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## 1. **Profile:**

Currently employed by the the Royal Monetary Authority of Bhutan (Central Bank of Bhutan) as the Chief General Counsel since 1<sup>st</sup> June 2016. Prior to 1<sup>st</sup> June 2016, worked as the Chief General Counsel in the National Pension & Provident Fund (NPPF), Chief Legal Advisor & Company Secretary in the Bank of Bhutan and Chief Legal Officer in the Royal Civil Service Commission.

Worked as the Judicial Officer in the High Court from 1995-1996, Legal Officer, Sr. Legal Officer & Head (Policy Planning Division) and Chief Legal Officer in the Royal Civil Service Commission, Bhutan from 1997-2008, Chief Legal Advisor & Company Secretary in the Bank of Bhutan from 1<sup>st</sup> September 2008-6<sup>th</sup> December 2014, Chief General Counsel in the National Pension & Provident Fund, Thimphu, Bhutan-1<sup>st</sup> January 2015-30<sup>th</sup> May 2016 and Chief General Counsel in the Royal Monetary Authority (RMA), Bhutan from 1<sup>st</sup> June 2016 till date.

Hands-on experiences in the human resource and legal matters in the civil service, bank and NPPF (corporate sector) and in the RMA with particular professional focus on policy matters, drafting of service rules and regulations, policy guidelines, code of conduct & ethics. Vast experiences in the human resource development, human resource management and disciplinary cases. Possess high quality skills in drafting service related documents and rules, regulations, laws, policy documents and in adjudicating disciplinary matters/problems solving. Open to ideas and innovative approaches at all times in the larger interest of the organization and employees.

## 2. **Work History**

### 2.1 **Chief General Counsel, Royal Monetary Authority (RMA), Thimphu, Bhutan**

Drafted Inward Remittance Rules & Regulations 2016 (approved by the Board), drafted the Private Money Lending Rules & Regulations 2016 (approved by the Board), revised the contract on money/notes printing with a company based in Germany (contract signed), revised the delegation of power on expenditure, currently reviewing the internal service rules relating to recruitment, appointment, leave, promotion, transfer, retirement, disciplines. Drafted the contract on notes destruction with Greener-way (contract signed), conducted research on the imposition of personal income tax in Bhutan and SAARC countries as directed by the Governor (recommendations to be submitted to the Ministry of Finance and Cabinet soon for deliberations in the forthcoming winter session of Parliament). Member of the Task Force on Organizational Development Exercise/OD Exercise (on-going project). Negotiating with the banks and resolving issues through alternate dispute resolution principles. Possess leadership attributes in managing teams and people. Working in close coordination with the officials from the World Bank, IMF, IFC and SAARC Development Fund Secretariat. Mandated to bring in legal, regulatory and policy reforms within the banks and financial institutions to facilitate doing business and also bring in more appropriate systems to mitigate credit risk at the same time. Provide legal advisory, drafting and documentation services to Financial Regulation &

Supervision Department, Currency Management Department, Internal Audit Department, Foreign Exchange & Reserve Management Department, Administration & Finance Department, Information Technology Department, Governor's Office, Research & Statistics Department, Banking Department and Payment & Settlement Department.

## **2.2 Chief General Counsel, National Pension & Provident Fund (NPPF), Thimphu, Bhutan**

Been the legal advisor to the Board and Management on rules, regulations, policies and laws of the Kingdom. Expert advisor to the Management on HR issues. Brought loan reforms through revision of all the loan documents to mitigate the credit risks, simplified the loan documents to make more user friendly and then facilitated a smooth implementation of the revised policies and documents. Negotiated with the defaulting clients and resolved several old loan cases which had become Non-Performing Loans (NPL). Was instrumental in the OD Exercise as a member of OD Task Force, revised the organogram and structures, subsequently approved by the Board and now being implemented. Team leader in managing the annual meetings with all regional heads and employees of the headquarters. Achieved all the desired targets set in the beginning of the financial year.

