



## Job Opportunity

Hattha Kaksekar Limited "HKL" is a leading microfinance institution, providing credit, saving, local money transfer, ATM service, and other financial service, and operate within 25 provinces-cities in Kingdom of Cambodia. To respond our progress, we are looking for the qualified applicants for the vacant position as below:

<b>Position: Credit Product Development Officer (02 post.)</b>	<b>Working Location: Head Office (Phnom Penh)</b>
<b>Posting Date: 21-Apr-2015</b>	<b>Closing Date: 08-May-2015</b>
<b>Short-List Date:</b> The result will be subsequently posted at all HKL office or directly contacted.	
<b>Duties &amp; Responsibilities:</b>	<b>Job Qualification:</b>
<ul style="list-style-type: none"> <li>• Conduct competition, market study on the credit product to be developed</li> <li>• Support product pilot test and evaluation</li> <li>• Assist existing credit product improvement and enhancement</li> <li>• Assessment in overall as well as in specific area to determine particular product for operation</li> <li>• Support Product Development Team in creating new credit products and/or revise the existing ones</li> <li>• Work with research team to do product related study</li> <li>• Generate report to monitor trend of product and services rollout to the market</li> <li>• Perform other tasks assigned by management</li> </ul>	<ul style="list-style-type: none"> <li>• Hold bachelor degree in Marketing, Finance and Banking, Economics, or other related fields.</li> <li>• Good understanding and knowledge of microfinance and banking product.</li> <li>• Have a good interpersonal communication, presentation skill, team work, result-oriented and good analytical skills.</li> <li>• Self-motivation and able to manage own workload</li> <li>• Excellent skill in MS Office includes Word, Excel, Power Point, Internet and E-mail</li> <li>• Good command of English is preferred</li> </ul>

**Remuneration:**

HKL provide a competitive salary based on knowledge, skill, experience, and capacity. We offer annual salary increase plus other benefits such as life insurance, health insurance, disability insurance, annual leave, sick leave, special leave, health allowance, annual bonus, Pchum Ben bonus, 13<sup>th</sup> month salary and others as stated HKL policy.

**The successful candidates** will be received the numerous training program and development in order to enhance his/her knowledge, skill and competency to work effectively and having opportunities to develop the long-term career with HKL.

**How to Apply:**

If you're interest to work for HKL you can get an application form (free) from any HKL office throughout the country or download from our website [www.hkl.com.kh](http://www.hkl.com.kh) and then submit to HKL branch office in city/province/towns or HKL Head Office at #606, St.271, Sangkat Phsar Deum Tkouv, Khan Chamkamorn, Phnom Penh or via email [job@hkl.com.kh](mailto:job@hkl.com.kh) with recent photo (4\*6), CV, Degree certificated by the municipal or provincial hall, a copy of population ID Card, family book, and certificate of birth. Application without HKL form will not be considered.

**The candidate has permanent address nearest to working location are encourage to APPLY.**

Reach us on: 023 994 304/ 023 224 102/ 016 940 653 / 016 594 903

Tips to be successful in job seeking, you have to:

1. Know yourself: Analyze your strength & weakness, identify your need & goal.
2. Know your employer: Learn & acquire nature of company you want to work with.

Tips to be an excellent employee, you have to:

1. CAN DO attitude: Open mind, hope, self-development, growth, and provide help to other.
2. Love to work: Working with love, willing to work, well-prepared, patient, and strive for excellence.
3. Build Credibility: Let people know your competencies, achievements, and plan your career goal.