



HOUSING
DEVELOPMENT
FINANCE
CORPORATION PLC.
Ref No: HDFC/IU/2012/04

January 12, 2012

CAREER OPPORTUNITY FOR CREDIT OFFICER AT ADDU CITY

HDFC Plc. is the only specialized mortgage home loan provider in the Maldives established in January 2004. HDFC was privatized in 2008 and we have joined hands with International Shareholders, IFC of the World Bank, ADB and HDFC-India to create a sustainable mortgage-lending program that commenced in 2009 to fulfill the growing housing needs of all Maldivians. HDFC has a vibrant Home Loan Outreach Program to serve the population of provincial islands that demonstrate a sustainable demand for housing. As part of our expansion, HDFC's first Branch Office will be opening shortly in Addu City. Therefore, a unique opportunity exists for the right candidate with knowledge, experience, enthusiasm, dedication, drive and motivation to be employed as a Credit Officer at our Branch Office in Addu City.

Job Title: Credit Officer (x2)

Major Responsibilities:-

Your overall responsibilities include entire process of loan appraisals and loan management.

Required Qualification & Experience

- University Degree relevant to Finance or Economics
- High computer literacy (fluent in Excel and Word, and other Microsoft Office Applications)
- Good analytical skills
- Work experience in areas of finance, accounting or credit analysis would be an added advantage

Salary

- Negotiable commensurate with qualifications and experience

In general, all candidates should demonstrate a high level of integrity and good character. The ideal candidate would be an enthusiastic and excellent team player with motivational skills and possess a pleasant disposition. He or She should be appropriately attired at all times and be extremely presentable with an unblemished track record of ethical conduct.

- Other Benefits**
- Health Insurance Package
 - Staff housing loan scheme (*conditions apply*)
 - Staff Distress Loan (*conditions apply*)
 - Sponsorship for local study programs
 - In-house and short term training abroad
 - Food allowance
 - Fixed monthly Cost of Living Allowance

Interested candidates are requested to submit application with CV, copy of ID card, copies of educational certificate and other supporting documents on or before
January 19, 2012, 2.30 PM

**Human Resource Department
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