



**Subsector:** Corporate Banking

**Job Family:** Relationship Management

**Impact Level**

Today, this role is responsible for exploring new business potential, identifying client needs, and evaluating credit risk strategies to achieve a balanced stance for corporate clients and the bank.

SME: High Impact

Commercial/Corporate: Medium Impact

MNC/FI/NBFI: Low Impact

## Consolidated Activities

	Today	Future
<b>New Business Identification</b>	Execution involves personal networks. Relationship Managers (RMs) work closely with the coverage team to drive efforts to expand the business with existing clients. They are gradually moving away from “reactive product pusher”.	RMs will continue to work collaboratively with all coverage and product stakeholders to develop new profitable businesses. The role will maintain strong working relationships with other lines of business to achieve cross-selling objectives.
<b>Client Relationship Management</b>	Execution is relatively high touch, but can be supported by technology.	Virtual RMs can be made available via digital platforms, helping to maintain the relationship element while driving down cost-to-serve. It also empowers clients with the tools to self-serve.
<b>Credit/Risk Profile Evaluation</b>	Execution involves preparing thorough financial analysis and regular credit reviews in accordance to the bank's guidelines. Typically focusing on only a handful of credit attributes.	Machine learning can be used to analyse large data sets from various sources, allowing banks to model credit risk for clients in a more accurate manner. Digital applications can also be leveraged to provide greater transparency around credit access.
<b>Loan Syndication</b>	Execution of task requires close collaboration with regional RMs to originate syndication deals, and involves negotiation with clients and syndicate partners.	While blockchain could help banks to better track activities and comply with requirements related to syndicated loans, the technology is still being developed for this use case. Human intervention and judgment will remain critical in carrying out the task in the near future.

In the next

**3-5** years ...

RPA and AI will 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:

- ▶ **Lateral Thinking:** The job holder will be required to handle larger sets of data. Hence, the ability to ‘connect-the dots’ and stay focused on big picture will remain important.
- ▶ **Advisory:** The job holder will need to continue to display the ability to apply the right advisory strategies to engage with various business units.
- ▶ **Advanced Digital Acumen/Literacy:** The job holder will gain strong understanding on AI tools and how advanced solutions and features can be further leveraged/enhanced to support day-to-day tasks.
- ▶ **Data Interpretation and Analysis:** The job holder will need to be skillful in interpreting data to extract key insights for recommendations, decisions or actions.
- ▶ **Influencing and Negotiation:** The job holder will have the ability to display confidence in presenting and justifying the rationale for the recommendations or solutions, and gain buy-in from the relevant stakeholders.

