



ཀླུ་ཡོངས་དགོངས་ཁྱིའི་བྱ་རྒྱུ་ལྷན་པོ་སྤྲོད་པ་དངུལ་།

NATIONAL PENSION AND PROVIDENT FUND

Securing Future Together

Terms of Reference, Dy Manager, Management Unit, Member Loan Division

Position	Slot	Qualification	Work experience	Grade	Basic Salary
Deputy Manager, Loan Management Unit, Member Loan Division HO, Thimphu	1	B. Com from a Recognized University	Minimum of 4years 6 months of experiences in relevant field	7	Nu. 21,990/-

Allowances:

- 20% House Rent Allowance.
- 40% Pension and Provident Fund Management Allowance
- Monthly Lumpsum Increment Nu. 12,300/-
- Maximum two months basic salary as ex-gratia based on organizational performance;
- Maximum of 25% of the total basic pay per annum as Performance Based Variable Incentives based on individual performance;
- Staff incentive housing loan, vehicle loan, and education loan at 5% interest rate.

Title of Position:	Deputy Manager
Reporting Authority:	Chief
Reviewing Authority:	Director Investment
Functions:	Loan Management Unit, Member Loan Division
Purpose of Position:	
For overseeing loan portfolio administration, managing EMI collections, and implementing recovery strategies to ensure financial stability and operational efficiency. This position plays a critical role in loan approval, transaction processing, customer support, and adherence to regulatory frameworks, contributing to the overall success of the lending operations.	
Duties, Responsibilities and Accountabilities	
- Conduct comprehensive credit risk analysis and assessment, particularly for complex loan cases and high-value exposures. - Analyse loan portfolio performance and financial contribution. - Conduct profitability analysis by loan product and borrower segment - Support forecasting of: - Loan demand - Disbursement - Interest income - NPLs - Recoveries - Portfolio growth - Ensure implementation of the Credit Operation Manual and approved lending policies. - Identify gaps in lending policies and recommend revisions. - Ensure lending practices comply with applicable: - NPPF policies and regulations - Board-approved limits	



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- Relevant laws and regulations
- Internal control requirements

Qualification, Key Skills and Competencies

Qualification:	Key Skills and Competencies:
B. Com from a Recognized University	❖ Analytical thinking ❖ Risk awareness ❖ leadership ❖ Effective Communication ❖ Customer Orientation ❖ Sound Knowledge of lending ❖ Regulatory Frameworks ❖ Accounting skills ❖ Internal Control Mechanism ❖ Financial Reporting Skills ❖ Technological Affinity ❖ Loan collection strategy
Experience: Minimum of 4 Years 6 months of experiences in relevant field	