Relationship management director – Commercial

Proficiency level

[X] New Gen AI skills	[X] Transferrable skills at the same proficiency level
[X] New skills	[X] Transferrable skills at a higher proficiency level

Skills Framework track	Sales, after sales, distribution and relationship management
Job function	Sales and marketing
Job family	Relationship manager – commercial

Sub-sectors	Corporate banking
Expected augmentation by Gen AI	**Do more:** Gen AI can draft responses to client queries, recommend market segmentation strategies based on market and client data, assist in credit analysis reviews, and propose tailored account plans to improve customer outreach and client development efforts

DO MORE

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Acquire and manage clients	Establish frameworks to respond to client queries relating to credit, deposits, products, and operational issues
	Strategize opportunities for the organization to develop and maintain relationships with clients to enhance the value of the services provided
	Articulate to team members the details surrounding due diligence and compliance for commercial clients in alignment with internal and external requirements
	Define market segmentation strategies and prioritize industries and/or sub-segments for organizational growth and development
Manage team performance targets	Provide feedback, coaching, and mentoring for team members
	Ensure team members are trained and comply with internal and external regulatory requirements
Provide ongoing credit analysis and support	Oversee credit analysis reviews for team members as part of their annual reviews
	Define early problem loan evaluation criteria for the organization to monitor credit proactively and review suggested strategies proposed by team members
	Establish organizational standards for credit proposals and review credit presentations
	Set frameworks to monitor credit facilities to minimize operational, credit, and fraud risks
Advise clients on recommended products, services, and solutions	Formulate comprehensive tailored account plans to increase share of wallet for commercial clients requiring complex financial products
	Prioritize opportunities for team members to pursue continual education and training initiatives to maintain deep industry knowledge and understand changes in macro-economic and industry trends
	Anticipate client business needs due to in-depth knowledge of the industry and/or sub-segment to deliver tailored advice, ideas, and solutions

New Gen AI skills

Gen AI strategy	5	Gen AI innovation, R&D, and innovation management	5	Prompt design	3
Leading Gen AI-enabled transformations	5	Ethical frameworks for Gen AI	5	Gen AI principles and applications	3
Gen AI data governance	5	Regulatory, legal, and risk management compliance in AI and Gen AI	5		

Source: SkillsFuture Skills Framework