



# Terms of Reference

MANAGER, ADC & ICT  
FOR  
GERAB FINANCIALS LIMITED

**Position Title** : Manager, ADC & ICT  
**Division** : ICT & Alternate Delivery Channels (ADC)  
**Reports To** : Chief Executive Officer (CEO)  
**Location** : Thimphu  
**Employment Type** : Contract

## 1. Background

Gerab Financials Limited (GFL), a Deposit-Taking Microfinance Institution (DMFI), and a subsidiary of Gerab Gerab Nyed-Yon Limited (GFL), is established to improve financial inclusion by providing accessible and affordable banking services to underserved and unbanked populations, particularly in rural and semi-urban communities.

As a newly established regulated financial institution under the Royal Monetary Authority (RMA) of Bhutan, the GFL is focused on leveraging digital technology and alternate delivery mechanisms to expand outreach and enhance customer experience. The **Manager, ADC & ICT** will play a pivotal role in building the institution's digital infrastructure, managing its IT systems, and designing innovative delivery channels aligned with national financial inclusion goals.

## 2. Purpose of the Role

To lead the planning, implementation, and management of ICT systems and alternate delivery channels that enable secure, efficient, and customer-centric banking operations. The role encompasses both technical and strategic responsibilities to support the institution's digital transformation and service delivery initiatives.

## 3. Key Responsibilities

### A. ICT Management

- Develop and implement the GFL's ICT policies, infrastructure, and systems, including network, hardware, cybersecurity, and disaster recovery.
- Oversee procurement, installation, configuration, and maintenance of all IT equipment and software systems, including core banking solutions (CBS).
- Ensure data security, system integrity, and regulatory compliance in all ICT operations.

- Establish ICT support mechanisms and helpdesk systems for operational continuity and staff support.

## **B. Alternate Delivery Channels (ADC)**

- Lead the design and implementation of alternate banking channels such as mobile banking, internet banking, and SMS platforms.
- Work with third-party vendors, telecom operators, and technology partners to integrate digital services and expand outreach.
- Develop ADC strategies to enhance rural financial access and improve customer experience.
- Monitor and analyze ADC usage data to improve performance, uptake, and service delivery.

## **C. Digital Strategy & Innovation**

- Support the digital transformation roadmap of GFL by identifying and implementing appropriate technologies.
- Coordinate cross-departmental digital initiatives, including onboarding, e-KYC, digital lending, and cashless transactions.
- Evaluate and recommend fintech solutions relevant to microfinance operations.

## **D. Risk Management & Compliance**

- Ensure ICT and ADC systems are compliant with RMA's guidelines, including cybersecurity and data protection regulations.
- Develop and test business continuity and disaster recovery plans.
- Conduct regular ICT audits, system tests, and vulnerability assessments to mitigate risks.

## **E. Capacity Building & Support**

- Provide ICT training and capacity-building programs for internal staff and field agents.
- Build a strong ICT and ADC support team to manage operations and innovations.
- Maintain effective communication with vendors, regulators, and technology partners.

#### 4. Qualification and Experience

- Bachelor's Degree in Information Technology, Computer Science, Information Systems, or a related field. Master's Degree is an advantage.
- Minimum of 4-6 years of relevant experience in ICT management, with at least 2 years in a financial institution or banking technology environment.
- Experience in implementing and managing core banking systems and digital banking platforms.
- Familiarity with regulatory frameworks for financial services (RMA guidelines) and international best practices in cybersecurity and ICT governance.

#### 5. Required Skills and Competencies

- Strong technical knowledge of banking ICT systems, databases, networks, and infrastructure.
- Sound understanding of digital financial services, fintech trends, and ADC models.
- Ability to manage technology projects, vendors, and partnerships.
- Excellent problem-solving, project management, and analytical skills.
- Strong interpersonal and communication skills to engage internal and external stakeholders.
- High level of professionalism, integrity, and accountability.

#### 6. Reporting and Supervision

- The Manager, ADC & ICT will report directly to the **Chief Executive Officer (CEO)**.
- S/he will supervise ICT support staff, ADC officers, and oversee relationships with ICT vendors and service providers.

#### 7. Employment Type and Tenure

The selected candidate for the post of Manager, ADC & ICT shall be recruited for contract term of three (3) years, which may be renewed based on performance.

#### **8. Salary & Others Benefits**

The pay & allowances shall be as per the service rules

#### **9. Mandatory documents (required to submit along with application)**

1. GNY's Job Application Form (can be downloaded from the website)
2. Curriculum vitae (CV) indicating clearly the details of applicant and, with names and details of two referees.
3. Bachelor's Degree certificate and transcripts (for entire course).
4. Master's and any other higher Degree certificates and transcripts (for entire course), if available.
5. Valid document proof/evidence to show work experience.
6. A valid Citizenship Identity Card (both back & front printed).
7. A valid audit clearance certificate for interview.
8. A valid security clearance.

Additionally, the following documents shall be produced by the candidate selected as candidate, prior to his/her appointment:

1. Valid medical fitness certificate.
2. No objection certificate letter from the employer, if currently employed.

For further details, please contact HRA at [hra@gerab.bt](mailto:hra@gerab.bt)