

## **TERMS OF REFERENCE (TOR)**

**Post:** Monitoring Analyst

**Vacancies:** 01

**Post Type:** Full time

**Reporting to:** Assistant Manager – Product & Monitoring

### **Key Tasks, Responsibilities and Deliverables:**

- Key tasks and responsibilities of the post include overall functions of product and monitoring unit including review of existing facilities and loan products on a timely manner pertaining to the changes in the macro environment.
- Monitoring of asset portfolio to generate Early Warning Indicators (EWIs) potential areas to focus and recommend pro-active measures to the management.
- Conduct regular credit reviews with a view to identifying any changes in their creditworthiness.
- Monitor and review existing exposures and performance of existing credit facilities.
- Periodical review of collateral and ensure collaterals are maintained in accordance with relevant policies of the Corporation.
- Conducting periodical visits to existing customers for review and verification of ongoing businesses activities.
- Analysis of the impact on macro and microenvironment/economic factors due to credit facilities provided by SDFC.
- Managing credit risks from the point of origination to full recovery in line with the corporation's policies, procedures, controls, and compliance requirements
- Follow up on maintenance of periodic documentation requirement of existing facilities.
- Develop and regularly use quantitative and qualitative EWIs to aid timely detection of high-risk credit facilities.
- Ensuring that Corporation's policies and procedures are followed in monitoring and review of facilities and ensure that gaps are regularly reported to the management.
- Liaison with other departments for achievement of common goals of the Corporation
- Provide support on ad hoc requests as required by the management.

### **Requirements:**

- MQA level 5 qualification in Business, Finance, Economics with minimum 1 year experience in relevant field.
- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- Excellent interpersonal and communication skills



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- Excellent computer skills including processing of word documents, spreadsheets & databases.
- Familiarity with trade, economic development, and development of private sector in the Maldives

**Remuneration Package:**

- Gross pay between MVR 13,000 – MVR 15,000 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, supported by nonrelated referees should be submitted using the link: <https://sdfcmv.aidaform.com/job-application-form-monitoring-analyst> before **08th April 2021**, 14:00hours. Only short-listed candidates will be notified.