

## Relationship manager – 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<sup>1</sup>

<b>Skills Framework track</b>	Sales, after sales, distribution and relationship management	<b>Job function</b>	Sales and marketing	<b>Job family</b>	Relationship manager – commercial
<b>Sub-sectors</b>	Corporate banking	<b>Expected augmentation by Gen AI</b>	<b>Do more:</b> Gen AI can recommend alternative client outreach strategies by conducting of advanced market segmentation insights, assisting in drafting responses to client queries, and streamlining due diligence and compliance reviews. It can also assist in credit analysis reviews, and provide data-driven insights for tailored advice and solutions, which can facilitate the cross-selling of products and services		

### Key tasks that can benefit from Gen AI

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

### New Gen AI skills

Prompt design	3
Gen AI principles and applications	3
Ethical and responsible Gen AI adoption	3

### Potential next-seniority level (Relationship management director - Commercial) skills to acquire<sup>1</sup>

Climate change management	4	Product advisory	4	Customer acceptance checking and onboarding	4
Natural capital management	4	Regulatory compliance	5	Customer acquisition management	5
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