

Mahamaya Lifesciences

OFFICIAL JOB DESCRIPTION

Manager – Banking, Trade Finance & Treasury

Department: Finance

Reporting To: CFO / Head – Finance

Location: Gurgaon

Employment Type: Full-Time

ROLE PURPOSE

The Manager – Banking, Trade Finance & Treasury will be responsible for end-to-end management of banking operations, trade finance, trade obligations, working-capital facilities, and regulatory closures. The role requires strong hands-on knowledge of managing CC limits, bank facilities, renewals, LC/BG transactions, day-to-day banking requirements, and IDPMS/EDPMS closures, while ensuring timely compliance and accurate documentation.

KEY RESPONSIBILITIES

1. Trade Finance & Trade Obligations

- Manage the complete lifecycle of trade finance transactions, from initiation and documentation to settlement and closure.
- Handle Import and Export Letters of Credit (LCs), bills, documentary collections, import/export payments, and other trade-finance transactions.
- Ensure timely fulfilment and closure of all trade obligations within prescribed timelines.
- Monitor LC expiry dates, shipment dates, document presentation periods, payment due dates, and other critical timelines.
- Review trade documents and coordinate with banks and internal teams for resolution of discrepancies.
- Maintain a comprehensive tracker of all outstanding trade transactions and ensure timely closure.

2. IDPMS / EDPMS Management

- Have hands-on knowledge of IDPMS and EDPMS processes and closure requirements.
- Ensure timely closure of import transactions in IDPMS through proper submission of required documents and coordination with banks/customs/internal teams.
- Ensure timely closure and reconciliation of export transactions in EDPMS, including outstanding export bills and related documentation.
- Monitor and resolve long-outstanding IDPMS/EDPMS entries and coordinate with banks for regularisation and closure.
- Ensure proper documentation and compliance for all import/export transactions.

- Prepare and maintain regular MIS of outstanding IDPMS/EDPMS transactions and ageing.

3. CC Limits & Working Capital Facilities

- Manage Cash Credit (CC), Overdraft (OD), working-capital and other banking facilities.
- Monitor daily utilisation of CC limits and ensure optimum utilisation of sanctioned limits.
- Prepare and monitor drawing power, stock statements, book-debt statements, and other documents required by banks.
- Ensure timely submission of monthly/quarterly stock and financial statements to banks.
- Monitor interest rates, bank charges, limit utilisation, drawing power, and available borrowing capacity.
- Coordinate with banks for enhancement, reduction, restructuring, or modification of credit limits as required.

4. Renewal of Banking Facilities

- Maintain a complete calendar of renewal dates for CC limits, BG limits, LC limits, working-capital facilities, insurance, collateral documents, and other banking arrangements.
- Initiate renewal processes well in advance and coordinate with banks for timely sanction/renewal.
- Prepare and provide financial information, projections, CMA data, stock statements, audited financials, KYC, and other documents required for renewal.
- Follow up with banks until receipt of sanction letters and completion of all documentation.
- Ensure there is no lapse or interruption in banking facilities due to delayed renewal.

5. Day-to-Day Banking Operations

- Handle all day-to-day banking requirements of the organisation.
- Manage fund transfers, payments, collections, bank reconciliations, cheque transactions, and other banking activities.
- Monitor daily bank balances and ensure adequate funds are available for operational and trade obligations.
- Coordinate with banks for transaction-related issues and ensure timely resolution.
- Manage bank mandates, authorised signatories, account opening/closure, KYC updates, and other banking documentation.
- Maintain strong working relationships with bank relationship managers and operations teams.

6. Bank Guarantees & Letters of Credit

- Manage the complete lifecycle of Bank Guarantees (BGs), including issuance, amendments, extensions, invocation, cancellation, and closure.
- Manage LCs from issuance through amendment, document submission, settlement, and closure.
- Monitor outstanding BGs and LCs and ensure timely cancellation/release of expired instruments.
- Maintain accurate records of bank limits and utilisation relating to LCs and BGs.

7. Treasury & Cash Flow Management

- Prepare daily/weekly cash-flow and fund-position reports.

- Plan fund requirements for trade, statutory, vendor, payroll, and other operational obligations.
- Optimise fund utilisation across various bank accounts and facilities.
- Monitor borrowing costs, interest expenses, and other banking charges.
- Coordinate with management for short-term funding requirements and liquidity planning.

8. Compliance, Documentation & MIS

- Ensure complete and accurate banking and trade-finance documentation.
- Monitor compliance with applicable banking, foreign-exchange, and regulatory requirements.
- Coordinate with auditors, consultants, banks, and internal departments for banking and trade-related matters.
- Prepare regular MIS covering: CC/OD limit utilisation, LC and BG exposure, Trade obligations, IDPMS/EDPMS outstanding and closure status, Bank balances, Working-capital requirements, Facility renewal status, Interest and bank charges.
- Ensure proper reconciliation of bank accounts and trade-finance transactions.

KEY PERFORMANCE INDICATORS (KPIS)

- Timely completion and closure of all trade obligations.
- Timely IDPMS and EDPMS closure with minimal outstanding items.
- Effective utilisation and monitoring of CC/OD limits.
- Zero lapse in renewal of banking facilities.
- Timely completion of day-to-day banking transactions.
- Timely submission of bank statements, stock statements, CMA data, and other required information.
- Optimisation of interest and banking costs.
- Accurate cash-flow forecasting and fund management.
- Timely closure of expired BGs and LCs.
- Compliance with all banking and regulatory requirements.

QUALIFICATIONS & EXPERIENCE

- Graduate/Postgraduate in Commerce, Finance, Accounting, or related field.
- CA / CMA / MBA (Finance) preferred.
- 6–10 years of relevant experience in corporate banking, trade finance, treasury, or finance & accounts.
- Strong hands-on experience in trade finance, CC limits, LC/BG, working-capital facilities, IDPMS, EDPMS, bank renewals, and day-to-day banking operations.
- Prior experience dealing directly with banks and their trade-finance/credit teams is essential.

CORE COMPETENCIES

- Strong knowledge of Trade Finance and Trade Obligations.
- Excellent understanding of IDPMS / EDPMS processes and closures.
- Hands-on knowledge of CC limits and working-capital facilities.
- Strong understanding of LC, BG, import/export documentation and settlements.
- Excellent banking relationship and follow-up skills.
- Strong knowledge of cash-flow and treasury management.
- Good analytical, reconciliation, and documentation skills.
- Strong communication and negotiation abilities.
- High level of ownership, accuracy, integrity, and accountability.