

# 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>Credit Underwriting &amp; Quality Management Manager ( 01 Post )</b>
<b>Report to</b>	<b>:</b>	<b>Head of Region</b>
<b>Location</b>	<b>:</b>	<b>Kandal Branch</b>
<b>Closing Date</b>	<b>:</b>	<b>January 26, 2024</b>

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## 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 of 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

<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 (Up to 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.

