



Ref No: HDFC/IU/2017/32

November 13, 2017

CAREER OPPORTUNITY FOR CREDIT OFFICER

Housing Development Finance Corporation (HDFC) PLC, established in January 2004, is the only specialized housing finance institution in the Maldives. HDFC is a privatized company with International Shareholders represented by International Finance Corporation (IFC of World Bank Group), Asian Development Bank and HDFC Investments Ltd. of India, jointly holding 51% of shares. HDFC is committed to creating a sustainable Home Mortgage program to fulfill the growing housing needs in the Maldives with a Quadruple Bottom Line of People, Planet, Principles of client protection and Profit. Our mission is to offer financial and social strength to all Maldivian citizens by providing home finance and other savings and investment products managed professionally and profitably to the highest standards, and to the complete satisfaction of all stakeholders.

In accordance with our business plans, HDFC PLC has a vacancy for the right candidate who can provide support to the Credit Team of the company in the capacity of a Credit Officer.

***Job Title:* Credit Officer**

OPEN TO MALDIVIANS ONLY

Major Responsibilities:-

- Provide sufficient and appropriate information to customers and accept application forms
- Determining credit worthiness of clients and evaluating loan applications
- Maintaining HDFC loan portfolio / Data base
- Assist in preparation of Board recommendation for credit approvals
- Preparing Offer/Rejection Letters, loan, mortgage and contractor agreements

Required Qualification & Experience:-

- Diploma or University degree
- Work experience in areas of finance, accounting or credit analysis would be an added advantage
- Good analytical skills
- Excellent communication skills
- Ability to draw standard reports by using Microsoft software packages

***Term of Contract:* 12 months (Renewable subject to performance review)**

Successful candidate will be rewarded with package that includes a basic salary, cost of living allowance, service allowance and medical insurance cover. Interested candidates are requested to submit application (downloadable website: www.hdfc.com.mv) with CV, copy of ID card, copies of attested educational certificates and other supporting documents on or before **November 26, 2017, 14:30Hrs.**

Only shortlisted candidates will be contacted for interview.

**Human Resource Department
Housing Development Finance Corporation Plc., 4th Floor,
H. Mialani, Sosun Magu, Male' Rep. of Maldives.
Tel: +960 3338810; Fax: 3315138; email: info@hdfc.com.mv**