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RENEW MICROFINANCE PVT. LTD.

Terms of Reference

Position Title – Loan Officer (LO)

Reporting Line

- **Reports to:**
 - Primary to Branch Manager
 - Secondary to Business Management Officer (BMO) / Accounts Officer (AO)
 - Tertiary to Head of Department – BMD, FAD & ITD (as applicable)

1. Job Description

The Loan Officer is responsible for client acquisition, credit assessment, loan processing, portfolio monitoring, recovery follow-up, documentation, and compliance at the field and branch level. The role is critical in safeguarding portfolio quality, ensuring discipline in credit operations, maintaining accurate records, and upholding RMF's standards of client protection, ethics, and service delivery. The Loan Officer is responsible for executing field-level operations in accordance with approved policies and standards and also accountable for the quality, accuracy, and performance of their assigned portfolio and tasks.

4. Specific Duties and Responsibilities

A. Credit Operations & Portfolio Quality Management

- Identify, appraise, and recommend loan applications in accordance with RMF's credit policies and procedures.
- Conduct regular client visits and follow-ups to monitor repayment behavior and business conditions.
- Maintain accurate and up-to-date NPL and delinquency watchlists and follow-up records.
- Ensure early identification of repayment risks and timely escalation of delinquent accounts to the Branch Manager.
- Support recovery efforts and corrective actions as instructed by the Branch Manager/BMO.
- Contribute to responsible portfolio growth while maintaining asset quality and credit discipline.

B. Documentation & Compliance

- Maintain complete, accurate, and properly filed KYC, loan, and client documentation.
- Ensure full compliance with internal credit policies, procedures, and audit requirements.
- Rectify documentation gaps and deficiencies within prescribed timelines.
- Ensure data accuracy in core systems, MIS, and official records.



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- Support audits, supervision, and reviews by providing required documents and information promptly.

C. Field Discipline, Conduct & Work Ethics

- Maintain professional conduct, integrity, and discipline always while representing RMF.
- Ensure punctuality, proper communication, and responsible use of office and field resources.
- Adhere to RMF's code of conduct, HR policies, and operational guidelines.
- Avoid behaviors that disrupt workflow, compromise service delivery, or harm RMF's reputation.
- Uphold RMF's values and standards in all interactions with clients and colleagues.

D. Reporting, Communication & Coordination

- Prepare and submit accurate, complete, and timely operational and portfolio reports to the Branch Manager and Head Office as required.
- Ensure timely updates to SharePoint, MIS, and other official communication and reporting platforms.
- Coordinate effectively with the Branch Manager, BMOs, and support units (Operations, Finance, Risk, Compliance, etc.).
- Communicate field-level issues, risks, and client concerns promptly to supervisors.
- Strengthening internal controls to prevent errors, fraud, and operational risks.
- Ensure accuracy and integrity of branch-level reporting and data submissions.

E. Client Protection & Ethics

- Treat all clients fairly, respectfully, and ethically always.
- Ensure transparency in loan processes, terms, conditions, and communication with clients.
- Avoid any form of misrepresentation, coercion, or unethical practices.
- Support the proper handling and resolution of client complaints and grievances at branch level.
- Promote RMF's client protection principles and responsible finance practices in the field.

G. Professional Development

- Actively participate in continuous professional development and learning programs.
- Pursue relevant certifications and self-development initiatives as required by HR policies and organizational needs.
- Continuously improve technical, operational, and client service skills to enhance performance and service quality.

3. Qualification & Experience Requirements



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- **Minimum Qualification:**

- Class XII pass certificate with a minimum of 55% aggregate (aggregate of English and three best subjects)
 - A bachelor's degree in business & related field will be highly desirable.
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4. Core Competencies

- **Credit Evaluation & Appraisal:** Ability to evaluate and recommend loan applications in line with approved credit policies
- **Client Monitoring & Follow-up:** Ability to conduct regular client visits and monitor repayment behaviour
- **NPL Monitoring & Record Management:** Ability to maintain accurate NPL watchlists and follow-up records
- **KYC & Documentation Compliance:** Strong attention to detail in maintaining complete and compliant documentation
- **Professional Conduct & Accountability:** Punctuality, ethical behavior, and responsible use of office resources
- **Reporting & Documentation:** Ability to submit accurate and timely reports to supervisors and Head Office
- **Coordination & Teamwork:** Ability to work effectively with Branch Managers and support units
- **Client Fairness & Transparency:** Commitment to ethical treatment of clients and transparent loan processes
- **Technical Proficiency:** Basic proficiency in Microsoft Excel and Microsoft Word

5. Working Conditions & Special Requirements

- Willingness to travel frequently to fields & centers on daily basis.
 - Willingness to work on weekends due to fixed center days.
 - Ability to work under pressure and manage multiple priorities.
 - Strong commitment to RMF's mission, values, and development mandate.
 - Demonstrated ability to work collaboratively across departments.
 - High level of discretion in handling sensitive institutional information.
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6. Key Performance Area & Management

The loan officer's performance shall be evaluated through a structured KPI-based performance management framework, covering, among others:

- Maintain high quality through effective management of PAR/NPL levels and proactive delinquency control measures.
- Ensure sound credit operations and regular client monitoring in line with approved credit policies and procedures.



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- Maintain high-quality documentation and full compliance with internal policies, procedures, and regulatory requirements.
 - Ensure accurate and timely reporting of operational, portfolio, and field activities to management.
 - Demonstrate strong discipline and high standards of professional conduct in all interactions and assignments.
 - Uphold client protection principles and ethical standards in lending, recovery, and client engagement practices.
 - Actively participate in training and continuous professional development to strengthen technical and professional skills.
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7. Final Performance Evaluation Rating

The Final Performance Score (100%) shall be calculated as:

Final Score = Quantitative Score (70%) + Qualitative Score (30%) -The final score shall be used to determine:

- Performance certification & Incentive eligibility
 - Leadership assessment and career progression considerations
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8. Remuneration and Benefits

The salary and benefits for this position shall be determined in accordance with RMF's approved pay scales and shall be governed by the RMF Internal Service Rules and relevant HR policies in force from time to time.

9. Employment Type - Regular

10. Amendment & Review Clause

The 'Terms of Reference' for Loan Officer may be reviewed and updated by CEO/Management from time to time in line with institutional, regulatory, and strategic requirements.