

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	:	Deposit and Services Officer (01 Post)
Report to	:	Senior Manager, Digital Acquisition and Management
Location	:	Head Office
Closing Date	:	30 Oct 2025

Job Responsibilities:

- ▶ Generate daily/weekly/monthly reports on account quality metrics.
- ▶ Daily, weekly, and monthly monitoring the dormant account, track performance, evaluate to ensure targets are met or exceed.
- ▶ Prepare the script and collaborate with stakeholder to notify customers
- ▶ Work closely with branch staff (OTC) to ensure effective and proper execution of key actions.
- ▶ Collaborate with stakeholder such as product/operation/MIS/data analyst team/IT to enhancement the report
- ▶ Work with stakeholder, such as marketing and product development, to align with the quality strategies.
- ▶ Oversee the setup, monitoring, and maintenance of all contractual deposit accounts.
- ▶ Generate the report and identify missed payments, and coordinate with branch staff (OTC) to ensure effective and proper execution.
- ▶ Work closely with product, operations, and branch teams to improve processes, and ensure compliance with regulatory and internal guidelines.
- ▶ Collaborate with relevant department or team for developing the reporting tool.
- ▶ Generate the reporting and breakdown by RMs and breakdown by type of rollover and non-rollover.
- ▶ Ensure timely communication to branches and relevant RMs to take an action for communicate with the clients.
- ▶ Track and analyze daily, weekly, and monthly deposit balance movements across all deposit products.
- ▶ Identify unusual balance fluctuations and coordinate with related RMs to verify causes or take corrective action.
- ▶ Provide insights and reports on balance growth, inflow and outflow trends, and customer behavior to line manager.
- ▶ Manage the process of special rate approval, implementation, and monitoring across all deposit products in line with the bank's pricing strategy and authority matrix.
- ▶ Verify accuracy of special rate applications, ensuring proper documentation, justification, and approval prior to execution.
- ▶ Maintain an updated record of all special rate accounts, including validity period, renewal conditions, and customer commitments.
- ▶ Coordinate with branches and relevant departments to ensure timely renewal or termination of expired special rate accounts.
- ▶ Track and analyze the performance and impact of special rate portfolios on deposit growth and profitability.
- ▶ Update the new rate in to system (Jogot).
- ▶ other task assign by line manager.

Qualification and Experiences:

- ▶ Bachelor's degree in Commerce, Banking, Business Administration, or related field.
- ▶ 1-3 years of relevant experience in savings account operations, preferably in a bank or financial institution.
- ▶ Experience in quality control or compliance roles is a strong advantage.
- ▶ Requires to expert of Ms. Excel [advance excel is prefer].
- ▶ Good problem solving skill.
- ▶ Be able to communicate with verity people with the cross functional.
- ▶ Be able to travel to the province.
- ▶ Excellent interpersonal skill.

Benefits

▶ 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	▶ 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.Boeng Keng Kang, 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.