
TERMS OF REFERENCE (TOR)

Post:	Research Analyst
No of Vacancies:	01
Post Type:	Full time
Department:	Credit Department – Portfolio & Research Unit
Reporting to:	Deputy Manager – Portfolio & Research Unit

Key tasks, responsibilities, and deliverables:

- Key tasks and responsibilities of the post include maintaining the portfolio of SDFC, attending to reporting requirements and conducting market analysis.
- Gathering statistics and maintaining databases required for research of business sectors and activities.
- Researching and providing updated information on island statistics and market fluctuations to the credit team.
- Conducting research on a continuous basis on major industries and market fluctuation and using external data to develop benchmarks for comparing the performance and capacity of SME businesses.
- Conducting impact studies on market fluctuations and assessing the social and market impact from SDFC portfolio.
- Generate and update various portfolio-related MIS for the Management.
- Maintaining a detailed portfolio of existing facilities based on their general business activities and collateral requirements.
- Attending to reporting requirements of both internal and external requests.
- Participation in internal meetings to review and determine areas for process improvements.
- Review existing products and development of new products.
- Perform periodic review and n of existing customers based on the qualitative and quantitative framework and recommend appropriate actions to the management.
- Monitoring of asset portfolio to generate early warning signals, potential areas to focus on and recommend pro-active measures to the management.
- Liaison with other departments for the achievement of common goals of the Corporation
- Provide support for ad hoc requests as required by the Management.

Requirements and Qualifications:

- MQA level 5 or 6 qualifications of Business/ Economics /Finance/Banking **with** Minimum 01-year experience in relevant field.

Other Competencies required:

- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- In-depth knowledge of the local business environment and supply chain.
- Excellent interpersonal and communication skills.

- Excellent computer skills including processing word documents, spreadsheets, and 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 pays 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-research-analyst> **21st August 2023, 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 for an interview.

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