

Job holder name: Legal Officer	Directly reports to: Manager, Legal & Recovery Division
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**Job purpose** {define the key aspects of the role briefly – why does the job exist?}

The Job Holder assists the Head, Legal & Recovery Division in managing the Division. The Legal Officer in Bank of Bhutan Limited is responsible for analyzing, reviewing, vetting, drafting etc. He/she is also responsible for recovering and reducing the NPL of the organization.

**Key responsibilities** {define the key responsibilities of the job}

- 1) He/she is responsible for reviewing, vetting and drafting all legal documents (loan agreements, forms, contract agreements with vendors, RFPs, application form and international contracts).
- 2) He/she is responsible to ensure that the company's functions are properly and fully in compliance with all the relevant Acts, Rules and Regulations of the country.
- 3) He/she is also responsible for studying and advising the management on the risk associated with exposures.
- 4) He/she is responsible for standardizing all legal litigations. (Dungkhag, Dzongkhag, High court and Supreme court).
- 5) He/she is responsible for making recoveries of NPL accounts and execution of seizure in accordance with the Judgement rendered by the Royal Court of Justice.
- 6) He/she is responsible to negotiate with the defaulting borrowers and make recoveries through Alternative Dispute Resolution (ADR-Out of Court Settlement).
- 7) Represent the company in any ADR platforms.
- 8) Assist internal divisions and departments to examine if the internal investigations are executed through proper procedures/channels in accordance with the relevant guidelines and SoPs.
- 9) He/she is responsible for acting as focal person for the Intellectual property rights and advisory role to the management on the infringement of IP rights.
- 10) He/she is responsible for implementing the division target on time.
- 11) He/she is responsible to be a part of the auction committee to execute the seizing and the sale of the mortgaged properties through public auctions, private sale or by negotiation.
- 12) He/she is responsible for drafting of internal guidelines, Standard Operation Procedures (SoP's) and policies as assigned by the management and supervisor.
- 13) He/she is responsible for any legal advisory role to the management.
- 14) He/she is responsible for any other duties that may be assigned by the

management or the supervisor.

**Areas of contribution** {define the key areas of performance measurement}

- The Legal Officer contributes in recovering of the bad loans.
- The recovery of the bad loans can be executed either through court or ADR.
- The Legal Officer assists Credit Department and Loan Section with regard to any dispute that arises. He/she also assists credit/loans in giving legal advises in the relevant issues.
- He/she contributes in monitoring and implementing the Court Judgments with the Division and the Branches.

**Authorities & decision making** {define the key authorities implicit to the job **but not financial responsibilities**}

- The Legal Officer is responsible for the timely reporting to the Head of Legal & Recovery Division.
- He/she has the authority to represent the recovery suits in the court of Law with the Power of Attorney (PoA).

**Experience & knowledge required** {define the experience & knowledge required to do the job well}

- LLB
- Post Graduate Diploma in National Law.
- Jabmi License or certificate issued by the Bar Council of Bhutan
- The work demands the Legal Officer to have sound knowledge in all the relevant Laws of the Country.

**Complexity & judgment** {define the job complexities & areas where judgments by job-holder are vital}

- Apart from the knowledge of relevant laws and recovery processes, the job also requires good communication skill to execute the task effectively.
- The job requires good team work.
- The recovering process either through court or ADR demands the job holder to be technically and physically fit.
- The job requires multi tasking abilities.

**Approvals** {signatures in this section denote agreement to the job description}

Designation	Signature	Date

Job Holder		
Immediate supervisor		
Human Resources		