

TERMS OF REFERENCE (TOR)

Post:Inspection AssistantVacancies:01Post Type:Full timeDepartment:Loan Administration DepartmentReporting to:Loan Administrative Manager

Overall Responsibilities

Examine and inspect buildings, vessels, vehicles, materials, and other related assets or works carried out to ensure their conformance with work orders, specifications, and fund utilization schedule. In addition to this, Provide support for the day-to-day management of loan administration functions.

Key Tasks, Responsibilities and Deliverables:

- Plan the inspection process and co-ordinate with the relevant departments and the customers/ focal points.
- Visit / travel to inspection sites to carry out works related to inspection of buildings, vessels, materials, products, and work in progress for conformance to specifications, and fund utilization schedule.
- Analyze and interpret drawings and other technical materials to determine, changes, or measures specifications.
- Ensure that the paid bills/invoice provided by customer can be physically verified from the site (list down the machinery, equipment, furniture etc. visible on site WITH THE VALUE PRICE).
- Ensure that details of material & approximate value and expected date of project completion be provided.
- For vessels, inspections, ensure that all the compulsory requirements for a vessel operation is present including but not limited to Sea Worthiness, Navigation System, Communication System, etc.
- For building inspection, ensure that the buildup area aligns with the approved drawing provided by customer and verify adherence to specifications, and fund utilization schedule.
- Provide inspection summary, reports finding or photographs when required.
- Produce clear and concise written reports of the inspections carried out to assist relevant departments.
- Prepare sanction letters, mortgage agreements and charge documents of credit facilities.
- Obtain all the required documentation and complete mortgage formalities prior to disbursing the loan Update and maintain the customer files, registers and any other files related to credit facilities.
- Create and maintain complete records of customers' loan 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 loan documentation and assist in facilitating loan requests from application through closing.
- Provide support for the day-to-day maintenance and quality of the loan portfolio.

Job Requirements

- GCE 'A' Level minimum two 'C' pass and SSC Dhivehi pass with 1 year' experience in a related field such as administration, basic surveying or inspection or data collection. Or,
- GCE 'O' Level minimum three 'C' pass and SSC Dhivehi pass with 3 years' experience in a related field such as administration, basic surveying or inspection or data collection.
- Strong analytical, problem-solving, and decision-making skills.
- Proficiency in using Microsoft Office applications.
- Should be able to independently draft and type letters, internal memo's etc. both in Dhivehi and English Language.
- Excellent interpersonal and communication skills.
- Experience in banking/financial sector will be an added advantage.

Remuneration Package:

• Gross pay between MVR 12,000 – MVR 13,000 depending on the Qualification and Experience.

Working Hours:

• The selected applicant will be required to work from 0800 to 1600 on weekdays.

Applications, together with (CV/resume, copy of academic certificates, Copy of National ID card, reference letters from current/previous employers supported by nonrelated referees should be submitted using the link: <u>https://sdfcmv.aidaform.com/job-application-form-inspection-assistant-2</u> before **21**st January 2021, 14:00hours. Only short-listed candidates will be notified.