

## Vacancy Announcement

The National CSI Development Bank Limited is pleased to announce the following vacancies for immediate recruitment:

Sl #	Position	No. of Positions	Qualification and Experience	Grade and Remuneration	Place of Posting
1	Community Service Executive (CSE)	5	Class 12 commerce only with minimum 55% (English plus best 3 subjects) with minimum of 3-months computer training.	Grade: 14 Nu. 13,095-325-19,595/- and Other benefits as per NCSIDBL Service Rule.	<b>Gewogs for placement</b>  1. Lingshi, 2. Soe, 3. Laya, 4. Sakteng & 5. Yurung.  <b>(Placement would be based on merit ranking)</b>
2	Receptionist, dispatcher and EPABX operator	1	Class 12 only with minimum 55% (English plus best 3 subjects) with minimum of 3-months of Office Management Training.	Grade: 14 Nu. 13,095-325-19,595. Other benefits as per NCSIDBL Service Rule	<b>Head Office, Paro</b>

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

- 1) HR Division, NCSIDBL, Tsenden Building, Bondey, Paro.
- 2) Community Financing Service Department, NCSIDBL located opposite to Tarayana Hall/Tourism Council of Bhutan (TCB) Office, Chubachu

However, applications with bachelor's degree will not be accepted.

### Mandatory Documents:

1. Filled NCSIDBL Application form (<https://www.csibank.bt/job-application-form/>)
2. Copies of Academic Transcript
3. Copy of minimum Three-month computer training certificates (For CSE) and Three months of office Mgt. certificate for Receptionist/Dispatcher and EPABX Operator
4. Copy of Citizenship Identity Card
5. Copy of Valid Security Clearance
6. Copy of Valid Medical Fitness Certificate
7. Merit certificates if any
8. No objection certificate from the parent organization, if employed.

Shortlisting would be carried out at the ratio of 5:1 on an academic merit ranking basis (i.e. English and best three subjects). The last date for submission of application is **6<sup>th</sup> December 2021** on or before 4:00 PM.

Terms of Reference (ToR) can be downloaded from our website: [www.csibank.bt](http://www.csibank.bt). For details, please contact Sr. Manager-HR at 08-276576 during office hours.

## **Terms of Reference (Community Service Executive)**

Overall in-charge of the Community Service Center (CSC) on behalf of the CFSD, NCSIDBL to ensure proper and smooth service delivery in the Gewog. Responsible for communicating and disseminating to the community on the services available from the CSC and NCSIDBL. Perform the responsibility as focal person of NCSIDBL in various agencies/stake holders (as may be authorized by NCSIDBL) for the smooth functioning of CSC operation and management. Establish regular co-ordination, communication and strong collaboration with the CFSD and Regional Offices.

### **Position Summary:**

The roles and responsibilities of CSEs shall be captured broadly under 5 (five) mandates namely; a. **Integrated Banking Services**, which shall form the core mandate of CSEs; b. **Allied Community Services**; c. **Corporate & Commercial Services**; d. **Offline Services**; and e. **Other Services**.

The 5 mandates along with detailed roles and responsibilities against each of them are as follows:

#### **a. Integrated Banking Services - Core mandate of CSCs:**

1. Provide general banking services such as deposits, withdrawals, balance confirmation, account opening, collection of loan repayments, etc. to the communities as mandated or directed by NCSIDBL;
2. Advise clients on financial products and services provided by NCSIDBL in accordance with the Credit Manual;
3. CSEs to Regional Offices/Dzongkhag Branch Offices of NCSIDBL - The Regional Offices/Branch Offices shall constantly monitor, guide, and deploy the CSEs to meet certain requirements of the NCSIDBL in close coordination with the CFSD;
4. Successfully generate CIR (Credit Information Report) and accordingly determine client's eligibility to avail loan;
5. Screen all Non-Formal Rural Loans/Micro Loan applications received in the CSC (loan size of equal to or below Nu. 500,000) in accordance with the General Information and Simple Operational Guidelines for 2021 of NCSIDBL and determine client's eligibility to avail loan;
6. Assist clients on loan documentation process and ensure that the application is complete by conforming to the checklist for respective loan categories before forwarding to the concerned Branch Office/Regional Office;
7. Update eligible loan applications into Empower (Bank's Core Banking System) and forward to the respective Branch/Regional Office for appraisal purposes;
8. Educate and disseminate information to communities/prospective clients on NCSIDBL loan classifications and categories;
9. Assist clients in availing online financial products and services as endorsed by NCSIDBL;
10. Physically inspect the proposed project site in the Gewog before the funds are disbursed and maintain photographic evidence of the same for future monitoring purpose;
11. Monitor NCSIDBL funded projects within their respective jurisdiction periodically and submit report to their respective regional offices in the format provided;
12. Update client's details on a regular basis and monitor application of loans for the specified purpose;
13. Perform loan recovery tasks on a quarterly basis and update the concerned Branch Office/Regional Offices/Monitoring Division/CFSD accordingly;
14. Educate clients on insurance associated with the product and services availed from the bank including

- providing insurance services;
15. Provide Gewog Banking Services (GBS) on behalf of BDBL through POS machines in remote communities as an alternative to community banking;
  16. Act as service delivery channel for the parent agencies with whom NCSIDBL has established relationships;
  17. Collect EMIs of NCSIDBL clients and deposit in the respective loan accounts;
  18. Report any issues related to Gewog Banking Services/Point of Sale to Focal Officers at BDBL and NCSIDBL;
  19. Record GBS services in MIS and reconcile every end of day. Any discrepancies to be resolved the next working day;
  20. Record all types of services rendered by the CSE in the MIS and reconcile daily and monthly; and
  21. Encourage business ideas and opportunity in the community and provide ideas/avenues to finance through NCSIDBL.

