

## 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.