

## TERMS OF REFERENCE (TOR)

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| <b>Post:</b>             | Monitoring Analyst                       |
| <b>No. of Vacancies:</b> | 01                                       |
| <b>Post Type:</b>        | Full time                                |
| <b>Department:</b>       | Credit Department                        |
| <b>Reporting to:</b>     | Assistant 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 to identify 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 business 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 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.
- 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 is between MVR 14,500 – MVR 15,500 depending on the qualification and Experience.

**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-analyst-2024>  
before **18<sup>th</sup> January 2024 , 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 3026018 / 3026016 or email to [hr@sdfc.mv](mailto:hr@sdfc.mv)