TERMS OF REFERENCE

Relationship Manager

1. POSITION OVERVIEW

Position Title: Relationship Manager

Organization: Development Bank of Maldives (DBM)

Division/Department: Corporate and FI

Reporting Line: Head of Corporate Banking

Location: Malé, Republic of Maldives

Employment Type: Full-Time, Renewable Contract

Contract Duration: One (1) Year (subject to performance review and renewal)

2. ORGANIZATIONAL BACKGROUND

The Development Bank of Maldives (DBM) was established on 16 May 2024 under Presidential authority pursuant to Section 15 of the Companies Act (Act No. 7/2023). As a state-owned development finance institution, DBM's mandate is to strengthen the national financial architecture, catalyze economic growth, and provide sustainable long-term financing solutions to priority sectors including infrastructure, tourism, housing, fisheries, etc.

Corporate Banking serves as one of the Bank's main revenue-generating units. As a newly established institution, DBM is focused on building a high-quality asset and liability portfolio and developing long-term relationships with corporate clients, which is fundamental to achieving the Bank's strategic objectives.

Equally important is the Bank's role in facilitating access to finance for eligible sectors and projects, in line with its development finance mandate. Sound relationship management, credit origination, and portfolio management practices are essential foundations for the Bank's long-term success.

3. PURPOSE OF THE POSITION

DBM seeks an experienced and client-focused Relationship Manager to drive the growth and management of the Bank's corporate banking business within the Corporate and FI division. This position plays a critical role in expanding DBM's client base, originating viable financing opportunities, and building a sustainable liability portfolio in support of the Bank's development finance mandate.

The Relationship Manager will serve as the primary point of contact for corporate clients, responsible for relationship management, business development, credit origination, and deposit mobilization.

The role holder will be instrumental in growing DBM's asset and liability portfolios, ensuring compliance with the Bank's credit policies and regulatory requirements, and supporting the Bank's broader objective of facilitating access to finance for eligible sectors and projects.

4. KEY RESPONSIBILITIES

A. Client Relationship Management

- Develop and maintain strong relationships with new and existing clients.
- Grow the customer base by prospecting and signing up new customers and manage relationships to ensure optimum customer retention and income generation from sales of all appropriate bank products.
- Develop and undertake marketing for new Liability and Cash Management products to target customer groups/markets to enable the Bank to expand its business base.
- Serve as the primary point of contact for clients regarding all relevant products and services.
- Understand client business models, financial needs, and growth plans to provide appropriate banking solutions.
- Maintain regular engagement with clients to strengthen long-term relationships, including periodic business reviews and industry benchmarking sessions.
- Actively manage the client renewal and retention cycle, ensuring early identification of potential attrition or shifting credit needs.
- Develop deep Know Your Customer (KYC) insights through frequent on-site visits and stakeholder interviews to compensate for the lack of historical transaction data.
- Proactively educate prospective clients on the Bank's emerging product suite, tailoring solutions to their specific growth stages and pain points.
- Manage the end-to-end client lifecycle, from initial outreach and pitch presentations through to onboarding and long-term retention.
- Gather and funnel real-time market feedback to the Product and Risk teams to help refine the Bank's offerings and credit policies, ensuring minimal turnaround times and service excellence.

B. Business Development

- Identify new business opportunities and expand the Bank's client base in line with strategic objectives.
- Promote the Bank's financing products, advisory services, and development finance programs.
- Conduct market research to identify sectors and projects aligned with the Bank's development priorities.
- Participate in networking events, industry engagements, and outreach initiatives to attract potential clients.
- Achieve all annual business goals, including revenue, profit, asset and deposit growth, customer acquisition, and cross-selling, while guiding Relationship Officers on sales opportunities.
- Cultivate and expand accounts initiated by Relationship Officers, converting them into profitable ventures, while maximizing market penetration and offering timely advisory services on Trade & Treasury products.

C. Credit Origination and Assessment

- Source and originate financing proposals from eligible clients and projects.
- Conduct preliminary credit analysis, including review of financial statements, business plans, and project feasibility.
- Prepare credit proposals and documentation for internal credit approval processes.
- Ensure completeness and accuracy of loan applications and supporting documents.

D. Deposit Mobilization and Liability Portfolio Management

- Build and maintain a liability portfolio of deposits, as agreed with Management from time to time, in line with the Bank's funding and balance-sheet objectives.
- Identify, source, and onboard depositors, mobilizing current, savings, and term deposits across targeted client segments.
- Promote the Bank's deposit and liability products, structuring tailored funding solutions to attract and retain stable deposits.
- Manage the end-to-end deposit relationship lifecycle, including pricing within approved limits, renewals, and retention of maturing deposits.
- Monitor the assigned deposit portfolio, tracking balances, funding mix, concentration, and cost of funds against agreed targets.
- Ensure deposit mobilization and liability activities comply with applicable regulatory requirements, internal policies, and the Bank's deposit licensing conditions and payment/SWIFT infrastructure.
- Maintain accurate records of deposit relationships and report periodically on liability portfolio performance against agreed targets.

E. Portfolio Management and Monitoring

- Monitor the performance of the assigned portfolio of clients and financing facilities.
- Ensure timely repayment of financing facilities and proactively manage potential credit risks.
- Conduct periodic reviews of client financial performance and project progress.
- Maintain updated records of client interactions and portfolio performance.

