

Terms of Reference for Assistant Credit Analyst

Post: Assistant Credit Analyst x02

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
- Evaluating 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
- Placing for a credit decision to the appropriate approval authority after through credit analysis of the loan application
- 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
- Ensuring that Corporation's policies and procedures are followed in credit underwriting and approval, verification and any exceptions are regularly reported to the management
- Participation in internal meetings for review and determine areas for process improvements
- 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 or related field or 2 years relevant experience
- 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.