

SKILLS FRAMEWORK FOR FINANCIAL SERVICES				
SKILLS MAP- RELATIONSHIP MANAGEMENT DIRECTOR - SMALL AND MEDIUM ENTERPRISES				
Sector	Financial Services			
Track	Sales, After Sales, Distribution and Relationship Management			
Occupation	Relationship Manager			
Job Role	Relationship Management Director - Small and Medium Enterprises			
Job Role Description	<p>The Relationship Management Director - Small and Medium Enterprises is responsible for defining strategies for team members to achieve mass sales acquisition. He/She provides oversight to due diligence, compliance and Anti-Money Laundering (AML) processes carried out by team members. He sets policies and guidelines for ongoing support processes pertaining to credit responsibilities. He guides his team to achieve their performance targets and ensures they have the training necessary to deliver on their responsibilities.</p> <p>The Relationship Management Director - Small and Medium Enterprises is a strong leader who provides mentoring and coaching to his team members to allow them to succeed in their roles. He is a strong communicator with internal and external stakeholders. He is always looking for opportunities to provide enhanced services to clients. He uses analytics and problem solving capabilities to foster an environment that will yield results. He is accountable for the defined standards he sets for his team.</p>			
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks	Performance Expectations (For legislated / regulated occupations)	
	Perform mass sales acquisition	Define channel priorities for mass sales opportunities development	If role is scoped to provide advice directly to customers on investment strategies that cover dealings in securities, futures, collective investment schemes, REITs, funds and/or capital markets, Capital Markets and Financial Advisory Services (CMFAS) certification is required. Relevant modules include but are not limited to: 1A, 1B, 2A, 3, 4A, 4B, 5, 6, 6A, 8, 8A, 10	
		Develop strategies for team members to enhance cross-sell capabilities on bank products, services, and solutions to Small and Medium Enterprises (SME) clients		
		Oversee client reach approach, product exposure and operational processes to enhance delivery to clients with a focus on closing sales		
		Set activity and revenue targets for the team		
	Facilitate client on-boarding processes	Review and advise when necessary on due diligence, compliance and AML checks for SME clients		
		Outline acceptance and on-boarding criteria of SME clients for the organisation		
	Provide ongoing support to clients	Articulate guidelines and policies for team members to adhere to for portfolio based credit approach		
		Review escalated credit exception cases and redirect to relevant business units for further evaluation and action if required		
	Manage team's performance targets	Design Key Performance Indicators (KPIs) using a balanced scorecard approach		
		Provide feedback, coaching and mentoring to the team		
		Attract and retain talent to strengthen the capabilities of the team		
Provide guidance to the team to improve the depth of knowledge and level of sophistication necessary to actively engage with clients				
Ensure team members are trained and in compliance with internal and external regulatory requirements				
Skills and Competencies	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	Account Management	Level 5	Leadership	Advanced
	Business Environment Analysis	Level 4	Service Orientation	Advanced
	Business Negotiation	Level 6	Developing People	Advanced
	Business Opportunities Development	Level 5	Teamwork	Advanced
	Credit Assessment	Level 4	Decision Making	Advanced
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 4		

	Regulatory Compliance	Level 5		
	Risk Management	Level 4		
	Sales Strategy	Level 6		
	Stakeholder Management	Level 5		
<b>Programme Listing</b>	For a list of Training Programmes available for the Financial Services sector, please visit: <a href="http://www.skillsfuture.sg/skills-framework/financial-services">www.skillsfuture.sg/skills-framework/financial-services</a>			

The information contained in this document serves as a guide.