Revised the quantum of benefits under staff welfare scheme, closed Saturday for the benefit of staff, introduced Department-wise guest entertainment allowance, conducted in-house training on best human resource practices, introduced NPL committee and weekly NPL Committee meetings to arrive at solutions in consultations with the defaulting clients. Drafted the document on the national provident fund policy. Introduced weekly human resource committing meetings to resolve all pending HR issues. Carried out the training need analysis to identify important areas of training required for different categories of employees, identified both in-country and ex-country training institutes for the staff to be trained and entered into memorandums of understanding with training institutes to avail tailored-made trainings for the staff. Streamlined all leave rules and regulations and instituted a proper leave system. Put in place a revised procurement system. Helped the organization in bringing major human resource reforms by adopting practices being implemented in the companies and corporations under the jurisdiction of Druk Holding & Investment (DHI).

### **2.2.1 Achievements in the NPPF**

Reduced NPL to 1.67% against the annual target of 1.90% for 2014-2015 and reduced NPL to 1.09% against the target of 1.70% for 2015-2016. Revised all the loan documents and total implementation. Streamlined all the legal procedures of the Legal Service Division. Put in place the structure, functions, organogram and documentation system for the Legal Service Division. Written down the job descriptions for all the legal officers and all other legal personnel and being enforced. Recovered Nu. 13,298,502.65 from January 2015 to June 2015 and Nu. 4, 794,000.10 from July 2015 to November 2015 from the NPL clients through negotiations/alternate dispute resolutions by exploring solutions with clients. Trained the in-house employees on relevant laws, rules and regulations. Trainer on the financial rules and laws for the Financial Institutions Training Institute (FITI). Revised and implemented the NPPF Internal Service Rules and Regulations. Reviewed and vetted all the contracts pertaining to internal and external agencies/entities. Drafted and implemented the Staff Welfare Scheme Rules & Regulations 2016. Member of: (a) Human Resource Committee, (b) NPL Committee, (c) Tender Evaluation Committee, and (d) Internal Service Rules Review Committee and

NPPF Social Club. Chairman of: (a) Loan Documents Revision Committee, (b) Committee for identification of various Committees, and (c) Staff Welfare Scheme Committee. Facilitated the HRC in adopting the prevailing best HR practices. Reviewed and vetted the document on national provident scheme which was submitted to the Government for review and approval.

### **2.2.1 Recent executive training undergone in the NPPF**

One-month training on the Senior Executive Leadership Programme (5<sup>th</sup> Batch) and been the Batch Captain from 17<sup>th</sup> August 2015 to 16<sup>th</sup> September 2015. Certificate awarded by His Majesty The King of Bhutan, Jigme Khesar Namgyel Wangchuck.

### **2.3 Bank of Bhutan Limited (1<sup>st</sup> September 2008-6<sup>th</sup> December 2014)**

Worked as the Chief Legal Advisor to the Management and the Board on rules, laws and policies for proper compliance. Revised the Bank of Bhutan Services Rules & Regulations (BoBSR) 2009, BoBSR 2013 and BoBSR 2014. Vast experiences in dealing with code of conduct & ethics, recruitment, selection, appointment, promotion, transfer, performance management, leave, private trade, travel, training, remuneration, allowances, benefits, contract appointment, early retirement scheme, retirement, separation, administrative discipline, structure, staffing pattern & strength. Put in place HR Master Plan. Supervised the procurement, administrative, human resource, legal and real estate functions. Shouldered the dual responsibility as the Company Secretary. Been a member-secretary of the Board Governance Committee which oversees HR matters. Total implementation of directives of the Board. Made serious negotiations with defaulting clients. Resolved several pending bad loan cases through negotiations and problem solving skills. Recovered huge money from NPL clients. Coordinated board meetings and other important important meetings among the banks and agencies with great success. Brought in the best HR practices and legal principles enforced by other banks and financial institutions in Bhutan. Implemented core banking solution project and real estate construction projects. Developed five-year human resource master plan, formulated five-year strategy document for the bank. Streamlined board meeting record keeping and introduced the documents archiving system. Carried out the OD Exercise in collaboration with the E. & Young, Mumbai, India based on which the current organogram and structure have been revised and implemented.

