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MICROFINANCE BHUTAN PRIVATE LIMITED
THIMPHU, BHUTAN.

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

1. **Internal Auditor**

Employer	Microfinance Bhutan Private Limited
Position	Internal Auditor
Office Location	Genyen Lam- SW, Adjacent to FITI Building, Thimphu
Grade	S3
Employment Type	Regular
Basic Pay	30,590/- 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

Key Qualifications and Experience:

- B.com major in Accounting/ Finance or in related fields with a minimum of 55% aggregate
- Fresh graduates can also apply, but some prior experience or hands-on experience would be an added advantage

Terms of Reference – Internal Auditor

Reporting to Chairperson, Board Audit Committee & Chief Executive Officer

Job Description

- Developing annual audit plan using appropriate risk-based methodology, including any risk or control concerns identified by Risk Management Committee, and get the plan approved by the Board Audit Committee.
- Implementing the annual audit plan and undertake any special tasks assigned by the Board Audit Committee, which may include special reviews requested by management/ Board.
- Assessment of inherent risks and present risks from the risk register prepared by the Risk Management Committee.
- Regularly communicating to the Audit Committee on the progress and results of the annual audit plan, on the adequacy of internal audit resources and on emerging trends and practices in internal auditing.
- Allocating resources, setting frequency, selecting subjects, determining scopes of work and applying the techniques required to accomplish internal audit objectives.
- Issuance of periodic reports to the Audit Committee, including a summary report on each audit for the audit committee review and approval.
- Making Audit report, with results and recommendations, available to the management.

- Preparing Internal Audit budget for the year and seek budget endorsement from BAC for the Internal Audit Annual budget;
- Performing analytical and assessment services to assist management in meeting its objectives by providing necessary recommendations;
- Coordination of overall internal audit functions of the MBPL.
- Developing job description of the internal auditors and review on timely basis.

Roles and Responsibilities:

- Ensure that the internal control systems are adequate and effective.
- Identify potential threats, assess risks and implement appropriate controls.
- Provide assurance to the Board Audit Committee on various management practices and procedures in compliance with the requirement of the existing regulations such as RMA PR, FSA, Companies Act, etc.
- Assess the implementation of the policies & plans approved by the Board and compliance of Board and Board committee's directives.
- Provide diagnostic and advisory service for improvement of management system and ensure that the actions are taken by the management on the recommendations.
- Ensure that resources are procured economically, used efficiently and review the safeguarding of assets and properties.
- Participates in projects at an early stage to ensure adequate controls are incorporated and tested.
- Carry out special investigations on behalf of the Board and Management.
- Conduct regular audits as per annual plan approved by the Board Audit Committee.

Authority

The division shall:

- Have full, free and unrestricted access to all relevant information, records and properties as may be required to fulfil their responsibilities.
- Have full access to the management and staff of the Bank in acquiring information and explanations as required for the conduct of audit work.
- Decide on the audit plan and the entity to be audited as per risk associated with approval from BAC.
- Does not have decision-making authority but can determine an opinion on each area of audit and make recommendations for improvement.
- Ensure timely statutory audits are carried out annually for the company.
- Ensure compliance to the RMA'S Prudential Regulations (PR-2024), DMFI Regulations- 2016, and CGR for financial institutions.

External Relationship

The division shall liaise with the Royal Monetary Authority, the statutory auditor and their representatives to coordinate audit work for the efficiency and effectiveness of audit resources, audit approach and coverage, management inputs and to minimize audit costs.

Any important task assigned by competent authority/ Board/ Management

Documents Required:

1. MBPL employment application form. (Available in our website- Downloads)
2. Resume
3. Copies of relevant academic and any other training certificates
4. Copy of valid Bhutanese Citizenship Identity Card
5. Work experience certificate if any
6. Valid medical fitness certificate of six months validity
7. Security Clearance Certificate
8. Recommendation letter from past employer or organization if any
9. Royal Audit Clearnce Certificate wherever applicable
10. Any other document and testimonials, as may be applicable to the post

Candidates fulfilling above criteria and documents requirement can submit their relevant documents latest by July 29, 2026 along with MBPL job application form 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.

2. Credit Assistant

Employer	Microfinance Bhutan Private Limited
Position	Credit Assistant
Office Location	Gyelposhing, Mongar
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

Qualifications & Skills

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

Terms of Reference- Credit Assistant

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

Documents Required:

1. MBPL employment application form. (Available in our website- Downloads)
2. Resume
3. Copies of relevant academic and any other training certificates
4. Copy of valid Bhutanese Citizenship Identity Card
5. Work experience certificate if any
6. Valid medical fitness certificate of six months validity
7. Security Clearance Certificate
8. Recommendation letter from past employer or organization if any
9. Royal Audit Clearnce Certificate wherever applicable
10. Any other document and testimonials, as may be applicable to the post

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3. Teller

Employer	Microfinance Bhutan Private Limited
Position	Teller
Office Location	Gyelposhing,Mongar
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

Key Qualifications, Experience and Skills:

Qualifications

- Class XII commerce only
- Class XII- 55% (English + 3 best subjects)
- Experience is an added advantage
- Cash handling and numerical accuracy
- Customer service and communication
- Attention to detail
- Computer and banking software proficiency
- Problem-solving and teamwork

Terms of Reference- Teller

Reporting to 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

Documents Required:

1. MBPL employment application form. (Available in our website- Downloads)
2. Resume
3. Copies of relevant academic and any other training certificates
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6. Valid medical fitness certificate of six months validity
7. Security Clearance Certificate

8. Recommendation letter from past employer or organization if any
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Management