



# J Trust Royal Bank

## Relationship Credit Manager

Role Location: Phnom Penh, Cambodia

Role Type: Permanent, Full time

The Relationship Credit team (“RC”) plays a key role in ensuring that all JTRB’s credit activities meet policy requirements. The work and skills required for the team to do this are varied but will include business, financial, industry and portfolio analysis. An understanding of bank’s credit policy is also required.

The primary purpose of the team is to conduct high quality, time sensitive analytics to support and make Credit Risk decisions in conjunction with appropriate relationship and risk CAD holders in the completion of business, financial, industry and portfolio analysis and to ensure those decisions are documented in a clear, concise, conclusion based, self-contained and enduring manner.

At all times the team must work in ways that benefit both our customers (speed to execution, streamlined requirements and insightful interactions) and JTRB (high quality, consistent approach to risk management/loss minimisation and optimise risk capital allocation).

This role is to provide the support to Relationship Managers by implementing, retaining and growing the business customer base, sustaining and increasing profitability, and efficiently and effectively assessing and managing credit risk and reduce cost. The role must also ensure well managed frameworks to understand and manage risks in the Corporate Banking portfolio.

### Key Accountabilities

- Support the growth agenda of Corporate Banking via retaining and growing both existing and new client acquisition with high quality portfolio.
- Participate to the implementation of streamlines, simple customer friendly processes that support the growth of the business.
- Work with Relationship Manager team, relevant product specialists and Credit Risk Team to ensure appropriate facility structure and effective management of the credit risk to minimize credit and operating losses in the business.
- Participate in regular joint client visits with Relationship team. Build and maintain effective customer engagement to ensure strong understanding of customer’s commercial objectives.
- Contribute to the development of strategy and supporting plans for on boarding of new transactions, deteriorating credits and deal structuring/opportunities.
- Through all interactions, seeking opportunity to improve the customer’s experience and satisfaction with banking products/service.
- Assists with key KYC/AML stakeholders to ensure a competitive client on-boarding process
- Keep abreast of key economic trends impacting the industries.
- Live up a strong risk culture.
- Ensure risks of clients are assessed through high quality and prudent credit assessment and adhere to JTRB’s policies, processes and external regulatory requirement.
- Ensure well management of credit portfolio with timely conducting the annual/interim review, monitoring the compliance of customer to agreed credit condition/covenant and proactively managing the high-risk accounts.
- Work with stakeholders to streamline and simplify documentation, credit and operational risk processes with a focused drive on continuous improvement across the team.



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- Participate in uplifting the overall team capacity including but not limited to understanding credit policy, quality of credit assessment, portfolio management and turn-around time of deal conversion.
- Develop customer focused environment consistent with JT Royal's long-term objectives, vision and values.
- Build collaborative working relationship with relevant stakeholders to ensure best value to the customer.

## About You

To be successful in this role, you will ideally bring the following:

- Completion of tertiary qualifications in economics, finance/accounting would be preferable.
- Sound understanding of the business and market environment in which Business Units operates, its business strategy and the key drivers of success.
- Strong knowledge of the principles of Business, Credit Risk, Operational Risk Management and Compliance disciplines.
- Excellent written and oral communication, planning, problem solving and organizing skills.
- Customer relationship management with proven ability to balance risk/reward priorities.
- Organizational, leadership and time management skills, with highly motivated and committed
- Being an agent of change, challenging status quo.

## How to Apply

Interested candidates are encouraged to apply via: [jtrjobs@jtrustroyal.com](mailto:jtrjobs@jtrustroyal.com)

Only shortlisted candidates will be contacted.

For more information, please contact us at 023 999 000 or visit us on:

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