

# WE'RE HIRING

**AMK Microfinance Institution** is one of Cambodia's leading microfinance institutions, with coverage all over the country. AMK employs over 3,500 staff serving almost 1,000,000 clients in nearly 13,000 villages across Cambodia, 91% of all villages. We are looking for a talented and committed individual to join our diversified team, and offering attractive career prospects across branches and departments of our business.

A job at AMK is more than just a paycheck - we support our employees in their development and growth and help them explore their unique strengths.

**Job Title** : Credit Underwriting and Quality Management Manager (2 Posts)  
**Report To** : Branch Manager  
**Location** : Phnom Penh Branch and Phsar Deum Kor Branch  
**Closing Date** : September 20, 2021

## Job Responsibilities:

- ▶ Monitor, track and analyze portfolio performances on exposure limited and break down by product, sector, loan purpose and channel.
- ▶ Ensure retail credit portfolio quality is under controlled at all the time. Leading Credit Officer support/Loan recovery officer to accomplish the collection target.
- ▶ Perform client's home visit to collect data, verify document to ensure the completion of application and approve loan with their authority.
- ▶ Ensure turnaround time on approval stage is acceptable with policy.
- ▶ Follow up retail lending process and ensure policy, procedure and guideline are complying.
- ▶ Assist branch manager on preparing and analyzing the credit report at branch which pick up the key issues to branch manager for action taken.
- ▶ Involve in branch risk register process in credit risk.
- ▶ On behalf branch manager to provide training/ refresher training to branch credit staffs (CO & AM) on all credit policy including, loan assessment and evaluation, pre-check and post check and property valuation.
- ▶ Lead and/or facilitate related training to credit officer and other related staff on credit risk management
- ▶ Other tasks assigned by supervisor

## Qualification and Experiences:

- ▶ Bachelor's Degree in Banking, Management, Business Administration, or Marketing
- ▶ At least 2 years experience in MFI credit operations especially retail lending
- ▶ Experience working at MFI Chief CO and/or credit supervisor level
- ▶ Good leadership capabilities and ability to lead team to achieve result
- ▶ Ability to communication in English and Khmer (written and spoken)
- ▶ High motivation and creativity
- ▶ Good conceptualization and analytical skills
- ▶ Honesty and good interpersonal skill

## Benefits

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| <ul style="list-style-type: none"><li>▶ AMK provides a competitive salary package to the employees</li><li>▶ Salary increment after pass probation</li><li>▶ Salary increment rate every year</li><li>▶ Khmer new year bonus</li><li>▶ Phchum Ben bonus</li><li>▶ Retirement bonus</li><li>▶ Staff incentive</li><li>▶ Staff pension fund</li><li>▶ Staff retention bonus</li><li>▶ 100% medical insurance for employee's spouse and children for local treatment</li></ul> | <ul style="list-style-type: none"><li>▶ Staff accident insurance 24/7days</li><li>▶ Staff loan for education purpose with only 2% interest rate per year</li><li>▶ Staff housing loan with only 5% interest rate per year</li><li>▶ Allowance for employee and spouse who given birth to the baby</li><li>▶ Annual leave 18 days per year</li><li>▶ Staff capacity development and opportunity to promote per job requirement</li><li>▶ Staff seniority payment</li><li>▶ Working condition in accordance to the Cambodian Labor Law</li><li>▶ Staff overseas treatment</li></ul> |
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Interested candidates should apply by sending a CV and a cover letter to: AMK branch and sub-branch offices or Head Office, Building 285, Yothapol Khemarak Phoumin Blvd. (271), Sk. Tomnub Tuek, Kh.Boeng Keng Kang, Phnom Penh, Cambodia or E-mail: [job@amkcambodia.com](mailto:job@amkcambodia.com)

**Attachments:**

- A copy of obtained certificates or confirm letter by the University
- A copy of national identification, family book, and certificate of birth
- For additional information, please contact at Tel: (023) 993 062 / (023) 224 763 or visiting website: [www.amkcambodia.com](http://www.amkcambodia.com)
- AMK is an equal opportunity employment. Qualified women and persons with disabilities are encouraged to apply.