

Rastriya Banijya Bank Limited
Central Office, Singhadurbar Plaza,
Kathmandu, Nepal

Job Title: Chief Executive Officer
Code: RBB/CEO-2080/081

Duties and Responsibilities

The CEO of the Bank is expected to:

1. Provide effective leadership for the Bank to generate stakeholder's value in a sustainable, ethical and socially responsible basis and carry out operations in accordance with the Bank's Vision, Mission and Objectives.
2. Establish control and oversight of the Bank based on the best banking practices, banking laws, rules, regulations and directions of the Nepal Rastra Bank and other related laws of the nation.
3. Lead the Bank's business and operational activities, maintain profitable operations, and explore and execute the viable business alternatives.
4. Effectively promote the Bank domestically and internationally.
5. Lead, mentor and motivate employees to foster their potentials and achieve the Bank's objectives.

Qualification

1. The Candidate must have at least a Master's Degree in Management, Banking, Finance, Monetary, Economics, Commerce, Statistics, Accountancy, Mathematics, Business Administration or Law from a recognized university,
2. The Candidate must have a minimum of ten years of work experience as an officer level or above in Banking or Finance sector, Government entity, Corporate body, University or an International institution or organization performing similar functions after completion of Chartered Accountancy or Bachelor's Degree in Management, Banking, Finance, Monetary, Economics, Commerce, Statistics, Accountancy, Mathematics, Business Administration or Law,
3. The Candidate must adhere to the criteria prescribed by Nepal Rastra Bank regarding the appointment of the Chief Executive Officer.
4. The Candidate should not be disqualified pursuant to Sub-Section (1) of Section 18 (except part (i) and (n)) of Bank and Financial Institutions Act (BAFIA) 2073.



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Tenure and Compensation

1. The tenure of the service shall be Four Years (subject to performance evaluation to be conducted by Board of Directors).
2. Salary, benefits & other Facilities would be as per the contract as decided by the Board of Directors.

Terms of Reference (TOR) for Chief Executive Officer of Rastriya Banijya Bank Limited

S.N.	Major Areas	Job Details
1.	Preparation and Implementation of Business Plan for 4 (Four) Years	<p>a) Prepare a Business Plan for the sustainability of the bank incorporating strategies for financial management, deposit mobilization, credit growth and administration, increasing profitability, business diversification, cost control and management, digitalization and IT infrastructure modernization, human resource management and development, asset utilization, internal control, risk management, compliance, and other relevant areas.</p> <p>b) Conduct periodic reviews of the business plan and make necessary adjustments with the approval of the Board of Directors (BOD).</p>
2.	Prepare Annual Programs & Budget of the Bank and ensure its effective & efficient implementation	<p>a) Preparation of Annual Programs & Budget in accordance with the business plan of the bank and submission to the BOD for approval.</p> <p>b) Preparation of time bound action plan for the achievement of target indicator & implementation accordingly.</p> <p>c) Implementation of the Annual Programs and Budget approved by the BOD.</p> <p>d) Submission of the progress report to the BOD on quarterly basis.</p>
3.	Strategic Planning	a) Review and amend the strategic plan of the Bank to achieve the vision, mission & goal of the Bank.
4.	Business Growth &	a) Conduct comprehensive analysis of the Bank's core



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	Diversification	<p>business portfolio and identify core potential, competency and competitiveness.</p> <p>b) Enhancing the businesses generating fee-based and non- funded income including Letter of Credit, Bank Guarantee, Swaps and Derivatives, FOREX Transactions, Gold Trading, Equity Investments, Trade Financing, Remittances and Fund Transfer, Digital Banking Products.</p>
5.	Human Resource Management	<p>a) Prepare a long term Strategic Human Resource Plan of the Bank.</p> <p>b) Implement Job Description and accountability framework effectively.</p> <p>c) Review and analyze the existing employee's productivity and efficiency on regular basis.</p> <p>d) Introduce an effective Performance Management System (PMS) in the Bank.</p> <p>e) Improve Human Resource Management Information System (HRMIS) of the Bank.</p> <p>f) Prepare comprehensive training plan annually and conduct regular/need based training to enhance the operational knowledge and skills of employees.</p> <p>g) Digitalize employee training and Knowledge Management System including the establishment of comprehensive E-Learning portal.</p> <p>h) Conduct O & M survey and ensure the right sizing of banking staff.</p> <p>i) Facilitate interaction & dialogue with Trade Union and Staff Association.</p> <p>j) Effective Management of Retirement Obligations of the Bank.</p> <p>k) Review and recommend to revise the employee benefits and facilities as per necessity.</p>