#### **b. Allied Community Services**

While the services of CSEs is transferred to NCSIDBL, the CSCs will continue to provide various G2C services to the people in the communities. Nominal fees (as approved by NCSIDBL) shall be levied to the clients availing these services from the CSCs. The service charges will be based on the resources used in providing the services and as determined by NCSIDBL from time to time (eg. clients may wish to fetch information and have printout of it. In such case CSEs could charge for fetching information online as well as for printouts).

1. The list of G2C services shall be as determined by Public Service Delivery Division under PMO and NCSIDBL from time to time.

#### **c. Corporate & Commercial Services**

These are the services that CSCs will take-up on behalf of other agencies/FIs by charging certain fees with approval of NCSIDBL. Such services include but are not limited to:

1. Act as service delivery channel for all the relevant banking agencies as directed by NCSIDBL;
2. Provide POS banking/financial services in the community on behalf of relevant FIs; and
3. Any other products and services that NCSIDBL may approve from time to time.

#### **d. Offline Services (photocopying, printing, binding, etc.)**

1. Coordinate and inform the respective Regional/Branch Manager/IT Assistant/CFSD on network failure, electricity supplies, requirement on minor repair and maintenance of building and other equipment;
2. Maintaining cordial relation with the customers and the community including LG leaders;
3. Perform daily tasks within Corporate Governance structure;
4. Apply fundamental principles of accounting while dealing with financial matters;
  - a. Manage cash in hand ethically;
  - b. Prepare Bank reconciliation statements on regular basis for GBS with the help of BDBL Branch Managers/CFSD;
  - c. Keep record and update household information of the community on a quarterly basis or as may

be required;

5. Maintain clean and tidy office including its surroundings;
6. Prepare and submit information and data as and when required by CFSD; and
7. Any other job as and when assigned by the supervisor.

Promote banking services of other FIs based on NCSIDBL's recommendation;

- Utility bill payment (Electricity);
- Philately Services;
- Generate CIB Report (on demand by clients);
- Telephone/internet bill payment including voucher e-loads;

These are prompt offline services to be provided to the clients as and when necessary. Charges for such services shall be as approved and authorized by NCSIDBL from time to time. Such Offline services include but are not limited to:

- Printing, scanning and photocopying services
- Typing services such as letters, legal documents, agreements etc.
- Documents scanning
- Lamination services
- Documents binding services

Any other related services.

#### **e. Other services**

Apart from the above 4 broad categories of products and services, CSEs are also required to carry out the following roles and responsibilities:

#### **MIS System**

The CSEs, on a daily basis shall update and record in MIS of all products provided and services rendered to the community. They shall handle MIS system for smooth internal operations such as:

- Check, update and follow-up on the notification regularly;
- Recording and submitting daily sales report to Head Office;
- Accessing travel authorizations and claims by submitting necessary supporting documents;
- Submission of bills before the due date for making payments and avoiding penalties;
- Punching daily sales report for reconciliation;
- Assist to deposit cash on behalf of client and update accordingly;
- Timely submission of requisition (stationery, stamps, etc.) through MIS to head office (focal person);
- Deposit current month's revenue latest by 7<sup>th</sup> of the following month except in case of closing where deposits should be done early. The deposits must be updated in MIS right after it is done; and
- Correctly record and reconcile all MIS entries every end of the day followed by

## **2. Terms of Reference (Receptionist, Dispatch and EPABX Operator)**

#### **Duties/Responsibilities:**

- Greet and welcome customers and potential customers and direct them to the appropriate bank staff.

- Notify appropriate staff when a visitor with an appointment arrives.
- Oversee and maintain waiting area, keeping it stocked with brochures, etc,
- Answers customer questions and provides general information on banking services and policies when required.
- Answers incoming phone calls, transfer calls, and take messages when necessary.
- Follows up on minor customer issues.
- Processes and distributes incoming mail; prepares outgoing mail for pickup.
- Performs clerical and administrative services for Bank staff as needed.
- Performs other related duties as assigned by management.

**Required Skills/Abilities:**

- Excellent communication and interpersonal skills.
- Ability to promote a positive image of the bank.
- Proficient with Microsoft Office or similar software.
- Ability to maintain professionalism and tact in stressful situations.

**Education and Experience:**

- Minimum Class 12 with 55%.

**Physical Requirements:**

Prolonged periods sitting at a desk and working on a computer