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MICROFINANCE BHUTAN PRIVATE LIMITED
THIMPHU, BHUTAN.

Microfinance Bhutan Private limited is pleased to invite application for the following positions:

1. Finance Officer

Employer	Microfinance Bhutan Private Limited
Position	Finance Officer
Office Location	Genyen Lam- SW, Adjacent to FITI Building, Thimphu
Grade	S1 or M3
Employment Type	Regular
Basic Pay	39,484/- monthly or negotiable based on experience
Housing Allowance	20% of Basic Pay
Provident Fund	10% of Basic Pay
Gratuity	Eligible on minimum five years of continuous active service
Other Benefits	As per MBPL SRR, 2024

Terms of Reference

Reporting to: GM/ Chief Executive Officer

1. Job Purpose:

The Finance Officer is responsible for overseeing the financial operations of the microfinance bank, ensuring the compliance with all relevant regulations, and contributing to the overall financial stability of the organization.

2. Key Responsibilities:

I. Financial Management:

- Prepare and analyze financial statements, including income statements, balance sheets, and cash flow statements as per the RMA & BAS requirements.
- Oversee the budgeting process and ensure that expenses are aligned with approved budgets.
- Monitor financial performance and identify areas for improvement.
- Develop and maintain financial manual in line to the policy of the company and in compliance with RMA regulations and Company's Act of Bhutan.



II. Accounting & Reporting:

- Ensure accurate and timely recording of financial transactions.
- Prepare and submit required financial reports to regulatory authorities and other stakeholders.
- Maintain proper accounting records and documentation

III. Financial Analysis:

- Conduct financial analysis to assess the financial health of the bank and identify trends.
- Prepare financial projections and forecasts.
- Provide financial advice and recommendations to the management

IV. Compliance:

- Ensure compliance with all RMA financial regulations and Bhutan Accounting Standards.
- Monitor regulatory changes and implement necessary adjustments.

V. Internal Controls:

- Develop and maintain internal controls to safeguard the bank's assets and prevent fraud.
- Conduct regular internal audits to assess the effectiveness of internal controls.

VI. Team Management:

- Lead and manage the finance team, providing guidance and support.
- Recruit, train, and develop finance staff
- Apprise the CEO/GM on all matters of significance
- Any other important task assigned by management

3.Key Qualifications and Skills:

- Minimum of B.com (Majored in Accounts or Finance);
- At least 3 years of experience in related field,
- Strong knowledge on financial and regulatory standards, with a commitment to maintaining high levels of integrity and professionalism;
- Excellent attention to detail and ability to maintain accuracy under pressure;
- Fluent in Rules on the Income Tax Act of the Kingdom of Bhutan, with prior knowledge of income tax filing procedures;



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- Knowledge and familiarity of banking regulations, CBS, BAS and compliance standards will be given preference;
- Proficient in Microsoft Excel and other MS Office applications;
- Strong analytical, problem-solving, and organizational skills;
- Experience in the banking sector will be considered an advantage; and
- Strong communication skills, both verbal and written.

2. Credit Assistant

Employer	Microfinance Bhutan Private Limited
Position	Credit Assistant
Office Location	Chengmari, Samtse
Grade	O3
Employment Type	Regular
Basic Pay	20,114/-
Housing Allowance	20% of Basic Pay
Provident Fund	10% of Basic Pay
Gratuity	Eligible on minimum five years of continuous active service
Other Benefits	As per MBPL SRR, 2024

Terms of Reference

Reports to Credit Head and Credit Officer

1. Objective:

- To support the credit department and management in assessing loan applications, maintaining accurate records, and ensuring compliance with regulatory standards.

2. Responsibilities:

- Assist in reviewing loan applicants and determining applicant eligibility based on established criteria.
- Conduct preliminary checks on applicant financial documents and credit histories.
- Prepare loan documentation and ensure all necessary paperwork is completed accurately
- Assist in conducting credit assessments and risk evaluations.
- Maintain comprehensive and up-to-date records of loan applications, approvals, and disbursements.



