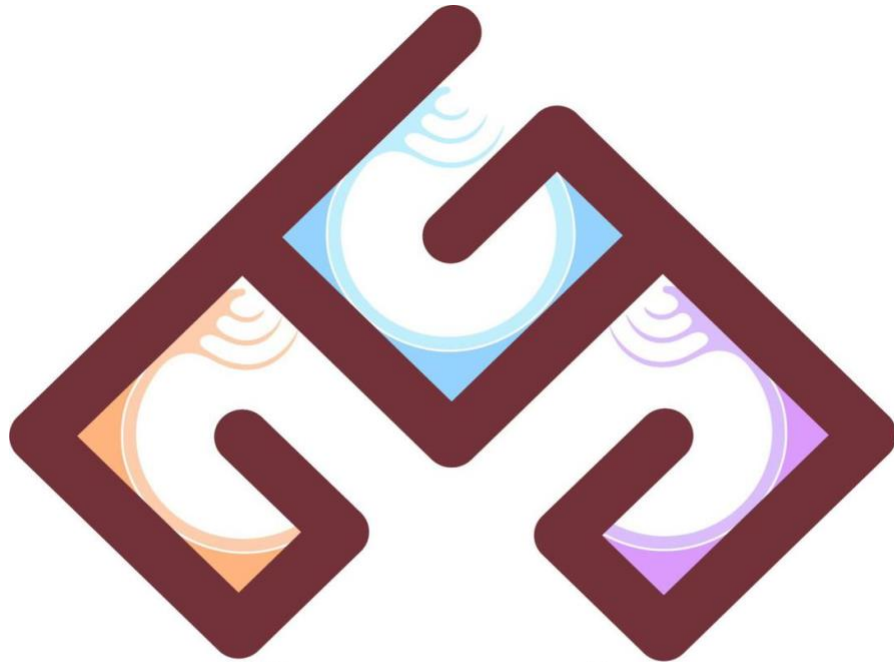




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Gerab Financials

Position Title	: ASSOCIATE ANALYST (Accounts & Finance, Treasury & Investment, Payment & Settlement)
POSITION LEVEL	: PS1
SLOT	: 1
EMPLOYMENT TYPE	: Contract
QUALIFICATION	: Bachelors in Business Administration & Commerce (Finance/Accounting)
REPORTING	: Head, Corporate Service Division
DIVISION	: Corporate Service Division

TERMS OF REFERENCE

1. Background

Gerab Financials Limited (GFL), a wholly owned subsidiary of Gerab Nyed-Yon Limited (GNY), has been established as a deposit-taking Microfinance Institution licensed by the Royal Monetary Authority of Bhutan. GFL aims to improve access to inclusive and affordable financial services, particularly for the Central Monastic Body and underserved populations.

To ensure smooth institutional functioning and operational efficiency, GFL seeks a qualified and competent Associate Analyst – Corporate Services to support and oversee the functions of Finance & Accounts, Treasury & Investment, Financial Monitoring, Payment & Settlement, and Reconciliation.

2. Purpose of the Role

To support the effective management of the Corporate Services Division (CSD) of GFL by coordinating and integrating functions related to financial management, treasury and investment, payment and settlement, and reconciliation, in alignment with applicable regulatory requirements, internal policies, and GFL's strategic objectives.

3. KEY RESPONSIBILITIES

A. FINANCE & ACCOUNTS

- Manage GFL's day-to-day financial operations, including accounting, budgeting, payroll, taxation, and financial reporting.
- Prepare accurate financial statements, regulatory returns, and management reports in compliance with Bhutanese Accounting Standards, RMA requirements, and GFL policies.
- Ensure proper recording, authorization, documentation, and reconciliation of financial transactions and maintain effective internal controls.
- Support financial planning, liquidity and fund management, financial analysis, and monitoring of GFL's financial performance and sustainability.

- Monitor compliance with applicable regulations, internal policies, procedures, and approved controls, and identify financial risks, unusual transactions, and control weaknesses.
- Assist in financial and operational risk assessments and recommend appropriate mitigation measures.
- Support internal and external audits, RMA inspections, and regulatory reviews, and monitor the implementation of audit and regulatory recommendations.
- Provide timely financial, portfolio, and management information to support decision-making by Management.

B. TREASURY & INVESTMENT

- Prepare and monitor weekly liquidity reports and cash-flow forecasts, analysing key movements in GFL's liquidity position.
- Monitor daily fund positions and liquidity requirements for loan disbursements, customer withdrawals, operational expenses, and settlement obligations.
- Identify liquidity surpluses or shortfalls and recommend appropriate fund management actions.
- Support preparation of ALCO reports, liquidity gap analysis, and other treasury-related reports.
- Monitor investment income, maturities, accruals, and timely receipt of principal, interest, and coupon payments.
- Monitor approved investment opportunities and prepare recommendations for fixed deposits, Treasury Bills, bonds, and other permitted instruments.
- Ensure treasury and investment activities comply with GFL's approved policies, internal guidelines, and applicable RMA requirements.

C. PAYMENT, SETTLEMENT & RECONCILIATION

- Ensure daily payment and settlement activities through BFS, QR, payment gateway, and other approved payment channels.
- Monitor settlement accounts and ensure adequate funds for timely settlement obligations.
- Perform timely reconciliation of payment and settlement transactions with banks, payment service providers, and GFL's internal records.
- Investigate and resolve failed transactions, settlement discrepancies, unmatched entries, reversals, and other payment-related issues.
- Maintain proper records, supporting documents, and audit trails for all payment and settlement transactions.
- Coordinate with banks, payment service providers, RMA, and internal teams to resolve settlement issues, disputes, and payment-related incidents.
- Monitor payment channels and coordinate timely resolution of system or transaction-related issues.
- Ensure compliance with applicable payment system rules, RMA requirements, contractual obligations, and GFL's internal policies.
- Identify operational and control gaps and recommend improvements to the Head, CSD.

D. QUALIFICATION AND EXPERIENCE

- Bachelors in Business Administration & Commerce (**Finance & Accounting**)
- Minimum of 60% in Bachelor's Degree (English + Best four subjects).
- Minimum of 60% in Class XII and X.

E. Competency and Skills Requirement

- Excellent Communication skills.
- High level of integrity, accountability and professionalism.
- Excellent team player.
- Problem-Solving and Analytical Thinking.

F. 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.

G. Salary and Other Benefits

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

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

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

I. Deadline for Registration

- The last date to submit the documents is 12th October 2026.

Interested applicants can submit the documents to email ID: sherab.dema@gfl.bt.

For further clarification, please visit our website www.gfl.bt or can contact us at +975-77444637/02-351346