC and other financial documents to develop a customer's/ prospect's profile and arrive at a credit recommendation.
- Building scorecard-based credit risk decision models and strategies driven by cashflow based approach in fintech domain.
- Ensure policy compliance and underwriting standards thereby maintaining standard portfolio quality through monitoring account conduct, credit limit, contribution margins, credit rating movement.
- Working closely with technology and business team leaders to build out new credit acquisition and risk management capabilities and refine the existing ones.
- Co-ordinating with external financial partners banks/ NBFCs to explore best suited facility structure basis pro and cons.
- End to end review of credit operations process and keeping a close track of exceptions/ deferrals at sanction and transaction levels.
- Undertake secondary research to be abreast with economy & industry trends, regulatory requirements and key management personnel background check
- Opportunity to have direct interface with corporate customers and come up the learning curve via engagement with modules: Banking instruments like BG, LC, LCBD, Invoice Discounting, Supply chain finance, financial reporting, AR management etc.