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## TERMS OF REFERENCE (TOR)

<b>Post:</b>	Loan Administrative officer
<b>Vacancies:</b>	02
<b>Post Type:</b>	Full time
<b>Department:</b>	Loan Administration Department
<b>Reporting to:</b>	Manager - Loan Administration

### Key Tasks, Responsibilities and Deliverables:

- Prepare and review offer/ rejection letters within the approved timeline. Completion of sanction letters and charge documents.
- Review drafted offer /rejections letters and charge documents to ensure drafts are in accordance with the reason stated in the approved credit memos.
- Conduct required follow-ups related to offers and rejections and send required reminders for delayed acceptance of the offer.
- Initiate the required inspections related to equity and verification of fund utilization in a timely manner.
- Prepare and make necessary arrangements for loan agreement signing. Coordinate with relevant staff for mortgage Agreement Registration and Mortgage Registration at the relevant authorities. Following the required process on late mortgage registration.
- In obtaining relevant CP documents, ensure that the required follow-ups with customers are done in a timely manner and provide the required guidance and support to speed up the process.
- Attend relevant authorities for mortgage agreement signing if provided the authority by the board of directors.
- maintained and updated the customer record files in a timely manner.
- Ensure required follow-ups are made in a timely manner to process the facility requiring late mortgages.
- Maintain and update a registry of properties requiring mortgages/ late mortgages.
- Maintain and update a registry of properties requiring insurance and insurance renewal.
- Attending relevant customer queries received through emails and tickets escalated from the call center in a timely and appropriate manner.
- Filing, recover keeping as per the regulatory requirements and instructed by the management and updating the required master sheets and register.
- Carry out any other work as assigned by the Management.

### Requirements and Qualifications:

- MQA level 5 qualification in Banking, Finance, Business, or Administration with a minimum of 1-year experience in a 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.
- Proficiency in using Microsoft Office applications.
- Should be able to independently draft and type letters, internal memos etc. both in Dhivehi and English Language.
- Familiarity with trade, economic development, and development of 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.

#### **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-loan-administration-officer> **25<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 for the interview.

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