



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

**Terms of Reference**

<b>Position Title</b>	<b>Legal Officer</b>
<b>Reporting</b>	<b>Chief Legal Counsel</b>
<p><b>POSITION SUMMARY:</b> Represent BDB in the court of law and act responsibly in litigating the cases against the loan defaulters.</p> <p><b>ESSENTIAL FUNCTIONS:</b></p> <ol style="list-style-type: none"><li>1. Monitor and maintain the Branch office off balance sheet account</li><li>2. Receive the list of defaulters from Chief Managers/Branch Managers</li><li>3. Maintain proper records of defaulter clients for follow up and recovery.</li><li>4. Follow through with the defaulters for a maximum of 45 days or more (when there are partial payments and undertakings) and resolve if possible</li><li>5. Maintain the record of all the cases (resolved/partially resolve/case in hand/case in court/unresolved).</li><li>6. Unresolved cases to be forwarded to the court for legal proceedings/litigation</li><li>7. Timely follow up with the court officials for court hearing.</li><li>8. Appeal to higher authority if the Bank is not satisfied with the court verdict/judgment.</li><li>9. Take action accordingly as per the court verdict/judgment. (Seize assets/Write-off/arrest warrant)</li><li>10. Visit site and obtain details of the seized properties including photographs, road/water/electricity connectivity and existence of other infrastructures near/close to the land/property wherever required.</li><li>11. Maintain data base of legal actions and follow ups</li><li>12. Any litigation issues to be put up to the management for approval should be recommended by the Chief Manager/Branch Manager through the Legal Head</li><li>13. Coordinate with Internal Audit Department for/during investigation on any embezzlement/fraud cases of the Bank if required.</li><li>14. Coordinating and timely follow through with the relevant law enforcement agencies</li><li>15. Timely preparation and submission of litigation report and recovery report.</li><li>16. Comply with Credit manual and Write-Off Manual 2017 and Auction Guidelines 2018</li><li>17. Timely consolidation of quarterly litigation reports</li><li>18. Ensure interest accruals are updated on a monthly basis</li><li>19. Ensure timely submission of monthly report to the NPAMS</li><li>20. Submit consolidated monthly report to Chief Manager/Branch Manager</li></ol>	



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21. Propose irrecoverable loans for write off after following the due process.
22. Untraceable client list has to be forwarded to concern Head office/Regions/Branches/Community Centre to get the contact details or contact number of their HoH/siblings.
23. Conduct open auction and open sealed bids as and when required (As per the terms/procedures laid down in the Auction Guidelines 2018). Any variation in frequency shall be apprised to the management from time to time.
24. Visit site and obtain details of seized properties including photographs, road/water/electricity connectivity and existence of other infrastructures near/close to the land/property (wherever felt necessary/possible)
25. Propose for the notification for Public Auction of surrendered/seized properties through Print Media (Kuensel and other Newspapers) to Legal Head.
26. Submit the comprehensive recommendation letter for write-off both loans and assets to NPAM Section (As per the appropriate section and clause of the Write off Manual 2017)
27. Proper record keeping of disposed/sold assets/Write-off cases

**OTHER RESPONSIBILITIES:**

1. Promote image of the Bank by speaking, acting responsibly, showing courtesy and positive attitude to others.
2. Contribute to enhancing customer satisfaction
3. Carry out other task as and when instructed by the supervisor
4. Maintain proper documentation.
5. Observe code of conduct by maintaining confidentiality of information and punctuality at all times.
6. Declaration of Conflict of Interest wherever required
7. Diligent use of office resources (Turning off the electrical appliances/equipment, close the water tap when not in use, etc.)
8. Maintaining proper and clean office decorum at all times.
9. Act as back up of other staff during their absence.