

## **TERMS OF REFERENCE (TOR)**

**Post:** Assistant Credit Analyst

**Vacancies:** 2

**Post Type:** Full time

**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, monitoring of existing loan portfolio and portfolio management.
- 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
- 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 with 2 years relevant work 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 - 16000 (including all benefits)



M. Kaneeru Villa, 02<sup>nd</sup> Floor  
Orchid Magu, Male' 20212  
Republic of Maldives  
Phone: +960 3306999  
Email: info@sdfc.mv

**Working Hours:**

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

Applications, together with (CV/resume, copy of academic certificates, Copy of National ID card and reference letters supported by nonrelated referees should be submitted using the link: <https://sdfcmv.aidaform.com/job-application-form-assistant-credit-analyst> before **23<sup>rd</sup> November 2020**, 14:00hours. Only short-listed candidates will be notified.

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