Assistant Relationship Manager/Credit Analyst

Subsector: Corporate Banking

Job Family: Relationship Management

Impact Level

Today, this role is responsible for credit proposals for corporate borrowers, including conducting credit reviews, performing financial analysis on companies and handling credit requests from Relationship Managers (RMs).

Medium Impact

Consolidated Activities

	Today	Future
Credit Analysis (Financial Evaluation)	Execution is strongly relation-based and paper-intensive. In recent years, banks have been gradually moving toward sophisticated credit assessment models to assess corporate credit-worthiness. With the rise of RPA, manual data entry into financial spreading software has been nearly eliminated.	While AI and big data can be used to predict risks at an early stage, unlike listed/large corporations, SME related information is not readily available on open sources. Human judgment (supplemented by analysis) is required to make sound and well-reasoned credit recommendations by balancing risk and business needs.
Credit Proposal and Approval	Execution involves paper intensive processes, once completed approval can also take a long time.	Lending decisions will be improved using Advanced Analytics. Automated decision engines will identify loan contract non-compliance, risk assessment of payment default, and approve loan applications that meet the established credit criteria with little manual intervention.
Handle Credit Requests and Renewal	Execution involves paper intensive processes that are time consuming.	With the use of AI, accurate information will be provided to the right stakeholders in the correct format. This will reduce touchpoints and turnaround time. For complex loan requests, human analysis and judgment will be required.

In the next

3-5 years ...

RPA and AI can be leveraged to include more credit attributes in the analysis, reducing the risks while improving the speed of analysis. This role will provide oversight, investigate complex cases, and leverage analysis outcomes to further enhance the process of credit analysis.

Skills Differentiators:

▸ **Advanced Digital Acumen/Literacy:** The job holder will upskill to be proficient in using advanced digital tools and gain a strong understanding on how different solutions features can be further leveraged to support the operations.

▸ **Data Interpretation and Analysis:** The job holder will analyse and interpret quantitative and qualitative data to extract key insights for recommendations, decisions or actions.

▸ **Project Management:** The job holder will possess skills to develop execution plans to meet assignment objectives, and the agreed upon milestones and deadlines.

▸ **Stakeholder Engagement:** The job holder will be highly skilled to liaise with internal and external stakeholders; effectively eliciting stakeholders' views and developing consensus.

▸ **Investigation:** The job holder will display the ability to use various techniques to gather and ascertain information that inform the financial strength of a client.

RPA   Advanced Analytics   AI