

# WE'RE HIRING

**AMK Microfinance Institution** is one of Cambodia's leading microfinance institutions, with coverage all over the country. AMK employs over 3,700 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.

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<b>Job Title</b>	<b>:</b>	<b>Relationship Officer, Non Credit ( 20 Posts )</b>
<b>Report to</b>	<b>:</b>	<b>Relationship Manager, Non Credit</b>
<b>Location</b>	<b>:</b>	<b>All Branches in Phnom Penh</b>
<b>Closing Date</b>	<b>:</b>	<b>March 20, 2023</b>

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## Job Responsibilities:

- ▶ Implement sales target and action plans to achieve expected productivity and quality.
- ▶ Build and maintain good relationship with potential customers so as to close more deals and with existing customers to gain repeated business and future referrals they may provide in order to deliver outstanding performance for his/her own and high profitability for the branch.
- ▶ Actively implement the company's market penetration strategies in the operational areas.
- ▶ Ensure that the right clients are selected, applications are well prepared with all important facts and portfolio is well monitored.
- ▶ Pinpoint business opportunities in existing and new operational areas and bring forward to supervisor.
- ▶ Observe market trends to better understand competition and to identify threats and share with supervisor to undertake corrective/preventive actions.
- ▶ Actively implementing all marketing activities such as promotional campaigns, new product rollouts, and so on.
- ▶ Ensure excellent quality of customer service is delivered to meet quality standard of customer satisfaction. Take remedial actions if weakness or issue is found.
- ▶ Ensure that his/her customers are aware of all the channels made available to them so as to promote cross-sales and repeated business.
- ▶ Actively participate in putting forward solutions to operational issues and problems on the ground.
- ▶ Fully implement procedures, instruction, etc., to achieve effectiveness and efficiency towards eliminating all kinds of operational misconducts and wrong doings to promote reliability and to build trust for the public.

## Qualification and Experiences:

- ▶ Bachelor's degree in business administration (banking, finance, accounting, economics, or marketing)
- ▶ One-year experiences in sales and customer relation management, preferably in microfinance and banking industry
- ▶ Ability to understand and implement risk management model and link one's knowledge to business and financial acumen.
- ▶ Ability to understand how risk control and management creates value for customers and the organization.
- ▶ Ability to effectively manage data and information related to the job including tracking, analyzing, reporting, and following compliance on time.
- ▶ Ability to monitor/assess performance of oneself and to make improvement and take corrective action.
- ▶ Ability to manage one's own time and the time of others, especially of customers.
- ▶ Ability to identify complex problems and review related information to develop and evaluate options and implement solutions.
- ▶ Ability to persuade others to change their mind and behavior, especially customers or groups of customers.
- ▶ Ability to use related software/computer programs to produce efficient results for tasks assigned and to process customer information.
- ▶ Ability to promote the company culture.

## Benefits

<ul style="list-style-type: none"><li>▶ AMK provides a competitive salary package to the employees</li><li>▶ Salary increment rate every year</li><li>▶ Khmer new year bonus (100%)</li><li>▶ Phchum Ben bonus (50%)</li><li>▶ Retirement bonus (300%)</li><li>▶ AMK Pension fund (Up to 84%)</li><li>▶ Retention bonus (Up to 200%)</li><li>▶ Seniority payment (Backward &amp; Forward)</li><li>▶ Incentive (no cap base on performance)</li><li>▶ Uniform allowance</li><li>▶ Phone allowance</li></ul>	<ul style="list-style-type: none"><li>▶ Moto rental allowance</li><li>▶ Medical insurance including dependent (100% no limit) plus oversea treatment for staff</li><li>▶ Accident insurance 24/7days</li><li>▶ Birth delivery package (up to 2,400,000)</li><li>▶ Staff loan (lower rate at 2%)</li><li>▶ Annual leave 18 days per year</li><li>▶ Paid Sick leave &amp; maternity leave (up to 6 months)</li><li>▶ Capacity development and opportunity to promote per job requirement</li><li>▶ Working condition in accordance to the Cambodian Labor Law</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.