



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 **Senior Relationship Officer - 02 Posts** based in **Prey Nob Branch**.

❖ Job Responsibilities:

1. Plan

- Participating the strategic planning, providing long-term, monthly, weekly and weekly loans, savings and other services.
- Participating in setting up weekly plan (cash) and monthly financial strategic planning.
- Participating in staff recruitment planning and operational management planning

2. Managing credit and deposit Services operations

- Analyzing and evaluating new and old operating areas (communes, villages).
- To promoting credit products, deposits and services of Mohanokor Microfinance Plc.
- Evaluating customers who apply for a loan, evaluate the character, occupation, assets and sources of compensation
- Ensure adherence to principles, procedures and follow the instructions of the Branch Manager, Regional Director and Head Office.
- Completing and review all credit related documents to ensure accuracy and validity.
- To pushing for disbursement of credit properly, quality and achieve the set plan.
- To be acknowledge of credit situation and competition in its regional of operation.
- Participating in training and mentoring relationship officers on work
- Develop credit discipline for borrowers, co-borrowers on principles, procedures, requirements.
- Prepare to provide credit to customers by specifying the size, term, interest rate, repayment, various conditions, including the necessary documents received correctly, clearly and sufficiently.

3. Credit Collection Management

- Regularly check the repayment list, the customer's default list.
- Explain to customers how repayments can be made at branch offices, establishments, or through employees and collaborative agents.
- Preparing for cash collected from customers by type on a regular basis and clear the list with the operation officer.
- Check banknotes properly Avoid counterfeit banknotes.

4. Debt settlement and customer tracking

- Analyzing and follow up on the clients who have given the loan clearly about the status of the purpose of using the loan, occupation, family status, property status and debt status and determine the cause of the crisis, the problem of the customer failing to repay the loan.
- Regularly reviewing for the credit reports, study, analyze and evaluate risky credit balances, including credit quality.
- To classification type of debt (usually under doubt and loss standards)
- Solving all debts of customers who fail to repay on time as planned.

5. Report

- Make a report summarizing the implementation of the plan (lending and savings) and the monthly and weekly performance.
- Doing for display debt report and settlement result of solving.
- Do any incidents immediately report to Management and management assigned other task.

6. Administration Report

- Represent the public relations institution in its area of operation or request to the branch director if it is not possible.

- Report to liaison officer / branch manager.

❖ Job 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.
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: recruitment@mohanokor.com 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!