MOHANOKOR Microfinance Institution Plc

Job Announcement

MOHANOKOR Microfinance Institution Plc is a financial institution in the provision of inclusive financial services to poor people within operation areas in 25 provinces and cities in order to contribute to the social economic development in Cambodia. To respond with rapidly growth of institution, we are looking for the qualified applicants for the vacant position as **Relationship Officer - 01 Post** based in **Prey Nob Branch**.

✤ Job Responsibilities:

1. Plan

- Make monthly and weekly work plans.
- Make monthly and weekly financial (cash) plans.

2. Managing the operation lending and savings services

- To studying and evaluating new and old operating areas (communes, villages).
- To promoting credit products, deposits and services of the institution.
- To evaluating clients who apply for a loan, evaluate the character, occupation, assets and sources of compensation
- Completing and reviewing all credit related documents to ensure accuracy and validity.
- To be ensure adherence to principles, procedures and follow the instructions of the Branch Manager, Regional Director and Head Office.
- To disbursement of credit properly, quality and achieve the plan.
- To studying the credit situation and competition in its area of operation.
- To participating in training and mentoring primary liaison officers on the work.
- To developing credit discipline to borrowers, co-borrowers on principles, procedures, requirements.
- Preparing to provide credit to customers by specifying the size, term, interest rate, repayment terms, including the necessary documents received correctly, clearly and sufficiently.

3. Credit Collection Management

- Daily check of clients repayment list
- To explaining to the customers how repayments can be made at branch offices, establishments or through employees and collaborative agents.
- To preparing for cash collected from customers by type on a regular basis and clear the list with the operation officer.
- Check banknotes properly to avoid counterfeit banknotes.

4. Debt settlement and customer tracking

- Research and following up on customers who have given credit clearly about the status of the purpose of use of credit, occupation, family status, property status and debt status and determine the cause of the crisis, customer problems, non-payment.
- Regularly reviewing the credit reports, study, analyze and evaluate risky credit balances, including credit quality.
- To classification the types of debt (usually under doubt and loss standards).
- To addressing all debts of the customers who fail to pay on time as planned.

Sob Requirement

- 1. Education level from 2nd year bachelor's degree onwards.
- 2. At least 1 year experience.
- 3. Able to use English and computer software (Ms. Office).
- 4. Good qualifications, good communication and customer service attitude.

#24, Yothapol Khemarak Phoumin Blvd (271), Sangkat Ou Baek K'am, Khan Sen Sok, Phnom Penh, Kingdom of Cambodia. Tel: 1800-20-6666, E-mail: <u>info@mohanokor.com</u>, <u>Website: www.mohanokor.com</u> Honest, firm and willing to work and can work in the provinces

> How to apply

- Interest candidates can be send an application with detailed CV to MOHANOKOR through E-mail address: <u>recruitment@mohanokor.com</u> or direct address #24, Yothapol Khemarak Phoumin Blvd (271), Sangkat Ou Baek K'am, Khan SenSok, Phnom Penh, Kingdom of Cambodia.
- Only short-listed candidates will be contacted for an interview
- For more information, please contact phone or Telegram: 087 999 291 / 087 999 221.

Thank You!