

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - RELATIONSHIP MANAGEMENT DIRECTOR - FINANCIAL INSTITUTIONS AND NON-BANK FINANCIAL INSTITUTIONS			
Sector	Financial Services		
Track	Sales, After Sales, Distribution and Relationship Management		
Occupation	Relationship Manager		
Job Role	Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions		
Job Role Description	<p>The Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions drives strategic relationship building initiatives. He/She guides the team in opportunities for client acquisition. He has deep Financial Institutions (FI) and Non-Bank Financial Institutions (NBF) knowledge and keeps abreast of market and industry trends to determine how they will affect the organisation. He is a visionary in guiding the organisation on potential improvements to products, services and solutions offered to clients. He establishes credit analysis guidelines for team members to adhere to. He is also responsible for his team's performance and providing guidance to them in an effort to help them achieve their targets.</p> <p>The Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions is a leader and accountable for his decisions. He possesses decorum in how he handles internal and external stakeholders. He has in depth knowledge about FI and NBF clients, and his business acumen helps to guide him in decision making on behalf of this team. He is meticulous and analytical in determining how his decisions will affect the organisation. He is hard working and interested in coaching and mentoring team members. He is able to multi-task without comprising the levels of service that he provides to his clients.</p>		
Critical Work Functions and Key Tasks / Performance Expectations	Acquire and manage clients	Drive strategic identification and prospecting of new clients using deep industry knowledge and expertise	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	
		Oversee assigned portfolio of FIs to ensure clients' objectives are met	
		Establish frameworks for responses to client queries relating to credit, deposits, products and operations issues	
		Keep abreast of changing regulations as they pertain to different lending types as well as changing requirements from various sovereigns and ensure knowledge is transferred to team members	
		Provide oversight on team members alignment with compliance Know Your Customer (KYC) documentation and Anti-Money Laundering (AML) policies and procedures in order to effectively mitigate and manage risk	
	Advise clients on recommended products, services and solutions	Drive customised strategic plans for clients based on knowledge of client's industry, growth projections, funding strategies and objectives to differentiate services from competitors	
		Develop strategies and frameworks for team members to cross-sell products by leveraging on FI relationships and synergies with other business units	
		Prioritise ideas and initiatives to ensure optimal client reach and product exposure for effective operations that optimise delivery to clients and enable the bank to differentiate itself	
	Provide ongoing credit analysis and support	Review credit analysis criteria for team members to evaluate institutional borrowers	
		Monitor teams' ongoing credit reviews to ensure that risk assets portfolio is managed in alignment with organisational thresholds	
		Establish internal relationships with credit teams to drive collaboration on analysis, structuring, negotiation and documentation of credit requests	
		Monitor market developments for credit related management purposes	
		Set frameworks to monitor credit facilities to minimise operational, credit and fraud risk	
	Manage team's performance targets	Set activity and revenue targets for the team	
		Design Key Performance Indicators (KPIs) using a balanced scorecard approach	
		Provide feedback, coaching and mentoring to 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 necessary to actively engage with clients			
Ensure team members are trained and in compliance with internal and external regulatory requirements			

	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	Skills and Competencies	Account Management	Level 5	Leadership
Business Environment Analysis		Level 6	Teamwork	Advanced
Business Negotiation		Level 6	Developing People	Advanced
Business Opportunities Development		Level 6	Decision Making	Advanced
Client Investment Suitability		Level 5	Problem Solving	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 5		
Regulatory Compliance		Level 5		
Risk Management		Level 4		
Sales Strategy		Level 6		
Stakeholder Management	Level 6			
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.