- Provide support in monitoring loan repayment schedules and following up with clients on overdue payments
- Assist in preparing reports on credit activities and portfolio performance
- Collaborate with other departments to ensure compliance with regulatory requirements and internal policies.
- Provide administrative support to the credit department as needed
- Weekly report of loan closed, loan disbursement, loan payment and Non-Performing Loans (NPL) follow up report to Credit Officer/ Credit Head
- Any important task assigned by Competent Authority

3. Qualifications & Skills

- Minimum of class XII commerce pass
- Class XII – 60% (English + 3 best subjects)
- Ability to assess the financial health of clients, analyze credit reports, and understand financial statements.
- Strong attention to detail when reviewing credit applications and accounts.
- Excellent verbal and written communication to liaise with clients, internal teams, and external stakeholders.
- Ability to negotiate terms and follow up with clients regarding payments or overdue accounts.
- Accuracy is critical in processing credit applications, managing credit limits, and maintaining financial records.
- Ability to identify potential credit risks and recommend actions to mitigate them.
- Skills in resolving disputes and finding solutions for late payments or issues with clients.
- Strong time management abilities and the capacity to handle multiple tasks and deadlines simultaneously.
- Understanding of credit policies, risk assessment methods, and financial regulations.
- Ability to monitor credit limits, set payment terms, and manage outstanding payments.
- Ability to negotiate repayment terms with customers, ensuring that payment deadlines are met without compromising customer relationships.
- Ability to work in teams, especially with other finance and accounting professionals, to ensure smooth credit operations.
- Strong customer focus and professionalism when dealing with clients and resolving issues related to credit.



3. Teller

Employer	Microfinance Bhutan Private Limited
Position	Teller
Office Location	Chengmari, Samtse
Grade	O4
Employment Type	Regular
Basic Pay	17,490/- monthly
Housing Allowance	20% of Basic Pay
Provident Fund	10% of Basic Pay
Gratuity	Eligible on minimum five years of continuous active service
Other Benefits	As per MBPL SRR, 2024

Terms of Reference

Reporting to Credit & Banking Officer/Branch Manager

1. Job Purpose:

The Teller is responsible for handling customer transactions and providing a high level of customer service in accordance with bank policies and regulatory requirements. The role ensures accurate processing of deposits, withdrawals, and other financial transactions while maintaining confidentiality and security.

2. Key Responsibilities:

a. Customer Service:

- Greet customers professionally and assist with their banking needs.
- Respond to customer inquiries and provide information about banking products and services.
- Address customer concerns and direct them to the appropriate department when necessary.
- Maintain a friendly, courteous, and approachable demeanor at all times.

b. Transaction Processing:

- Accurately process cash and non-cash transactions including deposits, withdrawals, fund transfers, and cheque encashments.



- Verify customer identities and ensure the accuracy of transaction details.
- Ensure compliance with Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations during transactions.
- Handle foreign currency exchange transactions as required.

c. Cash Handling:

- Handle cash accurately and responsibly, maintaining correct cash balances throughout the shift.
- Prepare and balance daily cash deposits, ensuring compliance with bank procedures.
- Detect counterfeit or fraudulent notes and report suspicious activities to supervisors.
- Maintain the security and confidentiality of cash and other financial assets.

d. Documentation and Reporting:

- Maintain accurate transaction records and ensure that all necessary forms are completed correctly.
- Generate and maintain transaction receipts for customers.
- Prepare daily reports of transactions for reconciliation and auditing purposes.
- Assist in the preparation of cash balances and reports for management review.

e. ATM and Other Banking Services:

- Monitor and replenish ATM machines, ensuring that they are functioning and well-stocked.
- Assist customers with the use of automated banking services, including ATMs and online banking inquiries.

f. Compliance and Security:

- Adhere to all banking policies, procedures, and compliance regulations, including security protocols for handling cash and confidential information.
- Ensure the security of the bank's premises and report any suspicious activity immediately.
- Comply with internal and external audit requirements and assist auditors during audits.

Any important task assigned by Competent Authority

3. Qualifications



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1. Minimum of class XII commerce pass
2. Class XII- 55% (English + 3 best subjects)

Documents Required for all positions:

- MBPL employment application form. (Available in our website- Downloads)
- Resume
- Copies of relevant academic and any other training certificates
- Copy of valid Bhutanese Citizenship Identity Card
- Work experience certificate wherever applicable
- Valid medical fitness certificate of six months validity
- Security Clearance Certificate
- Royal Audit Clearance Certificate wherever applicable
- Any other document and testimonials, as may be applicable to the post

Candidates fulfilling above criteria are requested to submit their relevant documents latest by **March 25, 2026** in one pdf file not exceeding 10 MB to recruits@mbpl.bt.

Note: An application that is not accompanied by any of the mandatory documents as specified above, whether in part or whole and not clearly scanned, shall be rejected without citing any reason thereof.

Management