

# 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 Officer, Small Loan ( 15 Posts )</b>
<b>Report to</b>	:	<b>Relationship Supervisor, Micro &amp; Small Loan</b>
<b>Location</b>	:	<b>All Branches in Phnom Penh</b>
<b>Closing Date</b>	:	<b>September 27, 2022</b>

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## Position Summary:

Relationship Officer, Small Loan shall be responsible for selling AMK's services and products, especially credit, to a specified market segment ranging from micro to small in loan sizes. He/she shall ensure that performance objectives of his own are met.

## Job Responsibilities:

- ▶ Prioritize and organize one's activities to implement sales target and action plans to achieve expected productivity and quality.
- ▶ Market the company's products to individuals, promoting the company's services that may meet customers' needs.
- ▶ Analyze potential loan markets and develops referral networks in order to locate prospects for loans.
- ▶ Build and maintain good rapport with local authority to ease business flows and with potential and existing customers to get new clients, to retain and to gain repeat business with the existing ones and as well as future referrals they may provide to hit the targets.
- ▶ Meet with applicants to obtain financial and non-financial information for loan applications and answers questions about the process; obtain and compile copies of loan applicants' credit histories, financial supporting documents, and other financial information.
- ▶ Write and analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans and defines payment schedules.
- ▶ Ensure that clients are well selected, all applications are well assessed before submitting for approval, good customer services are delivered, and portfolio quality is well managed.
- ▶ Develop familiarity with the company's loan products and other services and with the neighborhoods of the localities assigned so as to firmly control and increase sales.
- ▶ Work with clients to identify their financial goals and to find ways of reaching those goals.
- ▶ Writes and reviews loan agreements to ensure that they are complete and accurate according to policy.
- ▶ Confer with underwriters to aid in resolving application problems.
- ▶ Negotiate payment arrangements with customers who have delinquent loans.
- ▶ Take actions against customers whose accounts are delinquent, and forward irreconcilable accounts for further action; arrange for liquidation of delinquent properties for collection of debts and proceeds any court case as required.
- ▶ Regularly monitor one's own sales pipeline.
- ▶ Handle customer complaints and takes appropriate action to resolve them.
- ▶ Report to supervisor and others (as required) on his work progress, achievements, or issues and so on.

## Qualification and Experiences:

- ▶ Bachelor's degree in business administration (banking, finance, accounting, economics, or marketing)
- ▶ One-year experiences in sales and customer relation management, preferably in microfinance and banking industry
- ▶ Customer relationship, sales, and credit management
- ▶ Good Time management and monitoring skills.
- ▶ Good persuasive and loan problem solving skills.
- ▶ Skilled at using software/computer programs to produce efficient results for tasks assigned and to process customer information.
- ▶ Knowledge of principles and methods for showing, promoting, and selling financial products and services. This includes marketing strategy and tactics, product demonstration, sales techniques, and sales control system.
- ▶ Knowledge of principles and processes for providing customer and personal services. This includes customer need assessment, meeting quality standards for service, and evaluation of customer satisfaction.
- ▶ Knowledge of English language so as to be capable of communicating with supervisor and customers.
- ▶ Knowledge of doing calculation in processing customer information and interest calculation for demonstrative purpose.

## 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</li><li>▶ Phchum Ben bonus</li><li>▶ Retirement bonus</li><li>▶ Staff incentive</li><li>▶ Staff pension fund</li><li>▶ Staff retention bonus</li><li>▶ 100% medical insurance for employee's spouse and children for local treatment</li></ul>	<ul style="list-style-type: none"><li>▶ Staff accident insurance 24/7days</li><li>▶ Staff loan for education purpose with only 2% interest rate per year</li><li>▶ Staff housing loan with only 5% interest rate per year</li><li>▶ Allowance for employee and spouse who given birth to the baby</li><li>▶ Annual leave 18 days per year</li><li>▶ Staff capacity development and opportunity to promote per job requirement</li><li>▶ Staff seniority payment</li><li>▶ Working condition in accordance to the Cambodian Labor Law</li><li>▶ Staff overseas treatment</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.