TERMS OF REFERENCE (TOR)

Announcement No: SMED/HR/IU/2026/34

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

Key Tasks, Responsibilities, and Deliverables:

- Assess the feasibility and commercial viability of business and 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.
- Participate in sales trips, business development visits, trade fairs, exhibitions, and promotional events to generate new business opportunities, strengthen customer relationships, and promote the organization's products and services.
- Cross-sell and promote the organization's financing products, advisory services, and other initiatives to maximize customer value and business growth.
- Manage customer relationships throughout the financing lifecycle, ensuring timely communication, high service standards, and prompt resolution of customer concerns.
- Respond to customer inquiries on financial products, business proposals, and opportunities, and provide appropriate advisory solutions.
- 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, financial literacy, entrepreneurship, and business advisory programs to enhance customer knowledge and support sustainable business growth.
- Assist in identifying and assessing recovery risk areas, formulate strategies for high-risk and high-value delinquent accounts, and continuously monitor portfolio performance and recovery trends.
- Initiate and manage reminder notices, demand letters, and customer follow-ups to facilitate timely repayments and minimize delinquency.
- Liaise with legal counsel on recovery and litigation matters by coordinating case filings and providing all required documentation and information.
- Ensure compliance with all internal policies, procedures, regulatory requirements, and ethical standards while providing ad hoc operational and strategic support as directed 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-officer0 before **25th November 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 16:00 pm 1613 or email at careers@smedigital.mv