

SKILLS FRAMEWORK FOR FINANCIAL SERVICES					
SKILLS MAP - RELATIONSHIP MANAGER - SMALL AND MEDIUM ENTERPRISES					
Sector	Financial Services				
Track	Sales, After Sales, Distribution and Relationship Management				
Occupation	Relationship Manager				
Job Role	Relationship Manager - Small and Medium Enterprises				
Job Role Description	The Relationship Manager - Small and Medium Enterprises drives mass acquisition strategies to drive sales. He/She performs due diligence checks, credit analysis and provides ongoing support to clients. He handles many clients, often with relatively straightforward financing needs, and typically sells readily available products.				
	The Relationship Manager - Small and Medium Enterprises is sales and results-oriented, adaptable to change and possesses the business acumen necessary to continually drive sales. He is able to work well under pressure including multi-tasking to balance his responsibilities. He is able to handle challenges with poise and is able to overcome adversity to achieve his objectives.				
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks		Performance Expectations (For legislated / regulated occupations)	
	Perform mass sales acquisition	Monitor channels for sales opportunities and send out mass communications to acquire large volumes of clients		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	
		Cross-sell suitable bank products, services and solutions to Small and Medium Enterprises (SME) clients			
		Ensure optimal client reach, product exposure and effective operations to optimise delivery to clients			
		Achieve revenue and profitability targets			
	Facilitate client on-boarding processes	Perform due diligence, compliance and Anti-Money Laundering (AML) checks for SME clients			
		Perform acceptance and on-boarding of SME clients in accordance with established policies and procedures			
Provide ongoing support to clients	Perform credit analysis on portfolio of clients				
	Evaluate and escalate credit exception cases if further support or input is required				
Skills and Competencies	Technical Skills and Competencies			Generic Skills and Competencies (Top 5)	
	Account Management	Level 3		Service Orientation	Advanced
	Business Environment Analysis	Level 3		Communication	Advanced
	Business Negotiation	Level 5		Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4		Sense Making	Intermediate
	Credit Assessment	Level 3		Decision Making	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3			
	Customer Acquisition Management	Level 4			
	Customer Experience Management	Level 3			
	Ethical Culture	Level 4			
	Product Advisory	Level 3			
	Regulatory Compliance	Level 4			
	Risk Management	Level 3			
	Sales Strategy	Level 5			
	Stakeholder Management	Level 4			
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services				

The information contained in this document serves as a guide.