

Job Context

The incumbent will be responsible for the role of a Credit Analyst/Senior Credit Analyst for the division of **Credit Risk Management** (under SME Credit Risk) which will significantly contribute to the quality growth of the Asset portfolio & significantly reduce the NPL of the organization.

Job Description / Responsibility

- Checking loan application proposals and required documents
- Scheduling physical client visit, verifying financial/Non-financial data during visit
- Formulating credit appraisal report for sanction by analyzing financial and non-financial factors with proper risk assessment
- Performing required due diligence and credit policy (i.e. checking vetting and valuation report, Personal Guarantors, quotation etc.)
- Taking market feedback from relevant stakeholders
- Default case/Industry analysis
- Arranging Branch coordination meeting
-

Job Requirements

Education:

Graduation/Post Graduation degree in any business field from a reputed university

Experience:

Preferably 1 to 2 years of experience in Credit Risk Management or in a relevant field

Salary: As per IDLC Policy

Designation: Officer (Grade I-III) to Assistant Manager

Job Nature: Full-time

Job Location: Anywhere in Bangladesh

Application Deadline: March 04, 2026

Application Link: <https://apps.idlc.com/career#/jobsDetails/157>