



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚོང་འཛིན།
Bhutan Development Bank Limited
“Your Development Partner”

Terms of Reference

Position Title	General Manager
Reporting	CEO
<p>Directs the ESP function, focusing on credit appraisal, administration and risk analysis. Responsible for achieving the overall yearly targets on reach, volume, sectoral and geographic distribution, NPL percentages, net margins, etc., in relation to lending operations and the overall loan portfolio of ESP. Ensures credit activities which will support unit in pursuing its mission with a minimum of risk and a maximum of efficiency. As a member of the senior management team, shares responsibility for the overall performance and activities of ESP and participate in making decisions on material issues.</p> <p>ESSENTIAL FUNCTIONS:</p> <ol style="list-style-type: none">1. Overall supervision and monitoring of the ESP Unit.2. Oversee the entire credit processes and its compliance with the regulatory norms.3. Review and formulate/update the policies and plans of the ESP Unit.4. Develops and manages the credit assessment and approval process.5. Develops and manages the credit disbursement process.6. Develops and manages systems and procedures to monitor credit; secures timely and full recovery.7. Develops, implements and manages systems and procedures for bad debt and work out provisions in order to ensure full recovery.8. Develops, implements and manages the credit risk management system to ensure control of credit risk exposure, including verification and evaluation of client information, credit analysis, and credit pricing.9. Maintaining a proper coordination between ESP Units/Divisions/Branches/Regions/ External agencies10. Responsible for overall budgeting of the ESP.11. Delegate proper authority, accountability and proper job responsibilities to the employee of the ESP Unit.12. Providing job responsibilities for the new post (s) if any under the ESP Unit and submitting it to HRM Division.13. Maintaining a bridged role between the Management and staff for better communication and coordination.14. Provides the overall leadership and strategic direction of the ESP Unit. <p>OTHER RESPONSIBILITIES:</p> <ol style="list-style-type: none">1. Set annual targets, implement plans/strategies to achieve.2. Timely Performance Evaluation and submission to HRM3. Approval/Recommendation of leave for the employees under the ESP Unit	



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4. Contribute to enhancing customer satisfaction
5. Observe code of conduct by maintaining confidentiality of information and punctuality at all times.
6. Declaration of Conflict of Interest wherever required
7. Maintaining proper and clean office decorum at all times.
8. Ensure that the employees within the division maintain the highest standards of professional conduct, ethics, integrity, and control in execution of all their daily operations.
9. Take overall responsibility for identification of training needs.
10. Carry out any other task assigned by the supervisor