



JOB DESCRIPTION

Position	Reporting to	Department
Auto Loan Manager	Head of Business	Operation

I- JOB PURPOSE:

Auto Unit Manager (ALM) will be responsible for ensuring that business targets are met by sourcing business, building relationships. They also manage the end-to-end process for auto loans, from the beginning to disbursement. In particular, to ensure customer retention and profitability in the Auto Loan unit. Monitor and encourage salespeople sales people through guidance and additional training and promote and encourage strategies other car and vehicle sales strategies.

II- MAIN DUTIES & RESPONSIBILITIES:

- Management and loan collection (Productivity, Product quality and Product profitability)
- Find out the strategies to develop new product policy, procedure and process auto loan business.
- Coordinating, following up and reviewing the implementation of disbursement plan and make sure that reach the target plan.
- Managing, controlling, coaching and evaluating the staff in order to provide necessary support and guiding staff to reach the maximum performance.
- Coordinate with other department such as HR, product development and marketing in order to succeed in working daily operation in operational area.
- Be proactive in defining the strategies and translating it to operational strategies and objective with business team.
- Close work and manage with assessment unit manager to ensure that all loan payment and quality is under control.
- Review the loan document and field assessment client base on loan size in purpose of loan quality assessment and client business verification.
- Develop mechanism of vehicle evaluation and vehicle value list with proper updating.
- Work with head of recovery to the delinquent loan control system to manage and control.
- Participate with HR department in staff recruitment and keep track on staff development to ensure the proper training, coaching and mentoring that all staff are professional, high commitment and work harmonized environment.
- Ensure that the product policy, procedure and process are well implementation and maintenance with quality and strongly adhered by staff within business department.
- Review and approve loan according to assign authority.
- Coordinate in reviewing, developing and recommending operational control system are fully support as needed.

- Monitor and encourage staff performance on a regular basis.
- Build a very good relationship with dealer and authority to get their support for loan assessment and disbursement.
- Other tasks assigned by manager.

III. QUALIFICATIONS:

- Bachelor's degree in Business Administration in Management or Finance and Banking or in any related field.
- At least three years' experience in Microfinance or Bank industry or another related field.
- Honesty, initiative, creative, high commitment and good inter-personal skill, and able to manage and lead team for success.
- Good understanding of Cambodian MFI/Banking rules and regulations.