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**Gerab Financials**

**TERMS OF REFERENCE**

**ASSOCIATE ANALYST, OPERATIONS AND CREDIT**

**FOR GERAB FINANCIALS LIMITED** - a subsidiary of

Gerab Nyed-Yon Limited

**Position Title:** Associate Analyst, Operations and Credit

**Division:** Operations and Credit

**Reports To:** Senior Manager, Operations and Credit

**Location:** Simtokha, Thimphu

**Employment Type:** Contract

## **1. Background**

Gerab Financials Limited (GFL) is a Deposit-Taking Microfinance Institution (DMFI) and a subsidiary of Gerab Nyed-Yon Limited, has been formally established to promote financials inclusion by providing accessible, affordable and reliable financials services to the underserved population. As a regulated financial institution under Royal Monetary Authority of Bhutan is offering banking major banking products like savings and credit with other basic financials products and services.

## **2. Purpose of the Role**

To oversee the day-to-day activities of the Operations and Credit ensuring effective delivery of the services to the customers in real time in line with institutional objectives and standards.

## **3. Key Responsibilities**

### **A. Banking - Operation and Credit management**

- Initiate and oversee the day-to-day activities of the operations and credit

### **B. Compliance and Reporting**

- Prepare and submit the reports to regulators and management.

### **C. Digital and Financial Inclusion**

- Support Senior Analyst to rollout the mobile banking app.

## **4. Qualification and Experience**

- Bachelor's Degree in Commerce, Business Administration, Business Management, Economics or any other related field. The candidate having relevant experience has added advantage and might be given privilege to negotiate the salary based on the experience.

## **5. Competency and Skills Requirement**

- Excellent Communication skills.
- High level of integrity, accountability and professionalism.
- Excellent Team Player.

## **6. Employment Type and Tenure**

- The selected candidate for the post shall be recruited on contract term of three (3) years and is subject renewal based on individual performance.

**7. Salary and Other benefits**

- The pay and allowances shall be as per the service rule of GFL.

**8. Mandatory Documents Requirement (required to submit on or in announced deadline).**

- GFL Job application Form.
- Curriculum Vitae (CV) indicating clearly the details of applicant.
- Academic Transcripts of Bachelor's Degree, Class XII & X and any other relevant documents.
- Valid Citizenship Identity card copy.
- Valid Security Clearance.
- Valid Medical Certificate.
- Valid Audit Clearance, if employed.
- Credit Information Bureau (CIB) report, if employed
- No Objection Letter, if employed needs to produce upon selection.

**9. Deadline for Submission of Documents**

- The last date to submit the documents is 20 April 2026.

The interested applicants can submit the documents to email ID [ugyen.dendup@gfl.bt](mailto:ugyen.dendup@gfl.bt)

For further clarification, please visit our website [www.gfl.bt](http://www.gfl.bt)

Or can contact us at +975 1779381