Credit Operations

| **Subsector:** Corporate Banking |
| **Job Family:** Operations |

Impact Level — Today, this role oversees the structured loans within the corporate banking business and is responsible for providing credit documentation, administration and operational support.

High Impact

Consolidated Activities

	Today	Future
Credit Documentation	Execution involves validation of loan documentation, ensuring that documentation is complete as per the bank policy and credit approvals are obtained by the credit committee.	AI enabled tools will be leveraged to automate the validation process, and offer quick acknowledgment to the RMs and applicants regarding missing documents, approvals/ rejections, and improve communication between banks and clients.
Credit Application Processing	Execution involves processing approved credit applications, and is typically time consuming and high in volume. Many banks are leveraging STP to execute SME loan applications electronically.	As the full potential of STP in lending applications is realised, this role will shift their focus towards providing oversight, managing exceptions, and troubleshooting to ensure smooth execution.
Loan Disbursement and Other Credit Administration	Execution is administrative, involves preparation of payment instructions and notification letters.	Blockchain technology could be leveraged to support the disbursement of funds.

In the next

3–5 years ...

The increasing use of AI enabled tools and STP will reduce the mundane documentation and processing tasks as they can be automated. This role will provide oversight, investigate complex cases, and leverage analysis outcomes to further enhance the processing of credit analysis.

Skills Differentiators:

▸ **Process Excellence:** With good understanding of operations, the job holder can help to highlight root causes of process inefficiencies and identify the right processes that require automation.

▸ **Advanced Digital Acumen/Literacy:** The job holder will possess strong understanding on how advanced digital solutions can be leveraged and learn the technical features to support the operations.

▸ **Complex Problem Solving:** The job holder will need to examine sophisticated cases that are escalated and leverage available resources to develop and execute solutions.

▸ **Systems Thinking:** The job holder will possess strong understanding of how systems work over time and within the context of larger systems, ensuring successful implementation/integration of technology solutions.

▸ **Change Management:** The job holder will have the mindset and ability to drive effective change, ultimately improving the adoption of AI/digital solutions to support day-to-day operations.

RPA   Advanced Analytics   AI