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6.	Enhancement of Asset Quality	<ul style="list-style-type: none"> a) Maintain the Non-Performing Asset (NPA) for all new lending (approved and disbursed after the appointment of New CEO) below 1% at any point of time (except for natural calamities)). b) Reduce NPA to the acceptable level. c) Prepare and implement a plan to recover written off loans. d) Prepare and implement Non-Banking Assets (NBA) disposable plan. e) Closely monitor & oversee the loan portfolio to maintain targeted level of non- performing loans.
7.	Optimum utilization of Physical Assets	<ul style="list-style-type: none"> a) Safeguard all the Land & Buildings of the bank and ensure their optimum utilization.
8.	IT Infrastructure improvement and Digitalization	<ul style="list-style-type: none"> a) Completion of IT Enhancement Roadmap and Implementation of New Core Banking System b) Equip the bank with the latest IT Infrastructure including servers, network, and switches to enable the latest banking solutions and services. c) Automate all internal functions and processes to the extent possible. d) Implement Enterprise Resource Planning (ERP). e) Improve Digital Banking services such as Debit Card, Credit Card, Mobile Banking and Internet Banking. f) Ensure prompt adoption of any digital innovation and developments. g) Fully automate Customer Onboarding Process including Depositors, Borrowers and Other Customers.
9.	Compliance	<ul style="list-style-type: none"> a) Ensure full compliance to all internal By-laws, Manuals, Policies, Guidelines and Standard Operating Procedures.



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		<ul style="list-style-type: none"> b) Ensure full compliance to all prevailing laws and regulations. c) Ensure all compliance requirements of Supervisory and Regulatory Authorities. d) Ensure proper compliance and correction of statutory audit report findings, NRB inspection directions and Audit Committee directions. e) Timely resolving legal cases of the Bank.
10.	Risk Management	<ul style="list-style-type: none"> a) Implement effective and robust risk management practice for Credit Risk, Market risk, Operational risk, Liquidity risk, Interest rate risk & other banking risks. b) Strengthen Internal Capital Adequacy Assessment Procedures (ICAAP). c) Automate Risk Assessment Practices and Procedures. d) Enhance capacity of Risk Management Department. e) Review risk and submit mitigation plan to BOD through Risk Management Committee on quarterly basis.
11.	Establishment of Internal control environment	<ul style="list-style-type: none"> a) Establish and ensure effective internal control system for secure, reliable and smooth operations of the Bank. b) Strengthen the internal control system to prevent and cure possible irregularities and illicit practices. c) Prepare Policies, Procedures, Guidelines, Manuals, and SOPs as per necessity. d) Review/Re-write the existing policies, manuals, guidelines, procedures as required. e) Ensure timely completion of Internal Audit, Statutory Audit, Special audit and System Audit and take necessary measures to resolve the findings &



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		<p>recommendations.</p> <p>f) Effective implementation of Risk-based Audit practices.</p> <p>g) Prompt reconciliation and settlement of all financial transactions including old pending un-reconciled transactions.</p>
12.	Financial Statement, Disclosure & Audit	<p>a) Ensure timely & accurate preparation of periodic Financial Statements.</p> <p>b) Ensure timely completion of Statutory Audit.</p> <p>c) Conduct AGM within the stipulated time frame.</p>
13.	Customer Service and Relationship Management	<p>a) Ensure easy access to all banking services with cordial behavior to all customers.</p> <p>b) Define turnaround time for the banking services and implement the same.</p> <p>c) Promote value based customer service by effective stratification of the customers.</p> <p>d) Ensure quality & competitive banking policy & products to satisfy the customer needs.</p>
14.	Corporate Governance	<p>a) Review and update Corporate Governance Policy of the Bank incorporating best corporate governance practices in the industry.</p> <p>b) Ensure adherence and obedience to Corporate Governance Policy at all levels of the bank.</p>
15.	Capital and Return	<p>a) Maintain optimum level of capital according to business and risks of the Bank.</p> <p>b) Execute the existing Capital Enhancement Plan or prepare a new capital plan to inject required capital in the Bank.</p> <p>c) Provide maximum return to the shareholders.</p>
16.	Manage Equity investments	<p>a) Manage the subsidiary and associates of the bank to ensure optimum return to the Bank.</p> <p>b) Assess equity investments of the Bank and take</p>



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		<p>necessary decision for continuation, enhance or dispose those investments.</p> <p>c) Explore probable profitable equity investment opportunities.</p>
17.	Management of Business outlets and Network	<p>a) Access the Bank's business outlets based on business viability and provide appropriate infrastructures and facilities.</p> <p>b) Develop the branches operating in own building premises as a specialized banking center.</p> <p>c) Review the branch networks and establish or relocate branches as per business opportunities and possibilities.</p>
18.	Marketing and Branding	<p>a) Prepare Marketing & Branding plan to enhance the bank's image and promote businesses.</p> <p>b) Lead and ensure continuous product development, market development, market penetration strategies to enhance overall business of the Bank.</p>
19.	Management Information System and Research	<p>a) Develop and implement Management Information System to assist the decision makers and users for informed decisions.</p> <p>b) Conduct Business Process Re-engineering (BPR) based on the applied researches of the banking functions and practices.</p> <p>c) Facilitate research in various areas useful to the Bank.</p>
20.	Reporting	<p>a) Report periodic financial statements to Board of Directors on time.</p> <p>b) Ensure timely submission of all required reports to the concerned authorities.</p>
21.	Addendum	<p>a) The duties, responsibilities & accountabilities as mentioned by existing laws & regulations, bylaws & procedures & other need to be complied with.</p>

