

TERMS OF REFERENCE (TOR)

Announcement No: SMED/HR/IU/2026/14

Post: Relationship Officer
No of Vacancy: 02
Post Type: Permanent
Department: Sales and Relationship Management
Reporting to: Relationship Manager

Key Tasks, Responsibilities, and Deliverables:

- Respond to customer inquiries on loan products, business proposals, and opportunities, and provide appropriate advisory solutions.
- Assess the feasibility and commercial viability of business and loan proposals through analysis of business models, financial statements, forecasts, budgets, management capability, corporate structure, market trends, and associated risks, and provide financial advice and mitigation recommendations.
- Identifying supply chain gaps, market linkage opportunities, innovative product areas, and potential businesses based on economic profiling surveys.
- Assist in developing and delivering customer awareness programs, financial literacy tools, business training plans, and management development programs, and liaise with external training providers as required.
- Review the work of subordinates and provide guidance and support to promote learning, performance, and professional development.
- Assist in developing and implementing recovery strategies and support the achievement of recovery objectives, NPA reduction, and portfolio upgrades.
- Identify and assess recovery risk areas, formulate strategies for high-risk and high-balance delinquent accounts, and monitor recovery performance and trends.
- Review monthly billing, reminder letters, notices to defaulting customers, collateral inspections, and recovery documentation.
- Ensure compliance with all policies, procedures, regulatory requirements, and ethical standards, and provide ad-hoc support as required by Management.

Requirements and Qualifications:

- MQA level 5 or 6 qualification of Business / Economics / Finance / Banking with Minimum 02-year experience in relevant field.

Other Competencies required:

- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- Should be able to independently draft and type letters, internal memo's etc. both in Dhivehi and English Language.

- Familiarity with trade, economic development, and development of private sector in the Maldives.
- Experience in debt collection would be an added advantage
- Experience in the banking or financial services industry would be an added advantage.

Remuneration:

- Competitive Salary package.

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://smedmv.aidaform.com/job-application-form-relationship-officer2> before 19th May 2026 14:00 hrs.

Important notes for 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 8:30 am to 14:00 pm 1613 or email at careers@smedigital.mv