



**Vacancy Re-Announcement**

The National CSI Development Bank Ltd (NCSIDBL) is pleased to re-announce vacancy for various posts detailed in the table below from interested Bhutanese nationals, who have attained a minimum age of 18 years:

Sl. No	Position	No. of Slot	Type of Employment and Corporate Grade	Qualification and Experience	Salary & Allowances
1	<b>Manager, Recovery and Monitoring Unit</b> <b>(Location: Paro Head Office)</b>	1	Regular/ Grade 6	<b>Qualification:</b> Minimum of Bachelor in Commerce/ BBA/BBM/ BA. Economics/BA.LLB (PGDNL) or any other related field from a recognized university through regular program. <b>Experience:</b> Minimum of 7 Years working experience with 5 years of working experience in Financial Institutions.	<b>Basic pay:</b> Nu. 26,850/- (Nu. 26850-670-40,250). <b>House Rent Allowance:</b> 20% of Basic Pay <b>Position Specific Allowance:</b> 15% of Basic Pay. And other allowances and benefits as per the service rule of the Bank
B	<b>Regional Manager</b> <b>(Location: Thimphu, Gelephu, Phuntsholing &amp; Mongar)</b>	4	Regular/ Grade 6	<b>Qualification:</b> Minimum of Bachelor in Commerce/ BBA/BBM/ BA. Economics or any other related field obtained from a recognized university through regular program. <b>Experience:</b> Minimum of 7 Years of working experience with 5 years of working experience in Financial Institutions.	<b>Basic pay:</b> Nu. 26,850/- (Nu. 26850-670-40,250). <b>House Rent Allowance:</b> 20% of Basic Pay <b>Position Specific Allowance:</b> 15% of Basic Pay. And other allowances and benefits as per the service rule of the Bank

Interested candidates fulfilling the prescribed eligibility criteria may submit their application together with the mandatory documents (in hard copies) listed in the Terms of Reference (ToR) to the following addresses:

- (1) Paro Head Office – Contact Person Mr. Tandin Phuntsho, Sr. HR Manager at 17934952
- (2) Thimphu Community Center Office located opposite to Tarayana/Tourism Council of Bhutan (TCB) office, Chubachu Fuel Depot – Contact Ms. Sonam Dolkar, HR. Assistant at contact no. 17975149

Applicants who had submitted their documents against our earlier announcement need not apply again. The last date for submission of application is **12<sup>th</sup> March 2021 before 5 PM.**

Terms of Reference (ToR) can be downloaded from our website: [www.csibank.bt](http://www.csibank.bt).





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14. Transfer of defaulted project files/account to Legal Division upon approval of the recovery committee/Supervisor after adequate reminder letters has been sent and followed up with the defaulters.
15. Assist/guide region/branches/CSEs in recovering loans in their jurisdiction.
16. Prepare/update the list of clients (both regular and non-regular) based on Region/Dzongkhag/Gewog every month and share with RM & CSEs necessary follow-ups and recovery.
17. Co-ordinate and liaise with BDBL and other banks and ensure that all repayments made by the clients through their cash counter and online payment systems are duly accounted and credited to the clients' accounts.
18. Maintain proper co-ordination between the Recovery Team, Credit team, Legal team, Regional office, Branch/Dzongkhag and other department concerned for effective NPL monitoring and recovery performance.
19. As Member Secretary to MRC, record the minutes of the meeting and follow-up accordingly.
20. Prepare and submit any report concerning loan recovery and related matters.

#### **OTHER RESPONSIBILITIES:**

1. Be responsible, fair and consistent in the exercise of duty.
2. Work towards improving client-bank relationship to promote image of the Bank.
3. Carry out any other work that may be assigned by the supervisor.

#### **DOCUMENTS REQUIRED:**

1. NCSIDBL application form,
2. Curriculum Vitae (CV) including reference or recommendation letters from two (2) non-family related referees,
3. Copies of:
  - a. Experience Certificates (Minimum 7 years work experience with at least 5 years from any of the Financial Institutions (work experience of min. 7 years shall be based on experiences acquired after completion of relevant degree) :
  - b. Audit Clearance:
  - c. Academic Transcripts;
  - d. Security Clearance Certificate (approved online);
  - e. Medical Fitness Certificate;
  - f. Citizenship Identity Card; and
  - g. No Objection Certificate (if employed)



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## **2. Terms of Reference for Regional Manager.**

**Position Title** : Regional Manager  
**Department** : Credit Financing and Investment Department (CFID)  
**Reports to** : **Director, CIFD**

Regional Manager shall be responsible for overseeing credit administration and operations in the region ensuring that the Regional Office and CSI Branch Office operate within given budget and regulatory guidelines. Implement and monitor credit activities and see to it that policies, procedures and practices strategically support the organization's overall business plans and goals.

