

WE'RE HIRING

AMK Microfinance Institution is one of Cambodia's leading microfinance institutions, with coverage all over the country. AMK employs over 3,500 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 : Senior Credit Underwriting Officer (1 Post)
Report To : Credit Underwriting Manager
Location : Head Office
Closing Date : January 17, 2022

Job Responsibilities:

- ▶ Support business teams in assessing credit worthiness of 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.
- ▶ Conduct training to branch staff on credit assessment with conjunction training department.
- ▶ Take part in analysing industry & segment risk and recommend appropriate approval criteria.
- ▶ Perform periodic credit review to ensure good underwriting practices and detect key risk indicators.
- ▶ Involve in credit process optimization and improvement.
- ▶ Other task required by supervisor.

Qualification and Experiences:

- ▶ At least bachelor degree in Economics, Business, Banking & Finance, or other related fields.
- ▶ At least two year experiences in credit analysis and credit approval process at MFI or bank.
- ▶ 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 after pass probation▶ Salary increment rate every year▶ Khmer new year bonus▶ Phchum Ben bonus▶ Retirement bonus▶ Staff incentive▶ Staff pension fund▶ Staff retention bonus▶ 100% medical insurance for employee's spouse and children for local treatment | <ul style="list-style-type: none">▶ Staff accident insurance 24/7days▶ Staff loan for education purpose with only 2% interest rate per year▶ Staff housing loan with only 5% interest rate per year▶ Allowance for employee and spouse who given birth to the baby▶ Annual leave 18 days per year▶ Staff capacity development and opportunity to promote per job requirement▶ Staff seniority payment▶ Working condition in accordance to the Cambodian Labor Law▶ Staff overseas treatment |
|---|---|

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

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.