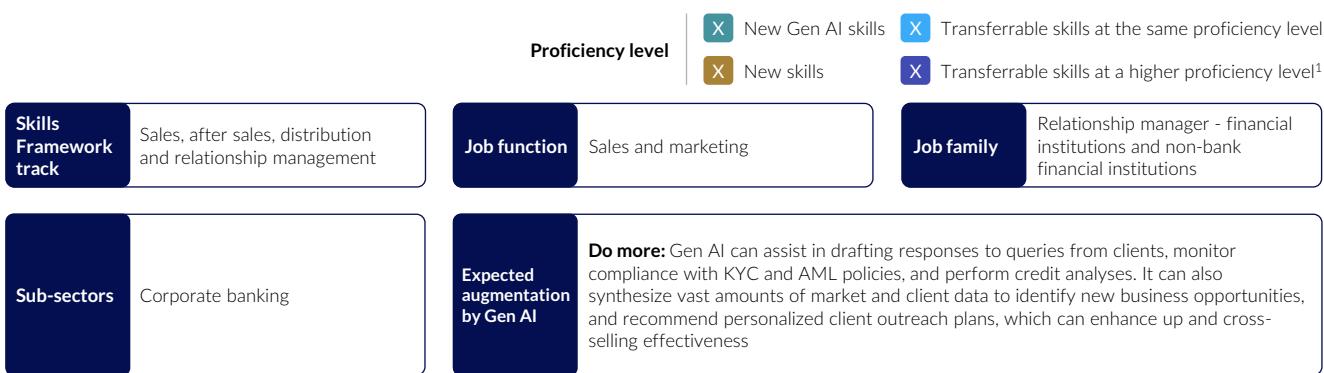


Relationship manager - Financial institutions and non-bank financial institutions



Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Acquire and manage clients	<p>Develop and maintain ongoing relationships with clients to provide quality service</p> <p>Identify and prospect new clients and business opportunities, and manage attrition of existing clients</p> <p>Respond to clients' queries relating to credit, deposits, products, and operational issues</p> <p>Ensure compliance with Know Your Customer (KYC) documentation and Anti-Money Laundering (AML) policies and procedures in order to effectively mitigate and manage risk</p>
Provide ongoing credit analysis and support	<p>Collaborate with credit team on analysis, structuring, negotiation, and documentation of credit requests</p> <p>Review and monitor credit facilities to minimize operational, credit, and fraud risk</p>
Advise clients on recommended products, services, and solutions	<p>Develop and implement customized strategic plans for clients based on knowledge of client's industry, growth projections, funding strategies, and objectives</p> <p>Cross-sell products by leveraging FI relationships, including coordinating with other business units and product specialists to market the organization's products and services for customized solutions</p> <p>Provide ideas to ensure optimal client reach and product exposure for effective operations that optimize delivery to clients and enable the bank to differentiate itself</p>

New Gen AI skills

Potential next-seniority level (Relationship management director - Financial institutions and non-bank financial institutions) skills to acquire¹

Prompt design	3	Impact indicators, measurement, and reporting	4	Regulatory compliance	5	Customer acceptance checking and onboarding	4
Gen AI principles and applications	3	Sustainability risk management	3	Account management	5	Customer acquisition management	5
Ethical and responsible Gen AI adoption	3	Ethical culture	5	Business negotiation	6	Customer experience management	5
		Stakeholder management	6	Business opportunities development	6	Risk management	4
		Business environment analysis	6	Client investment suitability	5	Sales strategy	6
		Product advisory	5	Credit assessment	4	People performance management	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