

National Co-operative Bank Limited

Pulchowk, Lalitpur

National Co-operative Bank Ltd. (NCBL) is the only national-level bank dedicated to Nepal's cooperative movement. Committed to promoting sustainable cooperatives and expanding financial access, NCBL delivers high-quality professional banking services with a personal touch to communities across the country.

To further strengthen its leadership team, NCBL invites applications from qualified and dynamic professionals for the position of:

Corporate Position: Deputy Chief Executive Officer

Job Profile:

The Deputy CEO will support the Chief Executive Officer in strategic planning, goal setting, and ensuring effective implementation across the Bank. Key responsibilities include:

- Assisting in formulating operational targets, timelines, and monitoring mechanisms.
- Overseeing financial, administrative, and operational functions assigned.
- Ensuring optimal utilization of resources to achieve institutional goals.
- Providing strategic and operational guidance to designated departments and units.
- Monitoring departmental performance and ensuring compliance with policies, procedures, and regulatory standards.

Terms of Reference (TOR)

1. Strategic Leadership & Business Planning

- Lead the formulation, execution, and monitoring of annual and multi-year strategic business plans.
- Translate Executive Management's strategic objectives into actionable departmental and operational plans.
- Conduct strategic reviews using performance data, market trends, and risk assessments to refine 2–3-year business strategies.
- Identify and evaluate new business opportunities through feasibility studies, financial modelling, and impact analysis.
- Define, cascade, and monitor measurable performance indicators to ensure strategic alignment across departments.

2. Operational Excellence & Process Management

- Oversee end-to-end banking operations, including Head Office, Corporate, and Branch functions, ensuring seamless day-to-day service delivery.
- Optimize the operating model by eliminating duplication, improving efficiency, and maximizing value for money.
- Monitor operational KPIs, identify gaps, and drive continuous improvement initiatives.
- Lead process re-engineering, standardization, and digitization to enhance accuracy, speed, and member experience.
- Ensure robust business continuity arrangements and crisis-response readiness for operational disruptions.

3. Financial Strategy, Budget Oversight & Fund Management

- Develop financial strategies to support sustainability, profitability, and prudent resource allocation.
- Oversee annual budgeting, forecasting, and financial reporting processes with strong internal control practices.
- Approve expenditures and capital investments within delegated authority while monitoring budget variances and escalating issues to the CEO.
- Lead liquidity management, treasury operations, fund allocation, and risk-adjusted financial planning.
- Conduct cost-benefit and financial impact analyses to support major strategic decisions.

4. Governance, Compliance & Risk Management

- Ensure full adherence to governance frameworks, internal policies, and regulatory provisions including NRB directives and Cooperative laws.
- Strengthen enterprise-wide risk management by embedding risk practices into planning, operations, and decision-making.
- Review internal and external audit findings and ensure timely corrective action.
- Oversee the preparation and submission of regulatory and compliance reports within prescribed timelines.
- Promote a strong compliance culture across the bank.

5. Infrastructure, Systems & Expansion Management

- Ensure the development, upkeep, and readiness of physical infrastructure, digital systems, and human resources for smooth operations.
- Lead branch expansion planning, approval, and implementation in alignment with growth strategies.
- Oversee upgrades to core systems, MIS, cybersecurity, and IT infrastructure in coordination with technical teams.
- Ensure operating structures support scalability, resilience, and service excellence.

6. Digital Transformation & Innovation

- Champion digital transformation initiatives including system upgrades, automation, and digital channels.
- Promote innovation by adopting new technologies, modern service delivery models, and digital engagement strategies.
- Ensure new solutions comply with regulations and support business growth.

7. Leadership, People Management & Organizational Culture

- Lead, motivate, and mentor department heads, ensuring succession plans are in place for key positions.
- Oversee workforce planning, role alignment, and performance management systems.
- Ensure performance improvement plans are implemented where required.
- Promote a culture of professionalism, accountability, ethics, and teamwork across the organization.
- Ensure staff engagement surveys are conducted and action plans executed.

