SKILLS FRAMEWORK FOR FINANCIAL SERVICES
SKILLS MAP - RELATIONSHIP MANAGER - FINANCIAL INSTITUTIONS AND NON-BANK FINANCIAL INSTITUTIONS

Sector	Financial Services
Track	Sales, After Sales, Distribution and Relationship Management
Occupation	Relationship Manager
Job Role	**Relationship Manager - Financial Institutions and Non-Bank Financial Institutions**
Job Role Description	The Relationship Manager - Financial Institutions and Non-Bank Financial Institutions is responsible for acquiring and managing a portfolio of Financial Institutions (FI) and Non-Bank Financial Institutions (NBFI) clients. He/She actively acquires clients through targeted relationship building, networking and referrals. He will provide advice on customised products, services and solutions as well as cross-sell the full suite of bank products. He is involved with credit analysis and collaborates with other business units to mitigate credit issues. He serves key accounts in specialised industries. He applies his deep FI and NBFI industry knowledge to deliver specific solutions to this client segment. The Relationship Manager - Financial Institutions and Non-Bank Financial Institutions possess decorum and business acumen to interact with various stakeholders. He is resourceful in acquiring clients. He is a team player and leverages on knowledge from other business units to continually provide enhanced services to his clients. He has a proven track record of working with FIs and NBFIs. He is organised and has good time management skills. He is an effective communicator, able to influence others and negotiate.

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 new clients and business opportunities, and manage attrition of existing 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
	Develop and maintain ongoing relationships with clients to provide quality service	
	Manage assigned portfolio of FIs on a regular basis to ensure clients' financial objectives are met	
	Respond to clients' queries relating to credit, deposits, products and operational issues	
	Understand requirements for working with sovereigns and different lending types involved with parent companies	
	Ensure compliance with 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	Develop and implement customised strategic plans for clients based on knowledge of client’s industry, growth projections, funding strategies and objectives	
	Cross-sell products by leveraging on FI relationships including coordinating with other business units and product specialists to market organisation's products and services for customised solutions	
	Provide ideas 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	Perform credit analysis of institutional borrowers	
	Perform ongoing credit reviews to ensure portfolio is appropriately monitored	
	Collaborate with credit team on analysis, structuring, negotiation, and documentation of credit requests	
	Implement credit management processes in alignment with market developments	
	Review and monitor credit facilities to minimise operational, credit and fraud risk	

Skills and Competencies

Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
Account Management	Level 4	Service Orientation	Advanced
Business Environment Analysis	Level 5	Problem Solving	Advanced
Business Negotiation	Level 5	Communication	Advanced
Business Opportunities Development	Level 5	Interpersonal Skills	Advanced
Client Investment Suitability	Level 4	Virtual Collaboration	Intermediate
Credit Assessment	Level 3		
Customer Acceptance Checking and Onboarding	Level 3		

Effective Date: August 2019, Version 1.1

Competencies	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 4		
	Product Advisory	Level 4		
	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.