Been a resource person in training the employees and branch managers on the internal service rules, code of conduct & ethics. Introduced performance based variable allowance (PBVA), formulated and introduced performance management system to provide service incentives such as annual bonus, first track promotions and out-of-turn promotions. Put in place a system to grant transfer on request based on the personal needs. Introduced early retirement scheme to weed out non-performing employees after providing adequate opportunity to improve their performance. Strengthened administrative discipline system to ensure continued discipline and decorum among the employees. Revised the service benefits such as staff welfare scheme benefits, daily subsistence allowance, guest entertainment allowance for official works and salary. Introduced annual targetting system and the bonus is distributed based on the achievement of annual targets set between the supervisors and employees in the beginning of the financial year.

Introduced the staff grievance re-dressal mechanism system to address the complaints from staff. Provided timely legal support services to other Divisions/Departments. Drafted/vetted office orders and guidelines in coordination with department/s concerned.

Annual declarations of compliance as per the Companies Act 2000 were complied with. Given timely leadership and support services to reporting staff. Supervised the performance of reporting staff and provided regular monitoring and feedbacks on performance. Introduced a system to ensure the on-going learning and development of reporting staff. Assisted staff work effectively with clients in different contexts and from diverse social and religious backgrounds. Accorded the customer service a top priority at all times. Adopted and implemented the international best practices for suitable solutions with clients. Facilitated in bringing insights and experiences to colleagues in achieving quality results, resolved difficulties and challenges. Maintained the value of team spirit and collaborative relationships within the Department and among inter-departments. Supported work improvement and/or organizational change through result oriented actions. Developed and adopted change plans to support Department initiatives. Always considered the current and future clients' requirements while proposing new ideas, recommendations and projects. Been a prime mover in the organization by giving appropriate inputs and recommendations to new policies, systems and processes in immediate work areas. Introduced the compensatory leave rules and regulations to compensate the employees working beyond office hours during emergency situations in the interest of the organization.

**2.3.1 Positions held:** Chief Legal Advisor & Company Secretary: 2008 to August 2014. Chief Support Officer from 1<sup>st</sup> September 2013-6<sup>th</sup> December 2014. Promoted to head the Department with direct verticals of Human Resource Division, Administrative Division, Procurement Division, Real Estate Division and Legal Service Division).

**2.3.2 Chairman** of BoB Securities Limited, social welfare scheme committee, management procurement committee, public auction committee, NPL task force committee and recruitment committee.

**2.3.3 Committee** member of human resource, disciplinary, investigation, recruitment and internal service rules & regulations review committees.

**2.3.4 Achievements**

Revised the Bank of Bhutan Internal Service Rules & Regulations (BoBSR 2009, BoBSR 2013 and BoBSR 2014) and implemented best HR practices. Drafted and implemented the Auction Policy 2008 after approval by the Board. Drafted the procedures on the interest stoppage and implemented across the branches. Revised and implemented all loan documents after being approved by Board. Reduced NPL to the desirable level of the Board. Recovered huge money from NPL clients through both out-of-court settlements. Put in place the structure, functions and documentation system for the Legal Division. Drafted all kinds of contracts, memorandums of understanding, letters of undertaking, etc.; and vetted all the documents concerning the bank.

**2.3.5 Trainings undergone in the Bank of Bhutan**

Company Secretarial training in Singapore from 19-30<sup>th</sup> July 2010 coordinated by DHI or all Company Secretaries; IFC Trade Finance Programme Workshop in 2010; advanced technique in risk management & Basel II; and knowledgeable with the core banking solution technology.

