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# Example of Credit Research Job Description

Our growing company is searching for experienced candidates for the position of credit research. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for credit research

* Contribute to written work products
* Compile and analyze data from public sources
* Becomes familiar with client products and services while assisting with routine updates and documentation
* Becomes familiar and assists with determining/recognizing the basis of cardholder requests that involve potential fraud, credit, collection or chargeback issues and forwards to the appropriate department for resolution
* Through fundamental credit analysis, provide buy/sell/hold recommendations in support of investment and portfolio management needs
* Analyze market investment opportunities to include total exposure, maturity, and relative value consideration of broader investment goals, strategies, and risk tolerance
* Maintain coverage of an assigned portfolio of global insurance company credits including evaluating, analyzing, and reporting on each credit’s periodic financial results, major news releases, investor meetings and calls, and rating agency actions
* Drive department or division-wide projects and process improvement efforts
* Develop expertise in other financial sectors beyond core coverage
* Mentor junior associates

## Qualifications for credit research

* Corporate Credit experience covering China and Greater China markets necessary
* Excellent communication skills in English and Mandarin, including reading, speaking and writing
* Strong knowledge of credit analysis, financial accounting, complex capital structures, high yield covenant packages and basic bond portfolio management
* Advanced Microsoft Excel skills at a minimum
* At least 1 year of experience in synthesizing financial data and creating stories with it
* Master’s in Business Administration (MBA) OR Master’s degree in Finance OR Quantitative field