

# 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>Relationship Manager, Credit (01 Post)</b> |
| <b>Report to</b>    | : | <b>Branch Manager</b>                         |
| <b>Location</b>     | : | <b>Preah Vihear Branch</b>                    |
| <b>Closing Date</b> | : | <b>10 Nov 2025</b>                            |

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## Job Responsibilities:

- ▶ Set daily, weekly, and monthly disbursement, grow, and NPL management plan.
- ▶ Submit the plan to BM Make sure that each RS and RO has their daily, weekly, and monthly plan for disbursement, grow, and NPL.
- ▶ Lead and guide RSs and ROs to implement the plan, and closely monitor their implementation on a daily, weekly, and monthly basis.
- ▶ Make sure that RSs and ROs follow the plan and achieve the daily, weekly and monthly set plan in terms of disbursement, grow, and NPL management.
- ▶ Support RSs and ROs in building prospects, and train them on sale technique/skill.
- ▶ Coach them on effective loan assessment and application process, and also support them on NPL management.
- ▶ Monitor and spot check team to ensure their integrity toward the institution, and fraud incidents are minimized.
- ▶ Spot check cash movement activities among RSs and Ros, disbursement to make sure disbursement is done to the right clients, collection to ensure all cash collection is properly settled based on policy.
- ▶ Ensure that operations policies are fully implemented by RSs and ROs.
- ▶ Make sure that all processes and procedures are properly followed and that all loan documents are fully completed, timely and accurate.
- ▶ Make sure to have reports for performance monitoring, and share the performance report with BM on time.
- ▶ Overall problem solving, including overdue/delinquent loans, staff issues etc.
- ▶ Liaising with local authority and other institutions in the districts as needed.
- ▶ Other tasks assigned by supervisor.

## Qualification and Experiences:

- ▶ A minimum Bachelor in any field.
- ▶ At least two years of experience in the micro-finance sector.
- ▶ Good understanding of Cambodian microfinance industry.
- ▶ Staff supervision, training/coaching and management experience seniority.
- ▶ Some written and spoken English, communication and interpersonal skills.
- ▶ High motivation and ability to work without supervision.
- ▶ Willing to work in rural Cambodia
- ▶ Strong interpersonal and communication skills.

## 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 rate every year</li><li>▶ Khmer new year bonus (100%)</li><li>▶ Pchum 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 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](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.