

Some careers  
have more impact  
than others.



## Relationship Manager Associate

HSBC is one of the world's leading banks, with a network covering 66 countries and territories. Our size and global reach mean we offer many ways for you to develop your career. We look for people who think, see and do things differently and who can represent and relate to our diverse global customer base. We want candidates who are motivated, curious, courageous, collaborative and dedicated.

We employ, develop and promote employees based on merit and provide a supportive and inclusive working environment. We want HSBC to be a place where everyone can be themselves and achieve their potential. Our aim is to have a diverse workforce so we can respond to the needs of our customers and develop better products and services.

In this role you will need:

- Assist the Relationship Managers (RM) in delivering a relationship management service which provides value-added services guidance to customers, prospects and professionals;
- Engage in customer contact - customer visits, site inspections and other issues related to ongoing relationship management;
- Assist RMs in a primary control environment, including monitoring over loan utilization, insurance arrangement process, property valuation acts, covenants, terms and conditions compliance, etc.;
- Conduct financial assessment of the existing and potential Banking customers for extending/reviewing credit facilities including a detailed analysis of the company's balance sheet, income statement, cash flows and forecasts accompanied by the ratio analysis;
- Works closely with the RMs supporting delivery of a professional relationship management service to customers, prospective customers and professionals;
- Provide high quality service to internal and external customers; taking ownership and completing all tasks in a timely manner.

To be successful in this role, you should meet the following requirements:

- University graduate (preferably Master's Degree) in Business Administration, Economics, Banking or Finance.
- At least 3 years of related work experience in finance, banking and/or business environment.
- Good negotiation, interpersonal and relationship skills.
- Knowledge of finance, ability to interpret complex financial information.
- Credit analysis skills, knowledge of accounting principles and standards and practice of credit analysis.
- Professional qualification such as CFA, ACCA, or CIMA desirable.
- Good understanding of the local market specifics, familiarity with local business culture and environment is essential.
- Computer literacy, strong knowledge of MS Office and ability to quickly adapt to new software applications.
- Excellent knowledge of Armenian, English and Russian languages.
- Excellent oral and written communication skills.
- Ability to work under pressure with strict deadlines.

The following skills are essential for this managerial role:

- Ability to demonstrate judgmental thinking and effective decision-making in all appropriate cases.
- Ability to effectively support RMs in handling all customer requests related to banking services.
- Ability to conduct full financial assessment of the businesses. This requires understanding and ability to interpret financial information, familiarity with local market specifics, ability to retrieve and analyze the necessary information.
- Pose correct questions and receive necessary information during the contact with customers' representatives by ensuring competency, objectivity and professionalism.
- Assist RMs in delivering a relationship management service which provides value-added services guidance to customers, prospects and professionals.

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- Keep abreast of external factors influencing business e.g. economic, cultural, geographical, procedural and regulatory requirements.
- Liaise and work with the Banking and other department teams to ensure best possible experience and outcomes for customers, employees and the Bank.
- Understand and adhere to established policies and procedures in the team.
- Support delivery of efficient, accurate and timely processing of clients' requests and transactions.
- Work under pressure, in a multi-task environment.

To apply for this role, please send your full CV and Cover Letter to [vacancy.armenia@hsbc.com](mailto:vacancy.armenia@hsbc.com), with the subject "Relationship Manager Associate". Application closing date: 25.11.2018.



You'll achieve more when you join HSBC.