

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - RELATIONSHIP MANAGEMENT DIRECTOR - COMMERCIAL					
<b>Sector</b>	Financial Services				
<b>Track</b>	Sales, After Sales, Distribution and Relationship Management				
<b>Occupation</b>	Relationship Manager				
<b>Job Role</b>	Relationship Management Director - Commercial				
<b>Job Role Description</b>	<p>The Relationship Management Director - Commercial provides frameworks and guidelines for client acquisition and management to help direct team members on best practices to foster client relationships. He/She remains abreast of industry and/or sub-segment shifts and overall trends to provide enhanced value to client relationships. He is also responsible for ensuring team members are trained and regularly updated about relevant trends that would affect their clients. He is responsible for overseeing credit analysis processes and ensuring team members adhere to organisational guidelines. He is able to guide his team to achieve their performance targets and ensure they have the training necessary to deliver on their responsibilities.</p> <p>The Relationship Management Director - Commercial is poised and professional in all his interactions with internal and external stakeholders. He is able to motivate his team to achieve high performance standards. He is skilled at fostering long term client relationships. He possesses strong business acumen to be able to look for new opportunities to guide his team members leading to enhanced servicing of clients. He is a strong leader and able to negotiate and influence others to achieve optimal results. He is motivated by personal objectives to improve the services and advice he offers to clients and he is also skilled at managing team dynamics.</p>				
<b>Critical Work Functions and Key Tasks / Performance Expectations</b>	<b>Critical Work Functions</b>	Acquire and manage clients	<b>Key Tasks</b>	<b>Performance Expectations (For legislated / regulated occupations)</b>	
			Define market segmentation strategies and prioritise industries and/or sub-segments for organisational growth and 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
			Strategise opportunities for the organisation to develop and maintain relationships with clients to enhance the value of services provided		
			Establish frameworks for responses to client queries relating to credit, deposits, products and operational issues		
	Advise clients on recommended products, services and solutions	Articulate to team members details surrounding due diligence and compliance requirements for commercial clients in alignment with internal and external requirements			
		Anticipate client business needs due to in-depth knowledge of the industry and/or sub-segment to deliver tailored advise, ideas and solutions			
		Lead the team in determining strategies to increase cross-selling of products and services to help achieve clients' financial objectives			
		Prioritise opportunities for team members to pursue continual education and training initiatives to maintain deep industry knowledge to understand changes in macro-economic and industry trends			
	Provide ongoing credit analysis and support	Formulate comprehensive tailored account plans to increase share of wallet for commercial clients with need for complex financial products			
		Oversee credit analysis reviews for team members as part of annual reviews			
		Establish organisation standards for credit proposals and review credit presentations			
		Set frameworks to monitor credit facilities to minimise operational, credit and fraud risks			
		Define early problem loan evaluation criteria for the organisation to monitor credit proactively and review suggested strategies as proposed by team members			
	Manage team's performance targets	Drive facility utilisation rate in current commercial clients to enhance banks' share of wallet			
		Set activity and revenue targets for the team			
		Design performance indicators using a balanced scorecard approach			
		Provide feedback, coaching and mentoring for team members			
Attract and retain talent to strengthen the capabilities of the team					
Provide guidance to teams to improve the depth of knowledge and level of sophistication to actively engage with clients					
Ensure team members are trained and in compliance with internal and external regulatory requirements					
<b>Technical Skills and Competencies</b>		<b>Generic Skills and Competencies (Top 5)</b>			
Account Management	Level 5	Leadership	Advanced		

<b>Skills and Competencies</b>	Business Environment Analysis	Level 5	Resource Management	Advanced
	Business Negotiation	Level 6	Transdisciplinary Thinking	Advanced
	Business Opportunities Development	Level 5	Developing People	Advanced
	Client Investment Suitability	Level 4	Decision Making	Advanced
	Credit Assessment	Level 4		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	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 6		
<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.