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ROYAL MONETARY AUTHORITY OF BHUTAN

Terms of Reference

Position Title	Assistant Analyst
Position Level	PS4
Location	RMA Main Office, Thimphu
Department	Department of Financial Supervision and Regulations
Employment type	Regular

Roles, Responsibility and Accountability

Financial Analysis & Monitoring

1. Review and analyze financial statements and regulatory returns submitted by banks, insurers, and other financial institutions.
2. Conduct basic financial ratio analysis (profitability, asset quality, liquidity, capital adequacy, ICAAP etc.).
3. Support off-site monitoring by identifying financial trends and reporting any anomalies or compliance issues.

Data Management and Reporting

1. Compile and maintain databases on key financial indicators of regulated entities.
2. Assist in preparing regular internal reports and dashboards for decision-making.
3. Ensure timely follow-up on data discrepancies or missing submissions.

Supervision Support

1. Assist in the preparation of supervision checklists and examination reports.
2. Participate in on-site inspection teams and document observations and findings related to financial performance.
3. Maintain proper documentation and records of financial data and supervision outcomes.

Policy and Regulatory Support

1. Contribute to the drafting and review of prudential regulations, guidelines, and circulars.
2. Conduct benchmarking and research on international regulatory standards (Basel, IFRS, etc.).
3. Participate in consultations and discussions on new regulatory frameworks and emerging risks (e.g., ESG, fintech, cybersecurity).

Internal Coordination and Reporting

1. Assist in preparing department reports, memos, supervision findings, and presentation materials for internal and external stakeholders.
2. Maintain organized records of institutional data, examination reports, and follow-up



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actions.

3. Support department budget preparation, expenditure tracking, and financial administration, if assigned.

Qualification, experience,
knowledge, Skills and Abilities

Qualification

Bachelor of Business Administration/Commerce
(*Finance/Accounting*)

Knowledge and Skills and Abilities:

- Strong understanding of accounting and financial principles.
- Ability to interpret financial statements and perform financial analysis.
- Proficient in Microsoft Excel & data tools.
- Good communication skills, both written and verbal.
- High attention to detail and willingness to learn.
- Ethical, disciplined, and able to maintain confidentiality.