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Gerab Financials

TERMS OF REFERENCE

ASSOCIATE ANALYST/IT ASSISTANT, IT & ALTERNATE DELIVERY CHANNEL (ADC)

SLOT- 1

FOR GERAB FINANCIALS LIMITED - a subsidiary of Gerab Nyed-Yon Limited

TERMS OF REFERENCE FOR THE POSITION OF ASSOCIATE ANALYST, IT & ADC / IT Assistant GERAB FINANCIALS LIMITED

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

The Associate Analyst, IT & ADC / IT Assistant is responsible for ensuring the stability, integrity, and efficient operation of the Core Banking System (CBS) and all associated digital channels and infrastructure at Gerab Financials Limited. This role serves as a critical bridge between business operations, end-users, and technology vendors, ensuring that all banking systems remain available, secure, and compliant with regulatory and internal policies. The incumbent will proactively monitor system performance, manage user access, support data integrity, and facilitate timely issue resolution.

3. KEY RESPONSIBILITIES

A. SYSTEM MONITORING & INFRASTRUCTURE SUPPORT

- Oversee and maintain CBS-related infrastructure, including application servers, and storage.
- Monitor and ensure smooth operation of middleware, Internet Banking, payment gateways, and other integrated systems.
- Verify that all banking systems are functioning properly and take corrective action when needed.
- Regularly check CBS data consistency and implement appropriate corrections.
- Ensure CBS data backups are performed in accordance with IT Policy.
- Maintain backups of report utilities and all generated reports.

B. REPORTING

- Prepare and submit weekly, monthly, and quarterly reports to Management and HODs.
- Supply ad hoc reports and data extracts to Business Departments, auditors, and regulators as requested.

- Monitor end-of-month (EOM) data consistency to support accurate financial reporting.

C. ISSUE RESOLUTION & END-USER SUPPORT

- Resolve CBS issues reported by functional teams, and the contact center, especially those related to reports and system functionality.
- Recreate (simulate) user-reported problems to aid in diagnosis.
- Escalate unresolved issues to vendors and track them through to full closure.
- Provide technical support and advice on systems to IT Department's functional team.
- Assist end users experiencing login difficulties or transaction errors.
- Offer daily operational support to users across various CBS modules.
- Support and assist with end-of-day (EOD), end-of-month (EOM), and end-of-year (EOY) processing.
- Guide users on CBS functionality and clarify system-related questions.

D. COORDINATION & VENDOR MANAGEMENT

- Act as a liaison between functional teams, the contact center, and external vendors.
- Supervise and support integration with external systems (Internet Banking, Middleware, ATM, POS, Agency Banking, BIPs, BFS, SMS, Account Validation, etc.) alongside internal teams and vendors.
- Assist functional and testing teams in testing fixes, patches, and solutions provided by vendors.

E. SYSTEM CONFIGURATION & USER ACCESS MANAGEMENT

- Modify existing system parameters, products, and account classes based on requests from Business teams.
- Create and manage user IDs and their access rights across systems, following IT Policy.
- Set up new general ledgers (GL), products, and account classes as needed.
- Create and manage branches within the CBS application.
- Manage end-user CBS credentials in line with IT Policy.

F. GENERAL & ADMINISTRATIVE DUTIES

- Keep relevant divisions, departments, and vendors informed of any changes made within assigned areas.
- Maintain a clear understanding of the Bank's existing IT solutions and infrastructure.
- Understand the Bank's overall operations.
- Understand integration systems and their data flow with vendors.

- Carry out any additional tasks assigned by the supervisor or the Bank.

4. QUALIFICATION AND EXPERIENCE

- Bachelor's Degree in Computer Application, Bachelor of Information Technology, Bachelor of Technology in Information Technology, Bachelor of Science in Information Technology and Bachelor of Engineering in Information Technology/ Diploma in Computer Systems and Network
- Minimum of 60% in Bachelor's Degree/ 60% in Diploma, 60% (English + Best four subjects) in Class XII and X.

5. Competency and Skills Requirement

- Excellent Communication skills.
- High level of integrity, accountability and professionalism.
- Excellent Team Player.
- Problem-Solving and Analytical Thinking.
- Time Management.

6. Employment Type and Tenure

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

7. Salary and Other Benefits

As per the Internal Service Rule and negotiable as based on experience.

8. Mandatory Documents Requirement (required to submit both original and a copy during the time of the interview).

- Curriculum Vitae (CV) indicating clearly the details of the applicant.
- Academic Transcripts of Bachelor's Degree/Diploma, Class XII & X with any other relevant documents.
- Valid Citizenship Identity card copy.
- Valid Security Clearance.
- Valid Medical Certificate.

9. Deadline for Registration

- The last date to submit the documents is 09th July 2026.

The interested applicants can submit the documents to email ID: ugyen.dendup@gfl.bt / ugyen.dendup2026@gmail.com

For further clarification, please visit our website www.gfl.bt or can contact us at +975 1779381/02-351346