

**SKILLS FRAMEWORK FOR WHOLESALE TRADE  
SKILLS MAP - SENIOR CREDIT ANALYST/CREDIT ANALYST**

<b>Sector</b>	Wholesale Trade	
<b>Track</b>	Finance and Regulations	
<b>Occupation</b>	Credit Analyst	
<b>Job Role</b>	<b>Senior Credit Analyst/Credit Analyst</b>	
<b>Job Role Description</b>	<p>The Senior Credit Analyst/Credit Analyst supports credit assessments, reviews, restructuring, monitoring and recovery responsibilities for assigned portfolios. He/She is expected to be well versed with analytical and monitoring tools and credit rating models.</p> <p>He possesses a logical and coherent thought process, is meticulous and organized. He is resourceful and able to analyse financial and geopolitical information with minimal supervision.</p>	
<b>Critical Work Functions and Key Tasks</b>	<b>Critical Work Functions</b>	<b>Key Tasks</b>
	Initiate buyers' credit assessments	Analyse credit data, financial statements and non-financial information to determine the degree of risk involved in extending credit applications for approval
		Analyse buyer's records and recommend payment plans based on earnings, savings data, payment history, and purchase activity
		Compare liquidity, profitability, and credit histories of establishments being evaluated with similar comparators
		Escalate any credit applications that deviate from predetermined standards
		Monitor buyer's financial information or records to decide on next course of action
	Drive credit analysis processes	Perform periodic credit reviews of existing credit exposures and flag out potential non-performing accounts
		Conduct reviews on flagged non-performing accounts and derive possible credit restructuring options
		Adhere to credit policies, procedures, guidelines and regulatory requirements
		Prepare ad-hoc credit activities reports for management
		Analyse expected profitability of different credit portfolio segments and alternative methods to understand buyer profiles and most profitable buyer segments
		Analyse credit segments or areas that have been profitable but under-served
		Analyse changing market conditions and impact on the internal credit guidelines, policies and procedures
	Monitor credit risks performance	Monitor portfolios for adherence to credit risk management framework
		Advise buyers of necessary actions and strategies for debt repayment
		Manage dashboard template that facilitates monitoring of credit exposure levels
Analyse reports on portfolio credit exposure including review of monthly maturity reports, daily trade activity reports and weekly past due reports		
Arrange for debt repayment or establish repayment schedules, based on buyers' financial situations		
Support application initiatives	Facilitate the use of technologies, electronic tools and devices	
	Contribute in key activities and milestones in technology implementation projects	
	Provide assistance in ongoing records and information review to determine the effectiveness of work processes and procedures	
	Plan continuous work improvement activities and performance improvement strategies	
<b>kills &amp; Competencies</b>	<b>Technical Skills &amp; Competencies</b>	<b>Generic Skills &amp; Competencies</b>

	Business Performance Management	Level 3	Communication	Intermediate
	Business Planning	Level 3	Teamwork	Intermediate
	Change Management	Level 3	Digital Literacy	Intermediate
	Conflict Management	Level 3	Problem Solving	Advanced
	Continuous Improvement Management	Level 3	Interpersonal Skills	Intermediate
	Credit Assessment	Level 3		
	Credit Risk Management	Level 3		
	Data Mining and Modelling	Level 2		
	Effectiveness Management	Level 3		
	Innovation Management	Level 3		
	Learning and Development	Level 3		
	Resource Management	Level 3		
	Solutions Design Thinking	Level 3		
	Stakeholder Management	Level 3		
	Systems Thinking Application	Level 3		
	Technology Integration	Level 2		
<b>Programme Listing</b>	For a list of Training Programmes available for the Wholesale Trade sector, please visit <a href="http://www.skillsfuture.sg/skills-framework/wholesaletrade">www.skillsfuture.sg/skills-framework/wholesaletrade</a>			

The information contained in this document serves as a guide.