

## Job Description

Position:	<b>Relationship Manager, Lending</b>
Department:	Premier Banking
Reporting to:	Branch Manager
Location:	7 Makara

### I. Duties and Responsibilities

- Support to grow the business through product volume & value, new client acquisition and increasing the number of products held per client.
- Contribute to the implementation of streamlines, simple customer friendly processes that support the growth of the business.
- Develop and implement client strategies in conjunction with product partners and relevant parties to identify the right product and service opportunities.
- Implement an active 'call program' to increase client growth in target industries.
- Proactively developing and maintaining a detailed understanding of client's business and financial needs (account planning).
- Conduct client screening process by structuring the facility and applying the relevant covenants/clauses to minimize and mitigate identified credit risks.
- Ensure credit risks of clients are assessed through high quality and prudent credit assessment.
- Work with product partners and other business units to identify opportunities and execute solutions.
- Other tasks/projects as assigned.

### II. Qualification

- Tertiary Qualification in a business-related field.
- Strong financial analysis skills and ability to understand creditworthiness of complex businesses.
- Good experience in the Commercial/ SME or business banking environment.
- Demonstrated ability in customer relationship management.
- High degree of self-motivation and excellent interpersonal skills.
- Good sense of humor.
- Strong sales skills, the components of pricing, deal structuring, negotiation, and the resultant impact on overall profitability.