

TERMS OF REFERENCE (TOR)

Post:	Monitoring Analyst
No. of Vacancies:	02
Post Type:	Full time
Department:	Credit Department
Reporting to:	Deputy Manager – Product & Monitoring

Key Tasks, Responsibilities, and Deliverables:

- Key tasks and responsibilities of the post include overall functions of product and monitoring unit including review of existing facilities and loan products in a timely manner pertaining to the changes in the macro-environment.
- Monitoring of asset portfolio to generate Early Warning Indicators (EWIs) potential areas to focus on and recommend pro-active measures to the management.
- Conduct regular credit reviews with a view to identifying any changes in their creditworthiness.
- Monitor and review existing exposures and performance of existing credit facilities.
- Periodical review of collateral and ensure collaterals are maintained in accordance with relevant policies of the Corporation.
- Conducting periodical visits to existing customers for review and verification of ongoing businesses activities.
- Analysis of the impact on macro and micro-environment/ economic factors due to credit facilities provided by SDFC.
- Managing credit risks from the point of origination to full recovery in line with the corporation's policies, procedures, controls, and compliance requirements
- Follow up on the maintenance of periodic documentation requirements of existing facilities.
- Develop and regularly use quantitative and qualitative EWIs to aid the timely detection of high-risk credit facilities.
- Ensuring that Corporation's policies and procedures are followed in monitoring and review of facilities and ensure that gaps are regularly reported to the management.
- Liaison with other departments for the achievement of common goals of the Corporation
- Provide support on ad hoc requests as required by the management.

Requirements:

- MQA level 5 qualification in Business, Finance, Economics with minimum 1-year experience in relevant field.

Other Competencies required:

- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- Excellent interpersonal and communication skills.

- Excellent computer skills including the processing of word documents, spreadsheets & 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:

- Gross pay between MVR 14,500 – MVR 15,500 depending on the qualification and Experience.

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 by 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://sdfcmv.aidaform.com/job-application-form-monitoring-analyst7>
before **30th October 2022, 14:00hours.**

Important notes to 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 of the interview.

For inquiries, please contact us on weekdays between 9:00 am to 14:00pm via phone at 3026016 / 3026018 or email to careers@sdfc.mv