8. Stakeholder Relations & Institutional Representation

- Maintain strong relationships with regulators, government agencies, member cooperatives, and strategic partners.
- Represent the bank in regulatory forums, national committees, and high-level consultations.
- Provide guidance and technical support to member cooperatives to strengthen sectoral capacity.
- Safeguard institutional interests through effective advocacy and networking.

9. Business Development, Products & Market Growth

- Lead the design, improvement, and rollout of banking products and services in response to market needs.
- Drive diversification of revenue streams through new business lines and partnership models.
- Ensure products and services meet regulatory requirements and deliver value to member cooperatives.
- Support marketing, branding, and outreach initiatives to enhance visibility and competitiveness.

10. Acting CEO Responsibilities

- Serve as Acting CEO in the CEO's absence, ensuring continuity of operations, decision-making, and representation.
- Maintain strategic coordination with the Executive Management Team to deliver uninterrupted services and progress on strategic priorities.

11. Corporate Reputation, Brand & CSR

- Promote NCBL's brand presence, institutional integrity, and reputation in the cooperative and banking sectors.
- Oversee CSR initiatives and ensure they align with institutional values and community priorities.
- Strengthen trust and engagement among member cooperatives and stakeholders.

12. Reporting, Performance Monitoring & Decision Support

- Review departmental reports, dashboards, and KPIs regularly and provide directives for improvement.
- Ensure timely reporting to the CEO and Board as required.
- Provide analytical insights for policy decisions, strategic investments, and operational improvements.

13. Additional Duties

- Perform any other responsibilities assigned by the Chief Executive Officer.
- Support strategic Board directives and ensure institutional readiness for future transition to CEO responsibilities.

Qualification and Experience:

1. Academic Qualification

Master's degree in Management or Humanities (Economics) from a recognized university with a minimum of Second Division or equivalent.

2. Professional Experience

Minimum **7 years of managerial-level experience** in a bank, financial institution, cooperative, or relevant sector.

Definition of Managerial Level:

- **Commercial Banks:** Manager or above
- **B, C, D Class Financial Institutions & NCBL:** CEO or up to two levels below CEO
- **Cooperatives:** Executive Chief
- **Government Organizations:** Undersecretary or above
- **Other Entities:** As determined by the Recruitment Subcommittee
- Proven track record of achieving business results, exercising sound investment judgment, and demonstrating high professional credibility.
- Strong technical expertise in **banking operations**, cooperative systems, institutional management, and financial services delivery.

3. Executive Skills & Leadership Competencies

- Strategic thinking with the ability to set direction, prioritize effectively, and mobilize resources to achieve organizational goals.

- Strong leadership, managerial, and decision-making capability, with the ability to lead diverse teams toward high performance.
- Excellent written and verbal communication skills, with strong interpersonal, influencing, and negotiation abilities.
- Proven capacity to deliver results under pressure, manage multiple priorities, and operate effectively in dynamic environments.
- Ability to drive organizational transformation through system enhancement, process re-engineering, innovation, and risk-management practices.
- Strong analytical, problem-solving, and technical skills with effective time management.
- Demonstrated professionalism, integrity, ethical conduct, confidentiality, accountability, and commitment to organizational values.
- High adaptability, resilience, team spirit, and a collaborative working approach in challenging and changing conditions.

4. Knowledge Requirements

- Comprehensive understanding of the banking and cooperative sectors in Nepal.
- Strong knowledge of:
 - Nepal Rastra Bank (NRB) Acts, directives, circulars, and regulatory frameworks
 - Cooperative Act, regulations, and operational guidelines
 - Tax laws and other relevant prevailing legal provisions
 - NCBL bylaws, policies, operating procedures, and governance requirements

For other information, please visit our website

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www.ncbl.coop