Relationship manager – SMEs

Proficiency level

- X New Gen AI skills
- X New skills
- X Transferrable skills at the same proficiency level
- X Transferrable skills at a higher proficiency level[1]

Skills Framework track	Sales, after sales, distribution and relationship management
Job function	Sales and marketing
Job family	Relationship manager – SMEs
Sub-sectors	Corporate banking
Expected augmentation by Gen AI	**Do more:** Gen AI assist in credit analysis reviews, due diligence, compliance, and AML checks. Gen AI tools can also provide real-time monitoring of sales channels, identify high-priority clients, and generate product factsheets and marketing collaterals for outreach

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Provide ongoing support to clients	Evaluate and escalate credit exception cases if further support or input is required
	Perform credit analysis on the portfolio of clients
Facilitate client onboarding processes	Perform due diligence, compliance, and AML checks for SME clients
	Perform acceptance and on-boarding SME clients in accordance with established policies and procedures
Perform mass sales acquisition	Cross-sell suitable bank products, services, and solutions to SME clients
	Ensure optimal client reach, product exposure, and effective operations to optimize delivery to clients
	Monitor channels for sales opportunities and send out mass communications to acquire large volumes of clients

Additional 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 – SMEs) skills to acquire

Climate change management	3	Business negotiation	6
Natural capital management	3	Business opportunities development	5
Non-financial-industry sustainability developments	3	Credit assessment	4
Sustainable lending instruments structuring	3	Customer acceptance checking and onboarding	4
Ethical culture	5	Customer acquisition management	5
Stakeholder management	5	Customer experience management	4
Business environment analysis	4	Risk management	4
Product advisory	4	Sales strategy	6
Regulatory compliance	5	People performance management	5
Account 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