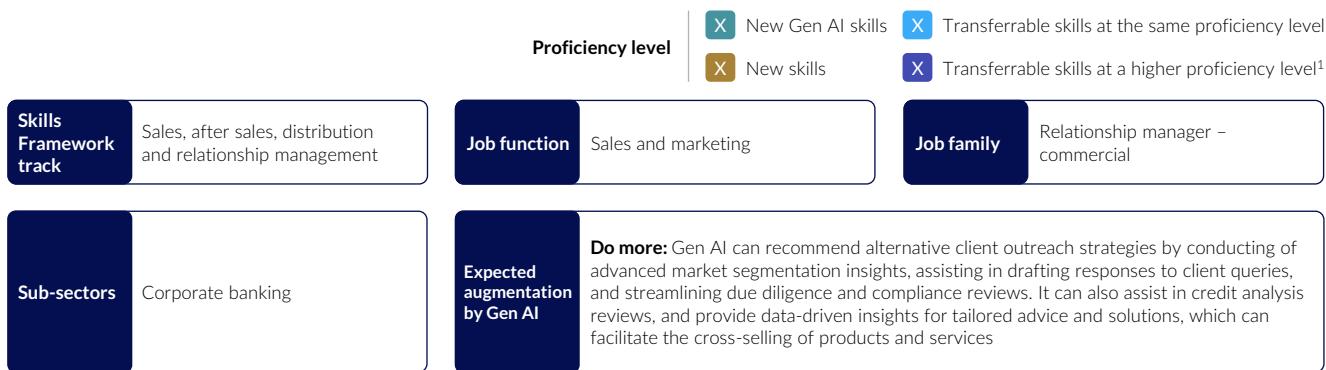


Relationship manager – Commercial



Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Acquire and manage clients	<p>Identify and prospect clients through market segmentation with a focus on a specific industry and/or sub-segment</p> <p>Respond to client queries relating to credit, deposits, products, and operational issues</p> <p>Conduct due diligence and compliance reviews for commercial clients in line with internal and external requirements</p> <p>Develop and maintain relationships with clients to provide quality service</p>
Provide ongoing credit analysis and support	<p>Develop credit proposals and submit credit presentations for approval</p> <p>Perform credit analysis reviews in a timely manner for individual clients as part of their annual reviews</p> <p>Increase the facility utilization rate of current corporate clients to enhance the bank's share of wallet</p>
Advise clients on recommended products, services, and solutions	<p>Demonstrate an understanding of clients' business needs as well as an ability to generate tailored advice, ideas, and solutions</p> <p>Build deep industry knowledge and understand changes in macro-economic and industry trends</p> <p>Complete and execute comprehensive tailored account plans to increase share of wallet</p> <p>Cross-sell products and services with the objective of achieving clients' financial objectives</p>

New Gen AI skills		Potential next-seniority level (Relationship management director - Commercial) skills to acquire ¹					
Prompt design	3	Climate change management	4	Product advisory	4	Customer acceptance checking and onboarding	4
Gen AI principles and applications	3	Natural capital management	4	Regulatory compliance	5	Customer acquisition management	5
Ethical and responsible Gen AI adoption	3	Non-financial-industry sustainability developments	4	Account management	5	Customer experience management	5
		Sustainable lending instruments structuring	3	Business negotiation	6	Risk management	4
		Ethical culture	5	Business opportunities development	5	Sales strategy	6
		Stakeholder management	6	Client investment suitability	4	People performance management	5
		Business environment analysis	5	Credit assessment	4		

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

DOMORE