



PR/094062 | Senior Corporate Relationship Manager (Upper SME)

Job Information

Recruiter

JAC Recruitment Vietnam Co., Ltd

Job ID

1513474

Industry

Bank, Trust Bank

Job Type

Permanent Full-time

Location

Vietnam

Salary

Negotiable, based on experience

Refreshed

January 21st, 2025 17:00

General Requirements

Minimum Experience Level

Over 3 years

Career Level

Mid Career

Minimum English Level

Business Level

Minimum Japanese Level

Business Level

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

COMPANY OVERVIEW

JAC's client is a top local commercial Bank looking for a Senior Corporate Relationship Manager (Upper SME)

Location: Hung Yen, Ha Nam, Hai Phong, Bac Ninh

JOB RESPONSIBILITIES

- To comprehend the traits, requirements, markets, competitor Banking products, etc., of USME customer groups / designated focus subsegments, gather information and conduct research on the presumptions and sources of potential customers (leads).
- Gather information from potential customers (leads) about their backgrounds and sources in order to comprehend the traits, demands, markets, competitor Banking products, etc. Of USME customers and the designated focus subsegments.
- Gathering and evaluating data about clients, including operating and methodology details, business plans, financial statements, etc., in order to comprehend the client's key success and risk factors, needs by designated USME segment / subsegment, and financial solutions advice.
- Constantly update product knowledge, attributes, advantages, selling points, and associated policies to counsel clients regarding: Standard Product and Service, package product, business program (which includes trade finance, foreign exchange, derivatives, deposit, credit, and other services) and other products for SME business clients.

- Pricing policy in accordance with bank regulations based on financial plan with customers (ACP), risk (RORWA), performance on risk assets (TOI / RWA), and life cycle value of customers (CLV).
- Build and develop relationships with existing customers, managing the portfolio (in terms of sales, quality, structure, etc.); promote sales and cross selling to increase wallet share and portfolio quality in accordance with bank's oriented strategic plans; establish relationships with new customers in accordance with the list of assigned customers or self seeking customers through relationships, forums, conferences, etc.
- Customer financial consulting: business planning, methods of managing financial statements, cash flow management, cost and profit management; coordination with product sales departments and related units to build overall, optimal financial solutions based on industry developments and customer knowledge; guaranteeing that customers are best served in accordance with bank regulated service model in each period.
- In order to improve the customer experience and satisfaction at bank, customer care involves looking after customers in the managed book, transferring CVP to customers, and putting quality commitments (tats / slas) into practice.
- Complete control of credit risk throughout the book. Handle customer appraisals directly or in tandem with the Risk Management Division; oversee and collaborate with pertinent departments to finish loan approval, appraisal, disbursement, and post loan management processes in compliance with bank laws.
- Gather records and paperwork; keep an eye on and update pertinent data on customers and their business circumstances to support account management; suggest solutions; assess, appraise, and tend to the needs of the customer.
- Handle the book's post lending process in compliance with the guidelines provided by Risk Management and the CIBG Division.
- Suggest, plan, and carry out actions to settle past due bills for clients under management.
- Avoid hazards in business operations in compliance with the bank's regulations at all times.
- Complete adherence to rules, guidelines, directives, and other related
- Determine and control operational risks associated with the book you are managing actively.
- Develop your ability to finish tasks and adjust to changes in the workplace.
- Work closely with allied positions to achieve the Bank's shared objectives.
- Manage company performance closely in relation to the designated goal.
- In accordance with bank's direction, manage the current customer book (in terms of sales, quality, structure, etc.), encourage additional sales, and cross sell to raise wallet share and portfolio quality.
- As designated by the Director of USME.

JOB REQUIREMENTS

- Bachelor's degree from university with major Economics, Finance, Banking, Business Administration, Accounting, and Auditing.
- 8 or more of experience in the sales industry, evaluating company clients.
- Responsible for developing and maintaining strong relationships with a portfolio of Upper-tier Small and Medium-sized Enterprises (SMEs)
- In English: A minimum of 550 on the TOEIC or above

Apply online or feel free to contact me directly for more information about this opportunity. Due to the high volume of applicants, we regret to inform you that only shortlisted candidates will be notified. Thank you for your understanding.

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Company Description