

Terms of Reference for Senior Credit Analyst

Post: Senior Credit Analyst x03

Post Type: Permanent

Reporting relationship: Reporting to Head Of Credit

Key tasks, responsibilities and deliverables:

- Key tasks and responsibilities of the post include overall functions of credit division including credit evaluations, credit administration and recoveries
- Identify potential SME businesses, and assess the creditworthiness of a small or medium sized business with emphasis on capacity to borrow, repayment capability, financial ratio analysis, profile of the business and available securities
- Evaluating the commercial feasibility of SME loan proposals by analyzing the business model, identifying strengths, weakness, risks, understanding the revenue models, management capability and the corporate structure of the businesses
- Conducting visits to customers to have better understanding of business cycle, judge feasibility of proposed transaction, verify the business viability before finalizing the proposal
- Prepare and obtain all the required documentation and complete mortgage formalities prior to disbursing the loan Update and maintain the customer files, registers and any other files related to credit facilities in a proper manner
- Create and maintain complete records of customers' loan accounts
- Manage disbursement and collection of credit facilities provided to the customers of SDFC
- Follow-up with delinquent customers
- Co-ordinate with Recovery and legal staff in recovery of high risk and problematic loans
- Respond to all customer inquiries in a timely and appropriate manner
- 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 and gaps are regularly reported to the management.
- Monitoring financial regulations set by MMA that are relevant to the Corporation and suggest appropriate actions to the Management.
- Liaison with other departments for achievement of common goals of the Corporation
- Provide support on ad hoc requests as required by the Management.

Requirements

- MQA level 7 qualification in Business, Finance, Economics with 3 years relevant experience related field
- Strong analytical, problem-solving and decision-making skills with the ability to adapt to change
- Excellent interpersonal and communication skills
- Excellent computer skills including processing of word documents, spreadsheets & databases
- Familiarity with trade, economic development and development of private sector in the Maldives

Remuneration package

Competitive salary package will be offered based on qualification and experience

Working Hours

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

Applications, together with the curriculum vitae (CV/resume, covering letter, supported by two non-related referees should be mailed to (info@sdfc.mv) or submitted before **26th September 2019** to the address below. Only short-listed candidates will be notified.

SME Development Finance Corporation
Medhuziyaarai Magu
Male'20127
Republic of Maldives

Note: Only shortlisted candidates will be contacted for an interview.