
TERMS OF REFERENCE (TOR)

Post:	Credit Analyst (Senior Officer/Officer)
No of Vacancies:	04
Post Type:	Full time
Department:	Credit Department
Reporting to:	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 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 on 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.
- Involved 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 suggesting appropriate actions to the Management.
- Participation in internal meetings to 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 for ad hoc requests as required by the Management.

Requirements and Qualifications:

- MQA level 7 or 8 qualification of Business/Economics/Finance/Banking.
- 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 processing 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 is between MVR 14,500 – MVR 20,500 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-officer-senior-officer> before **14th November 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