

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.

Job Title : Credit Underwriting Officer (01 Post)
Report to : Credit Underwriting Manager
Location : Head Office
Closing Date : 31 Jul 2025

Job Responsibilities:

- ▶ Support business teams in assessing credit worthiness of MSME/SME loans.
- ▶ Interact with branch staff to solicit and verify borrower's information.
- ▶ Conduct client home visit to collect and/or verify information if necessary.
- ▶ Prepare credit proposal and submit to loan approval committee for approval.
- ▶ Maintain service level agreement (SLA) in credit processing.
- ▶ Take part in analyzing industry & segment risk and recommend appropriate approval criteria.
- ▶ Other task required by supervisor.

Qualification and Experiences:

- ▶ At least bachelor degree in Economics, Business, Banking & Finance, or other related fields.
- ▶ Sound judgment using both quantitative and qualitative analytical skills.
- ▶ Good problem-solving skills.
- ▶ Excellent interpersonal and communication skills.
- ▶ Good computer skills, particularly in Ms. Excel.
- ▶ English or other second language ability is an advantage
- ▶ High motivation and ability to work without supervision.
- ▶ Good sense of humor.

Benefits

<ul style="list-style-type: none">▶ AMK provides a competitive salary package to the employees▶ Salary increment rate every year▶ Khmer new year bonus (100%)▶ Pchum Ben bonus (Up to 50%)▶ Retirement bonus (300%)▶ AMK Pension fund (Up to 84%)▶ Retention bonus (Up to 200%)▶ Seniority payment (Backward & Forward)▶ Incentive (no cap base on performance)▶ Uniform allowance▶ Phone allowance	<ul style="list-style-type: none">▶ Moto rental allowance▶ Medical insurance including dependent (100% no limit) plus oversea treatment for staff▶ Accident insurance 24/7days▶ Birth delivery package (up to 2,400,000)▶ Staff loan (lower rate at 2%)▶ Annual leave 18 days per year▶ Paid Sick leave & maternity leave (up to 6 months)▶ Capacity development and opportunity to promote per job requirement▶ Working condition in accordance to the Cambodian Labor Law
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Interested candidates should apply by sending a CV and a cover letter to all AMK branches and Head Office, Building 285, Yothapol Khemarak Phoumin Blvd. (271), Sk. Tomnub Tuek, Kh. Chamkarmorn, Phnom Penh, Cambodia or E-mail: 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
- AMK is an equal opportunity employment. Qualified women and persons with disabilities are encouraged to apply.