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## TERMS OF REFERENCE (TOR)

<b>Post:</b>	Credit Analyst
<b>No of Vacancies:</b>	01
<b>Post Type:</b>	Full time
<b>Department:</b>	Credit Department
<b>Reporting to:</b>	Head of Credit

### Key tasks, responsibilities and deliverables:

- Identify potential SME businesses and assess the creditworthiness of a small or medium sized business with emphasis on the capacity to borrow, repayment capability, financial ratio analysis, the profile of the business, and available securities.
- Evaluating the commercial feasibility of SME loan proposals by analyzing the business model, identifying strengths, weaknesses, risks, understanding the revenue models, management capability, and the corporate structure of the businesses.
- Conducting visits to customers to have a better understanding of the business cycle, judge the feasibility of the proposed transaction, and verify the business viability before finalizing the proposal.
- Placing for a credit decision to the appropriate approval authority after a thorough credit analysis of the loan application.
- Perform periodic review and evaluation of existing customers based on the qualitative and quantitative framework and recommend appropriate actions to the management.
- Follow-up with delinquent customers.
- Co-ordinate with Recovery and legal staff in the recovery of high-risk and problematic loans.
- Monitoring of asset portfolio to generate early warning signals, potential areas to focus and recommend pro-active measures to the management.
- Ensuring that Corporation's policies and procedures are followed in credit underwriting and approval, verification, and any exceptions are regularly reported to the management.
- Involve in establishing new procedures and assessing gaps in policies and procedures and recommending improvements from time to time.
- Monitoring financial regulations set by MMA that are relevant to the Corporation and suggest appropriate actions to the Management.
- Participation in internal meetings for review and determine areas for process improvements.
- Conducting research on a continuous basis on major industries and using external data to develop benchmarks for comparing the performance and capacity of SME businesses.
- Generate and update various portfolio-related MIS for the Management.
- Advise the Management in formulating criteria for new products and involve in the development of new products.
- Liaison with other departments for the achievement of common goals of the Corporation
- Provide support on ad hoc requests as required by the Management.

**Requirements and Qualifications:**

- MQA level 5 or 6 qualifications of Business/ Economics /Finance/Banking **with** Minimum 01 year experience in relevant field.

**Other Competencies required:**

- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- In-depth knowledge of the local business environment and supply chain.
- Excellent interpersonal and communication skills.
- Excellent computer skills including the processing of word documents, spreadsheets, and databases.
- Familiarity with trade, economic development, and development of the private sector in the Maldives.
- Experience in the banking or financial services industry would be an added advantage.

**Remuneration package:**

- Gross pay between MVR 14,500 – MVR 15,500 depending on the Qualification and Experience.

**Working Hours:**

- The selected applicant will be required to work from 0800 to 1600 on weekdays.

**Documents required with the job application:**

- Complete and up-to-date Curriculum Vitae (CV).
- Copy of National Identity Card.
- Copies of academic certificates with transcripts.
- **All international certificates must be accredited by MQA**
- Reference letters from current/ previous employers certifying type of employment, job roles, and service period.
- Recommendation letters from previous supervisors or employers (optional).

**How to Apply:**

- Required documents should be submitted using the link: <https://sdfcmv.aidaform.com/job-application-form-credit-analyst-2023-12> before **16th July 2023, 14:00hours**.

**Important notes to applicants:**

- Incomplete applications will be rejected without further notice.
- Applications should be submitted only via the given link, applications received via email will be rejected.
- Only short-listed candidates will be notified for an interview.

For inquiries, please contact us on weekdays between 9:00 am to 14:00 pm via phone 3026016 / 3026018 or email to [careers@sdfc.mv](mailto:careers@sdfc.mv)