

Terms of Reference: Associate Analyst, ICT & ADC

This Terms of Reference (TOR) outlines the responsibilities and qualifications for an **Associate Analyst, ICT & ADC** at Gerab Financials Limited (GFL). This role is designed for fresh graduates or entry-level professionals to build foundational expertise in information technology and digital delivery channels.

1. Basic Information

Attribute	Detail
Position Title	Associate Analyst, ICT & ADC
Division	ICT & Alternate Delivery Channels (ADC)
Reports To	Sr. Manager, Operations & Credit
Location	Thimphu
Employment Type	Contract (Three Years)
Institution	Gerab Financials Limited (GFL)

2. Background and Purpose

A. Background

GFL is a Deposit-Taking Microfinance Institution established to improve **financial inclusion** by providing accessible and affordable banking services, particularly to underserved populations. As a newly established regulated financial institution under the Royal Monetary Authority (RMA), GFL leverages digital technology and alternate delivery mechanisms to expand outreach and enhance customer experience.

B. Purpose of the Role

The Associate, ICT & ADC will provide **technical and operational support** for GFL's ICT infrastructure and digital delivery initiatives. The role focuses on learning and supporting the implementation of secure, efficient, and customer-centric banking operations, directly contributing to the institution's digital transformation roadmap.

3. Key Responsibilities (Support & Implementation Focus)

The Associate, ICT & ADC will support the Sr. Manager, Operations and Credit across the following key areas:

A. ICT System Support

- Assist in the daily monitoring, configuration, and maintenance of GFL's IT equipment and software systems, including the core banking solution (CBS);
- Provide **first-level ICT support** and helpdesk services to GFL staff and field agents, ensuring quick resolution of technical issues;
- Support the implementation and maintenance of network, hardware, and system integrity; and
- Help maintain system documentation for all IT infrastructure and procedures.

B. Alternate Delivery Channel (ADC) Assistance

- Assist in the testing, deployment, and operational support of alternate banking channels (e.g., mobile banking, internet banking, SMS platforms);
- Support the monitoring and analysis of ADC usage data to help improve uptake and service delivery; and
- Assist in coordinating with third-party vendors and technology partners for integrating digital services.

C. Digital Support & Compliance

- Support the coordination of cross-departmental digital initiatives (e.g., onboarding, e-KYC, cashless transactions);
- Assist in researching and documenting fintech solutions relevant to microfinance operations;
- Support the maintenance of ICT systems to ensure compliance with RMA's guidelines on cybersecurity and data protection; and
- Assist in conducting system tests and documentation for business continuity and disaster recovery plans.

D. Capacity Building & Learning

- Participate actively in ICT training and capacity-building programs to rapidly develop technical skills; and
- Assist in providing support and training to internal staff on new digital platforms and technologies.

4. QUALIFICATION AND EXPERIENCE

- **Education:** A **Bachelor's Degree** in Information Technology, Computer Science, Information Systems, or a related field;
- **Experience:** This is an **entry-level position** for fresh graduates. Relevant internship experience or academic projects in ICT are an advantage; and
- **Knowledge:** Conceptual understanding of banking ICT systems, networks, databases, or digital financial services is desirable.

5. Required Skills and Competencies

- Strong interest and aptitude for **learning** and applying new technologies;
- Good basic problem-solving and analytical skills;
- Ability to work effectively in a team environment;
- Effective interpersonal and communication skills; and
- High level of professionalism, integrity, and accountability.

6. REPORTING AND EMPLOYMENT DETAILS

- **Reporting:** The Associate, ICT & ADC will report to the **Sr. Manager, Operations & Credit**;
- **Tenure:** The selected candidate shall be recruited for a contract term of **three (3) years**, which may be renewed based on performance;
- **Salary & Benefits:** Pay and allowances shall be as per GFL's service rules;

7. Mandatory Documents (Required to Submit)

- I. GNY's Job Application Form (downloaded from <https://gerab.bt>);
- II. Curriculum vitae (CV) with details of two referees;
- III. Bachelor's Degree certificate and transcripts (for entire course);
- IV. Valid document proof/evidence to show work experience (if any);
- V. A valid Citizenship Identity Card (both back & front printed);
- VI. A valid audit clearance certificate for interview; and
- VII. A valid security clearance.

