

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)