## **2.4 Royal Civil Service Commission (RCSC) and in the High Court (1995-2008)**

Advisor to to the Commission on all human resource development and human resource management in the civil service. Reviewed and redrafted the Bhutan Civil Service Rules & Regulations (BCSR) in 2002 and BCSR 2006 and implemented them across all ministries, autonomous agencies and districts. Expert in dealing with code of conduct & ethics, recruitment, selection, appointment, promotion, transfer, performance management, leave, secondment, private trade/employment, travel, pre-service training, in-service training, remuneration, allowances, benefits, contract appointment, civil service examination, foreign service, early retirement scheme, retirement, separation, administrative discipline, civil service structure, staffing pattern & strength, civil service information and civil service award system. Drafted the Civil Service Act in 2003-2008 and later it was being enacted by Parliament in 2013. Been a member of the Task Force of ODE, member of Position Classification System, worked closely with SNV, an entity of the Government of the Netherlands based in Bhutan on OD Exercise. Been the authority on the interpretation of the Civil Services Rules & Regulations. Have sound knowledge on the Singapore civil service system (visited Singapore five times to study its civil service and public service systems). Conducted investigation into civil service disciplinary cases and made adjudication as per the civil service rules and regulations. Drafted the policy reforms on early retirement scheme and golden handshake scheme 2006. Been a member of high level investigation committee on the case against civil service on water supply project. Task force member on Good Governance Plus Document 2005. Expert on the cadre system, a system which was implemented in the civil service prior to introduction of position classification system. Involved in various procurement related services in the civil service.

### **2.4.1 Achievements in the RCSC**

Made substantial contributions in the revision of the Bhutan Civil Service Rules and Regulations 2002 and 2006; drafted the Civil Service Act with cross reference to Indian, Australian, Singaporean and UK's civil service systems; formulated the policy document on the Position Classification System and implemented across the board; reviewed the code of conduct and ethics and put in place the revised document for compliance; drafted and implemented the Private Trade & Employment Rules and Regulations across the civil service to restrain civil servants from engaging in additional employment outside the civil service and to avoid the conflict of interests.

**2.4.2 Positions held:** Chief Legal Officer: 2005-2008; Head, Policy & Planning Division: 2004-2005; Senior Legal Officer: 2000-2004; Head, Management Improvement Section:1999-2000; Legal Officer: 1997-1999; and Judicial Officer, High Court: 1995-1996.

### **2.4.3 Trainings undergone in the civil service**

Leadership management development (Bhutan)-2008; Office of Ombudsman, the Philippines-April 2008; Organizational development in the civil service-2007; reinvention of human resource management (Bangkok)-2007; workshop on redefining human resource management (Bangkok) -2007; Sr. executive on the position classification system-2006; IT and governance in Public Administration (Singapore)-2004; Indian civil service administration (India)-2003; Indian civil service administration at the Union Public Service Commission, India -2003; Office of Civil Service

Commission (Thailand)-2000; position classification, civil service salary structure and slab promotion system (Singapore)-2001; corruption and anti-corruption, Australian national university (Australia)-2001; interview, selection, HR balanced scorecard and developing a total company training and measuring training effectiveness (Singapore)-2002; human resource management in the civil service; and training for judges on international human rights standards on judicial structures, Thimphu, Bhutan-1997.

## **2.5 Award in the College and in the civil service**

The Father William Mackey's Gold Medal in character, studies and activities at Sherubtse College, Bhutan (affiliated to University of Delhi, India). Awarded two meritorious promotions in the civil service and one up-gradation in the Bank of Bhutan based on the outstanding performance.

## **2.6 Qualifications & Education**

Master of Laws (LL.M.), California Western School of Law, San Diego, USA (pass with honors in Master's Thesis on the Administrative Tribunal Act); Bachelor of Laws (LL.B.), University of Delhi, India; Post Graduate Diploma in National Laws (PGDNL), Royal Institute of Management, Bhutan (2<sup>nd</sup> topper in the class); Bachelor of Arts (English Honours), Sherubtse College, Bhutan, University of Delhi, India (4<sup>th</sup> position holder in the class); Class XII/Indian Secondary Certificate (ISC), Sherubtse College, Kanglung, Bhutan; and Class X/Indian Certificate of Secondary Examination (ICSE), Punakha High School, Bhutan.

## **2.6 Interests**

Guest speakers in the colleges/institutes. Interested in expanding my human relations across multi ethnicity, culture, religion, caste, creed and race based on the principle of equity, justice and fairness. Interested in composing and publishing poetry in the newspapers. Interested in reaching out to the needy people. Interested in bringing innovative ideas and best practices for desired results. Interested in reading books and writing articles. Interested in providing pro bono legal services in drafting complaints and rebuttals for the indigenous and socially backward people who cannot afford for legal fees.