F. Compliance and Risk Management

- Ensure all client onboarding and financing activities comply with applicable banking regulations, internal policies, and risk management frameworks.
- Conduct Know Your Customer (KYC) and Customer Due Diligence (CDD) in accordance with AML/CFT requirements.
- Perform Suitability and Appropriateness assessments to ensure proposed financial products align with the client's risk appetite and financial sophistication.
- Conduct First Line of Defense risk analysis on all credit and non-credit products, evaluating the impact of market volatility on client collateral and repayment capacity.

- Ensure proper documentation and adherence to credit approval conditions, and monitor product-specific risks post-issuance, including covenant compliance and interest rate or FX impact on debt-servicing ability.
- Identify and escalate potential risks or irregularities in client activities.
- Collaborate with the Product and Risk teams to review complex product structures, ensuring all underlying risks are transparently disclosed to the client.
- Ensure compliance with all operational risk, sales, credit and anti-mis-selling policies; maintain up-to-date KYC and client profiles with high confidentiality; and safeguard DBM's reputation through best practices.
- Document meetings and contribute to team reporting, adhering to credit lending, money laundering prevention, and KYC procedures, and reporting any suspicious transactions.

G. Coordination and Stakeholder Engagement

- Collaborate with internal departments including Credit Risk, Legal, Compliance, Operations, and Finance to facilitate financing transactions.
- Support project due diligence and coordinate with technical experts when required.
- Assist in preparing reports and updates on business development and portfolio performance.

H. Reporting and Documentation

- Maintain accurate records of client engagements, credit proposals, and portfolio performance.
- Prepare periodic reports on business development activities and financing pipeline.
- Ensure proper documentation and record retention in line with regulatory and internal requirements.

5. QUALIFICATIONS AND COMPETENCIES

Educational Requirements

Essential:

- Bachelor's Degree in Business Administration, Finance, Banking, Economics or a related discipline from a recognized university.

Preferred:

- Master's Degree in Business Administration, Finance, Banking or a related discipline.
- Professional certifications in banking or credit (e.g. relevant CFA, ACCA, or banking institute qualifications).

Professional Experience

Essential:

- Minimum of three to five (3 - 5) years of experience in relationship management, corporate/commercial banking, or related roles.
- Demonstrated experience in client management.

Preferred:

- Minimum of five to seven (5 - 7) years of experience in relationship management or corporate/commercial banking, with demonstrated client management experience.
- Previous experience in banking, financial services, corporate environments, or professional services firms.

Technical Competencies

- Strong understanding of corporate/commercial banking products, credit analysis, and lending processes.
- Knowledge of deposit and liability products, cash management, and trade finance.
- Familiarity with KYC/CDD, AML/CFT requirements, and banking regulatory frameworks in the Maldives.
- Proficiency in financial statement analysis and credit risk assessment.
- Understanding of the Bank's credit policies, approval processes, and portfolio monitoring practices.

Strategic and Analytical Skills

- Strong analytical and financial evaluation skills, with the ability to assess client creditworthiness and business viability.
- Ability to identify market opportunities and align business development efforts with the Bank's strategic objectives.
- Proficiency in preparing credit proposals, business cases, and portfolio performance reports.

Leadership and Interpersonal Skills

- Excellent relationship-building and client management skills, with a consultative, solutions-oriented approach.
- Strong negotiation and communication skills, both written and verbal.
- High degree of integrity, discretion, and professionalism in handling sensitive client and credit information.
- Proven ability to work collaboratively across departments including Credit Risk, Legal, Compliance, and Operations.
- Strong organizational skills with the ability to manage multiple client relationships and deadlines effectively.

6. WORKING CONDITIONS

Remuneration: As per DBM's approved salary structure, commensurate with qualifications and experience.

Benefits: Comprehensive benefits package including health insurance, Pension fund contributions, annual leave, and professional development opportunities.

Working Hours: Sunday to Thursday, 08:00 AM to 04:00 PM (with one-hour lunch break). Flexibility required for client meetings, business development activities, and urgent matters requiring after-hours attention.

Work Location: Development Bank of Maldives, Ground floor, Allied Building, Chaandhanee Magu, Malé 20156, Republic of Maldives.

7. APPLICATION PROCESS

Interested and qualified candidates are invited to submit their application comprising the following documents:

1. Cover letter
2. Curriculum Vitae (CV) including references
3. Copy of National Identity Card
4. Attested copies of educational certificates and qualifications
5. Reference letters from previous employers
6. Any other supporting documents demonstrating relevant experience

Submission Deadline: 20 July 2026, 17:00 hours (Maldives Time)

Submission Method: Email to **hrdbm@dbm.mv** with the subject line "Application for Relationship Manager"

Note: Only shortlisted candidates will be contacted for interviews. DBM reserves the right to reject any or all applications without assigning reasons. The Bank is an equal opportunity employer and encourages applications from qualified individuals regardless of gender, religion, or ethnicity.

8. REPORTING AND ACCOUNTABILITY

The Relationship Manager will report directly to the Head of Corporate Banking and will work closely with the Credit Risk, Legal, Compliance, Operations, and Finance teams to facilitate financing transactions. The position holder will be responsible for growing and maintaining a sustainable client portfolio in support of the Bank's development finance mandate.

For inquiries, please contact:

Manager, HR

Development Bank of Maldives

Email: hrdbm@dbm.mv

Development Bank of Maldives is committed to building a high-performing corporate banking team and creating an environment where all employees can thrive. We value our people as our greatest asset and are dedicated to their growth, wellbeing, and success.