TERMS OF REFERENCE (TOR)

Announcement No: SMED/HR/IU/2026/28

Post:	Credit Analyst
No of Vacancies:	01
Post Type:	Permanent
Department:	Credit Evaluation Department
Reporting to:	Head of Credit Evaluation

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 commercial viability of applications received for financing facilities by analyzing the business model, identifying strengths, weaknesses, risks, understanding the revenue models, management capability, and the company 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 credit decisions with the appropriate approval authority after a thorough credit analysis of the applications received for financing facilities.
- 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 Financing Facilities.
- Monitoring of asset portfolio to generate early warning signals, potential areas to focus on and recommend proactive measures to the management.
- Ensuring that the Companies' 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 Company 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 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 Company.
- Provide support for ad hoc requests as required by the Management.

Requirements and Qualifications:

- MQA level 5 or 6 qualifications of Business/ Economics /Finance/Banking **with** Minimum 02-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:

- Competitive Salary Package.

Other benefits:

- Health Insurance as per Company policy.
- Training and development opportunities.

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 from 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://smedmv.aidaform.com/job-application-form-credit-analyst5 before **14th September 2026, 14:00 hrs.**

Important notes for 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 08:30am to 14:00pm via phone 1613 or email to careers@smedigital.mv