



J Trust Royal Bank

Senior Relationship Manager, Corporate Banking (Deposit)

Role Location: Phnom Penh, Cambodia

Role Type: Permanent, Full-time

The Senior Relationship Manager, Corporate Banking (Deposit) is responsible for actively managing and growing a portfolio of accounts through client acquisition, cross-sell, and referrals. It is expected that a clear understanding of the performance history and future plans of each portfolio is well understood by the relationship manager (account planning) before advice is given to the client. The Relationship Manager will collaborate with product partners and other stakeholders to ensure an effective and value adding strategy is identified for the client whilst minimizing all potential risks to JTRB.

Key Accountabilities

Financial & Discipline:

- Support to grow the business through product volume & value, new client acquisition and increasing the number of products held per client.
- Work with the team and lead the portfolio team members to achieve the deposit (or loans) and revenue target.
- Contribute to the implementation of streamlines, simple customer friendly processes that support the growth of the business.
- Assists to minimize risk and potential losses in the business.

Customer:

- 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 your client's business and needs (account planning).
- Conduct client screening process and provide the right products for them.
- New Client acquisition & Retention, Up-tiering, and Penetration.

NB: For lending clients:

- Conduct client screening process by structuring the facility and applying the relevant.
- Covenants /clauses to minimize and mitigate identified credit risks.

Risk & Process:

- Comply to KYC and compliance regulation.
- Portfolio quality with non-surprise audit item.
- Actively embrace and demonstrate commitment to the JT Royal Values and aspirations.

NB: For lending clients:

- Limit new NPL/client delinquencies.



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- Portfolio quality with non-surprise audit item, nor long overdue items without any appropriate action taken.
- Ensure credit risks of clients are assessed through high quality and prudent credit assessment.

People & Reputation:

- Contributes to the overall team effectiveness.
- Work with product partners and other business units to identify opportunities and execute solutions.
- Actively participate in meetings, support the Corporate Banking strategic agenda, and provide advice and guidance to new employees.
- Collaborates with team related and comply to JTRB values.

About You

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

- Strong sales skills, in particular the components of pricing, deal structuring, negotiation, and the resultant impact on overall profitability.
- Sound knowledge of lending, trade, market, deposit and cash management products and services.
- Understanding of economic climate and impact of country factors Strong.
- Demonstrated ability in customer relationship management.
- High degree of self-motivation and excellent interpersonal skills.
- Ability to work autonomously, work with a team and solve problems quickly.

How to Apply

Interested candidates are encouraged to apply via: 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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