### **Operations Functions:**

1. Management and operation of overall credit activities in assigned region.
2. Direct the credit administration functions in the Region, Dzongkhags and Gewogs, including loan appraisals, analysis, credit review and approval, risk management, and loan disbursement and recovery.
3. Loan sanctioning and approval in accordance with the authority delegated to the Region.
4. Ensure that all approved loans adhere to existing policy guidelines, guarantor is acceptable, security if required is adequate, insurance is done and all required documents are in place prior to disbursement.
5. Review, re-appraise, recommend and forward the loan proposals above Regional authority to Head Office.
6. Shall act as linkage/bridge between the Head Office and Branch Offices & CSEs (in terms of credit administration and operations).
7. Mentor and guide CSEs in loan application processing, project verification, monitoring and follow-up with defaulting clients and recovery of loans within their Gewog(s).
8. Prepare, review, and manage the annual Regional work plan and budget, as well as performance strategy.
9. Facilitate the preparation of Annual Work Plan and setting of targets of the Branch Office
10. Visit Dzongkhag Branch Offices/Community Service Centers as frequently as possible to provide proper guidance, monitoring and supervision with reference to credit administration and operations including lifting of any excess cash.
11. Report any operational lapses, especially on non-compliance to loan formalities, cash shortages, and other lapses to senior management;
12. Weekly/Monthly/Quarterly review of Performance within Region and follow-up accordingly
13. Ensure delinquency follow-ups and loan portfolio quality in all assigned Dzongkhag Credit offices.
14. Develop strategies to improve non-performing loans, reduce delinquencies, maximize loan recoveries and minimize losses within Region in coordination with Head office Recovery team and implement accordingly.





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15. Co-ordinate and liaise with BDBL and other banks and ensure that all repayments made by the clients through their cash counter and online payment systems are duly accounted and credited to the clients' accounts
16. Report any operational lapses, especially on non-compliance to loan formalities, cash shortages, and other lapses to senior management.
17. Identify potential problematic loans and provide guidance to branch Credit Officer/CSEs in managing and rehabilitant projects to improve the performance.
18. Submit accurate and timely reports as and when required by senior management and regulatory agencies.
19. Oversee regulatory compliance with the norms and procedures.
20. Follow-up on the audit memos from internal and external auditors/regulators.
21. Undertake field investigations as and when necessary.

#### **Administrative Function:**

1. Approval/Recommendation:
  - Approve Casual Leave for Regional staff and Branch Credit Officers
  - Recommend Earned Leave for Region officials and Branch Credit officers
  - Authorize official movement and travel claims of the Region officials and Credit officers;
  - Purchase stationeries up to given authority;
2. Timely Performance Evaluation of Regional officials and Dzongkhag Credit Officer and submission to HR Division.
3. Establish controls to ensure asset quality and compliance with all internal policies, practices and guidelines
4. Improve skills of subordinates through goal-setting, coaching, problem resolution, delegation, training, counseling and performance management
5. Conduct review meeting of Credit Officers within the region as and when felt necessary
6. Proper fixed asset management.
7. Bridge between the management and staff for better communication and coordination
8. Liaise with relevant agencies and organizations related to NCSIDBL business.
9. Maintain a proper coordination between Departments/Divisions/Credit office/Region/CSCs.

#### **Other Functions:**

1. Be responsible, fair and consistent in the exercise of duty.
2. Ensure that all Dzongkhag Credit Offices and CSEs within the Region provide good customer services and that all employees adhere to the highest standards of customer service.
3. Improve client bank relationship and constantly work towards promoting the image of the Bank.
4. Observe code of conduct, office decorum, confidentiality of client information and punctuality at all times.
5. Declaration of Conflict of Interest wherever required.



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6. Maintaining proper and clean office at all times.
  7. Any other responsibility that may be assigned.

**DOCUMENTS REQUIRED:**

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2. Curriculum Vitae (CV) including reference or recommendation letters from two (2) non-family related referees,
3. Copies of:
  - a. Experience Certificates (Minimum 7 years work experience with at least 5 years from any of the Financial Institutions (work experience of min. 7 years shall be based on experiences acquired after completion of relevant degree) :
  - b. Audit Clearance;
  - c. Academic Transcripts;
  - d. Security Clearance Certificate (approved online);
  - e. Medical Fitness Certificate;
  - f. Citizenship Identity Card; and
  - g. No Objection Certificate (if employed)

Placement of the Regional Managers to various Regional Offices shall be based on merit ranking.