**Terms of Reference for Assistant Credit Analyst**

**Post:**  Assistant Credit Analyst

**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
* 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
* 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**

MVR14,000 (including all benefits)