

Relationship management director – Financial institutions and non-bank financial institutions

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 level¹

Skills Framework track	Sales, after sales, distribution and relationship management	Job function	Sales and marketing	Job family	Relationship manager - financial institutions and non-bank financial institutions
Sub-sectors	Corporate banking	Expected augmentation by Gen AI	Do more: Gen AI can gather and synthesize market data to propose high priority opportunity areas for client outreach and development efforts to enable business growth. Gen AI tools can also generate personalized coaching feedback and actionable developmental areas based on sales interactions and data, to facilitate effective feedback and coaching sessions for team members (i.e., Relationship Managers and Assistant Relationship Managers)		

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Acquire and manage clients	Keep abreast of changing regulations as they pertain to different lending types and changing requirements from various sovereigns and ensure knowledge is transferred to team members
	Strategize opportunities for the organization to develop and maintain relationships with clients to enhance the value of services provided
	Provide oversight on team member alignment with compliance KYC documentation and AML policies and procedures in order to effectively mitigate and manage risk
	Drive strategic identification and prospecting of new clients using deep industry knowledge and expertise
	Establish frameworks for responding to client queries relating to credit, deposits, products, and operational issues
Manage team's performance targets	Provide feedback, coaching, and mentoring to team members
	Ensure team members are trained and comply with internal and external regulatory requirements
Provide ongoing credit analysis and support	Set frameworks to monitor credit facilities to minimize operational, credit, and fraud risk
	Review credit analysis criteria for team members to evaluate institutional borrowers
	Monitor market developments for credit-related management purposes
	Monitor teams' ongoing credit reviews to ensure the risk assets portfolio aligns with organizational thresholds
Advise clients on recommended products, services and solutions	Develop strategies and frameworks for team members to cross-sell products by leveraging FI relationships and synergies with other business units
	Prioritize ideas and initiatives to ensure optimal client reach and product exposure for effective operations that optimize delivery to clients and enable the bank to differentiate itself
	Drive customized strategic plans for clients based on knowledge of client's industry, growth projections, funding strategies, and objectives to differentiate services from competitors

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		

1. Transferrable skills with an increase in one level of proficiency is considered easier to acquire than transferable skills with multiple levels of increase in proficiency, followed by net new additional skills. Depending on job redesign for the financial institution, the financial institution will have to pick select skills to reskill employees on, via a combination of on-the-job training and existing courses.

Source: SkillsFuture Skills Framework