



# J Trust Royal Bank

## Relationship Manager, SME Lending

Role Location: Phnom Penh, Cambodia

Role Type: Permanent, Full time

Relationship Manager (SME Lending) is primarily responsible for growing Small and Medium Enterprises' loan portfolios by new to bank customer acquisitions and maintaining/uplifting of existing customers' loan exposures. Successful candidate for the role is expected to work actively with relevant stakeholders for cross-selling/referrals, win-win collaboration and improving process/productivity to support SME's assets/revenue growth agenda. It's also expected that he/she can deliver results with strong "Customer First" mindset while ensuring our J Trust Royal's Values are not compromised and potential risks to Bank for each loan deal or account are minimized.

### Key Accountabilities

- Acquire new to bank loan customers e.g. from implementing a continuous call/prospective hunt program and network of contacts to initiating, structuring and completing deals.
- Maintain/strengthen relationship with existing customers.
- Ensure good quality of portfolio under management through.
- Sound credit assessment and lending decisions.
- Active account monitoring for both further opportunities or any signs of credit deterioration requiring early intervention/escalation.
- Ensure adherence to relevant policies/procedures, including regulatory ones.
- Develop effective working relationships with colleagues to deliver seamless services to clients.
- Work with relevant stakeholder to identify or fill gap in our existing process or policy (if any).

### About You

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

- Graduate/post-graduate degree in Business, Management, Finance or related fields.
- Good knowledge of financial statements and analysis skills.
- Have at least 2 years of sales experiences or works in customer-facing role
- Strong verbal and written communication skills in both English and Khmer.
- Good knowledge of SME sectors and overall business environments in Cambodia.
- Ability to work under tight deadline and travel without constraint.

### 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 / 096 504 4446 or visit us on:

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