



འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚོང་འཛིན།
Bhutan Development Bank Limited
“Your Development Partner”

Terms of Reference

Position Title	Credit Officer
Reporting	General Manager, ESP
Responsible for providing efficient and effective timely credit and other related services to the clients with utmost professionalism, dedication, integrity and honesty.	
ESSENTIAL FUNCTIONS:	
<ol style="list-style-type: none">1. Analyzing Financial Information.2. Assessing Creditworthiness.3. Conducting Risk Assessments.4. Recommending Credit Decisions.5. Adhering to Regulations and Policies.6. Timely disbursement of loans.7. Project site visit as and when required.8. Disbursement of loans as per the approved project timeline.9. Ensure that timely repayments are made/collected by the clients.10. Monitor, supervise and evaluate projects financed and submit written report to supervisor.11. Appraisals of loan proposals in light of the project viability and clients' capacity to take up the project.12. Explain the loan procedures to the potential clients and the general public.13. Preparation of month end reports.14. Timely Follow up on loan recoveries15. Review profitability and Portfolio at Risk (PAR) periodically.16. Promptly answer queries of the customers and provide correct information regarding credit products or services over phone or in person.	
OTHER RESPONSIBILITIES:	
<ol style="list-style-type: none">1. Contribute to enhancing customer satisfaction.2. Maintain proper documentation.3. Observe code of conduct by maintaining confidentiality of information and punctuality at all times.4. Declaration of Conflict of Interest wherever required.5. Diligent use of office resources (Turning off the electrical appliances/equipment, close the water tap when not in use, etc.)6. Maintaining proper and clean office decorum at all times.	



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7. Act as back up of other staff during their absence.
8. Carry out any other task assigned by the supervisor.