

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 : SME Manager (02 Posts)
Report To : Commercial Relationship Manager
Location : Siem Reap and Oddar Meanchey Branch
Closing Date : September 30, 2022

Job Responsibilities:

- ▶ Provide leadership to SME loan Officer to accomplish the target
- ▶ Analyse the environmental situation in the branch credit(SME) operation area, including competition, client needs, and satisfaction.
- ▶ Perform home's client visit to collect data, verify document and ensure the completion of application.
- ▶ Train and support SME loan officer on loan assessment, collateral valuation, loan approval process and target client determination.
- ▶ Conduct post check, trigger event and annual review which are required by SME credit policy.
- ▶ Follow up SME lending process and ensure policy, procedure and guideline are complying.
- ▶ Assist commercial relationship manager on preparing and analysing the credit report at branch which pick up the key issues to commercial relationship manager for action taken.
- ▶ Involve in branch risk register process in credit risk.
- ▶ On behalf commercial relationship manager to provide training/ refreshment to branch credit staffs on all credit policy including, loan assessment and evaluation, pre-check and post check and property valuation.
- ▶ Contribute in customer referral or cross selling of other products if there is a need
- ▶ Other tasks assigned by supervisor

Qualification and Experiences:

- ▶ Bachelor's Degree in Banking, Management, Business Administration, or Marketing
- ▶ At least 2 years' experience in MFI credit operations especially SME lending
- ▶ Experience working at MFI as a Chief CO and/or credit supervisor level
- ▶ Good leadership capabilities
- ▶ Ability to communication in English and Khmer (written and spoken)
- ▶ High motivation and creativity
- ▶ Good conceptualization and analytical skills
- ▶ Honesty and good interpersonal skills

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▶ 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▶ Staff accident insurance 24/7days	<ul style="list-style-type: none">▶ 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
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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

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.