

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - RELATIONSHIP MANAGER - COMMERCIAL				
Sector	Financial Services			
Track	Sales, After Sales, Distribution and Relationship Management			
Occupation	Relationship Manager			
Job Role	Relationship Manager - Commercial			
Job Role Description	The Relationship Manager - Commercial attracts and retains clients through specialised industry and/or sub-segment knowledge. He/She is responsible for building relationships with clients in order to advise them on tailored products, services and solutions. He is knowledgeable in all aspects of the credit process to be able to develop credit strategies for clients along with continuous monitoring of credit facilities.			
	The Relationship Manager - Commercial is driven to actively acquire clients through networking and marketing activities. He possesses decorum in how he interacts with clients. He is committed to his client relationships and motivated to remain abreast of market and industry developments to be able to best serve his clients. He is an expert communicator and an active listener who is able to adapt his engagement style to fit clients' needs and expectations.			
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks	Performance Expectations (For legislated / regulated occupations)	
	Acquire and manage clients	Identify and prospect clients through market segmentation with a focus on an industry and/or sub-segment	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 and maintain relationships with clients to provide quality service		
		Respond to client queries relating to credit, deposits, products and operational issues		
		Conduct due diligence and compliance reviews for commercial clients in line with internal and external requirements		
	Advise clients on recommended products, services and solutions	Demonstrate an understanding of clients' business needs as well as an ability to generate tailored advice, ideas and solutions		
		Cross-sell products and services with the objective of achieving clients' financial objectives		
		Build deep industry knowledge and understand changes in macro-economic and industry trends		
		Complete and execute comprehensive tailored account plans to increase share of wallet		
	Provide ongoing credit analysis and support	Perform credit analysis reviews in a timely manner for individual clients as part of annual reviews		
		Develop credit proposals and submit credit presentations for approval		
		Review and monitor credit facilities within established guidelines to minimise operational, credit and fraud risk		
		Monitor credit proactively through early problem loan recognition and implement appropriate strategies as necessary		
Increase facility utilisation rate in current corporate clients to enhance bank's share of wallet				
Skills and Competencies	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	Account Management	Level 3	Service Orientation	Advanced
	Business Environment Analysis	Level 4	Problem Solving	Advanced
	Business Negotiation	Level 5	Communication	Advanced
	Business Opportunities Development	Level 4	Global Mindset	Advanced
	Client Investment Suitability	Level 3	Interpersonal Skills	Advanced
	Credit Assessment	Level 3		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 4		
	Product Advisory	Level 3		
	Regulatory Compliance	Level 4		

	Risk Management	Level 3		
	Sales Strategy	Level 5		
	Stakeholder Management	Level 5		
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.