

PROFILE

Experienced with more than 13 years of experience in fast-paced Challenging working environment. Excellent team player and hard working. Track record of achieving exceptional results.

COMPETENCY SUMMARY

- Strong skills in credit management.
- Excellent advocacy and communications skills in the context of credit and banking.
- Proven ability to consistently deliver results on time bound assignments that require working in a multi-cultural environment and building collaboration among a diverse group of stakeholders.
- Demonstrated flexibility in accepting challenging assignments, ability to take initiative and seek innovative approaches in meeting organizational goals and objectives.
- Demonstrated ability in managing, mentoring and motivating junior colleagues in an organization.
- Demonstrated ability in application of basic techniques in the analysis and forecasting of Risk in credit and banking.

EDUCATION

- Master of Business Administration (Ongoing)

B.COM: Commerce

St. Josephs College - Darjeeling, WB August 2002

High School: Commerce

Yangchenphug Higher Secondary School - Thimphu, 1999

Punakha Higher Secondary School - Punakha, Punakha March 1997

PROFESSIONAL EXPERIENCE

Acting Chief (member Loan)

07/2016

- National Pension and Provident Fund
- Overall management of the Member Loan division.
- Review and implement guidelines on credit and its related products.
- Coordinate, consult and represent NPPF.
- Member secretary to credit committee.

Dy. Director

05/2014 to 04/2016

Business Opportunity and Information Centre – Thimphu, Thimphu

- Over all management of Revolving Fund I and II.
- Developed Fund policies and Fund Manual.
- Prepare yearly budget for Fund(RF I and II)
- Developed and Implemented guidelines Project appraisal and evaluation and disbursement
- Financing norms.
- Developed and implement (i) standard loan agreement and (ii) Legal resource on default loans.
- Developed and implement guidelines on repayment and recoveries.
- Developed and implement guidelines on NPA.

- Coordinate counterpart and facilitate with FIS and other agencies in relating to management of RF I & II.
- Coordinate,consult and represent BOiC as focal point at all levels of dealings and communication with clients, stakeholder agencies and government agencies.
- Provide support to CEO to conduct board meetings and other meetings.
- Ensure efficiency and achievement of targets set by BOiC.
- Undertake and direct monitoring and inspection of project as reequred.
- Supervise the Revolving Fund Division with a staff strength of 10.
- Review the Projects for approval under RF I and RF II.
- Coordinate tour to the gewog level to take the BOiC services to the doorstep of the people.
- Prepares Fund Reports for submission to Government.

The responsibility requires incumbent to work beyond official hours and weekends to meet Deadline.

Head,Credit Review

08/2013 to 04/2014

Bank of Bhutan Limited – Thimphu

- Head the review unit
- Monitor and review the loan procedure and documents for the loan sanction by the branches and the head office.
- Monitor, review and provide updates to the management on the system and issues relating to the loans sanction by the branches and Head office.
- Review credit policies and recommend changes if required.

Manager, Loans Thimphu Main Branch

05/2010 to 08/2013

Bank of Bhutan Limited – Thimphu, Thimphu

- Headed the Loan Section of Thimphu Main Branch with Staff strength of 20 employee.
- Over all in charge of the division.
- Manage day to day activities of the Division including over all supervision of employee, financial planning, work planning, budgeting for implementation of activities,proper information management system.
- Provide technical and advisory support to The Chief credit officer.
- Review and implement guidelines,check list and other internal rules and regulations of Bank to facilitate smooth flow of work.
- Ensure compliance of all acts and regulations and implement all statutory compliance.
- Ensure efficiency and achievement of targets set.
- The responsibility requires incumbent to work beyond official hours and weekends to meet deadlines.
- Part of restructuring the Loan section to improve Credit Growth and to improve customer service to achieve the mission of "Quality Credit Growth with Customer Care"
- Achieved the highest Credit growth during the tenure as Loan Manager.

Credit Officer,Thimphu Main Branch

09/2009 to 05/2010

Bank of Bhutan Limited – Thimphu,

- Review and process retail loans.
- Undertake Inspection of Project site.
- Ensure compliance to the Fund Manual.
- Monitor old projects and appraise new loan.
- Maintain proper documentation of the approve loans.
- Appraise Loans.
- Disburse Loans.
- Monitor loans and projects.

Manager, Tshimasham Branch

08/2008 to 09/2009

Bank of Bhutan Limited – Thimphu

- Over all in charge of the Branch.
- Manage day to day activities of the branch including overall supervision of employee.
- Financial planning, budgeting for implementation of activities.
- Provide technical support to the Management.
- Coordinate, consult and represent Bank as focal point at all levels of dealing.
- Ensure efficiency and achievement of targets set.

Credit Officer

05/2005 to 07/2008

Bank of Bhutan Limited – Thimphu, Thimphu

- Review and process retail loans.
- Undertake Inspection of Project site.
- Ensure compliance to the Fund Manual.
- Monitor old projects and appraise new loan.
- Maintain proper documentation of the approve loans.
- Appraise Loans.
- Disburse Loans.
- Monitor loans and projects.
- Recover and review.

Head, Cash Division

05/2004 to 04/2005

Bank of Bhutan Limited – Thimphu, Thimphu

- Overall in charge of the division.
- Provide technical support to the management.
- Communication with clients and RMA.
- Ensure efficiency and achievement of targets set.

Banking Officer

11/2002 to 04/2004

Bank of Bhutan Limited – Thimphu, Thimphu

- Communication with the clients.
- Ensure efficiency and achievement of targets set.
- Involved in all different section of the banking operation works.

COMPUTER SKILLS

- MS Windows (Word, Power Point, EXCEL)
- E-Views

PROFESSIONAL TRAININGS

1. Institutionalizing Responsible Corporate Citizenship in Financial Institution- IDF, Manila, Phillipines
2. Risk Management-RMA
3. Basic Credit Management-State Bank Academy,Guargon,Delhi
4. Marketing for Business Growth-National Institute of Bank Management, Pune.
5. Training for Trainer.
6. Horenso-FITI,Thimphu
7. Design Thinking-RCSC, Thimphu.