

## TERMS OF REFERENCE (TOR)

**Announcement No:** SMED/HR/IU/2026/18

**Post:** Credit Operations Associate  
**No of Vacancies:** 01  
**Post Type:** Permanent  
**Department:** Credit Operations Department  
**Reporting to:** Lead Credit Operations Executive

### Key tasks, responsibilities and deliverables:

- Prepare and process facility documentation, sanction letters, charge documents, and mortgage registrations in line with approved terms and timelines.
- Execute facility disbursements and inspections accurately, ensuring compliance with SLA requirements.
- Attend to customer requests promptly, log facility interactions clearly, and escalate issues to supervisors when necessary.
- Maintain registers, portals, and filing systems with accuracy, ensuring secure custody of charge documents and supporting records.
- Support reporting requirements by generating accurate updates and contributing to weekly/monthly management reports.
- Ensure compliance with applicable laws, regulations, and internal policies in all assigned duties.
- Obtain all the required documentation and complete mortgage formalities prior to disbursing the facility.
- Update and maintain the customer files, registers, and any other files related to credit facilities.
- Create and maintain complete records of customers' accounts.
- Respond to all customer inquiries in a timely and appropriate manner.
- Support Finance and Credit Officers by serving as a primary point of contact with customers, gathering necessary facility documentation, and assisting in facilitating facility requests from application through closing.
- Provide support for the day-to-day maintenance and quality of the facility portfolio.
- Carry out project inspections and review visits.
- Carry out any other work as assigned by the Management.

### Requirements and Qualifications:

- GCE 'O' Level five pass, Or,
- Certificate Level 3 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 local business environment and supply chain.
- Excellent interpersonal and communication skills.
- Excellent computer skills including processing of word documents, spreadsheets and databases.
- 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:**

- 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 from 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-credit-operations-associate> before **14<sup>th</sup> July 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 interview.

For inquiries, please contact us on weekdays between 08:30am to 14:00pm via phone 1613 or email to [careers@smedigital.mv](mailto:careers@smedigital.mv)