Revisions to Progression Pathway of Corporate and Commercial Banking

Overview on Progression Pathway

The example of Progression Pathway of Corporate and Commercial Banking is assembled on the basis of the SCS of Corporate and Commercial Banking sector revised in 2019.

SCS is a comprehensive set of competency standards specifying the performance requirements and outcome standards of distinct job tasks of different functions at various levels of the banking industry while a UoC is the smallest unit that signifies a discrete task to be performed within a job function. On the basis of this background, the progression pathway exhibited in this document attempts to utilize this information to provide practical examples to the banking sector in the context of career and learning development.

This document involves the drawing up of a structural diagram showing the overarching progression pathway for selected jobs roles in the Corporate and Commercial Banking sector. The initiative includes:

a. Drawing a common organization chart of Corporate and Commercial Banking which specifies the key functions of the Corporate and Commercial Banking sector (See Annex IIIb);
b. Suggesting the progression pathways for the ten selected job roles (See Annex IIIc);
c. Selecting ten major job roles in the sector and identifying their job responsibilities; and
d. Mapping the UoCs with the competency requirements of the ten selected job roles

It is expected that the example of progression pathway provided here can help practitioners of the sector or those who are interested in developing a career in the banking sector leverage on the SCS for their vocation and learning progression in the future.

The ten job roles selected for this purpose are:

A. *Client Relationship Stream in SME*
1. Assistant Relationship Manager (ARM)
2. Relationship Manager (RM)
3. Team Head of Relationship Manager / Senior Relationship Manager (SRM)
4. Business Director of Relationship Management

B. *Corporate and Commercial Banking Middle Office Stream*
1. Assistant Onboarding Manager / Onboarding Officer
2. Onboarding Manager

Revisions to Progression Pathway of Corporate and Commercial Banking

C. Product Development Stream
1. Assistant Product Development Manager / Product Development Officer
2. Product Development Manager

D. Credit Risk Management Stream
1. Assistant Credit Risk Manager / Credit Risk Officer
2. Credit Risk Manager

These ten job roles have been selected as they are the common jobs in the sector and particularly important in terms of business acquisition, credit management, compliance management and risk management. These examples also represent various possible advancement opportunities available for different categories of jobs. The profiles of the ten selected job roles and the respective UoC mapping are listed in the followings.

*Note 1: The responsibilities and UoCs assigned for these ten job roles in this example are **for reference only.** Different banks may have their own considerations to design their job components and result in different competency requirements.*

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for respective job roles.

Revisions to Progression Pathway of Corporate and Commercial Banking

A. Client Relationship Stream in SME

1. Assistant Relationship Manager (ARM) of SME

This position is under general supervision of the Relationship Manager who provides diversified support to the initiation, growth and management of Commercial Banking accounts. It is responsible for acquiring, developing and maintaining client relationships of business accounts though providing quality and professional service directed to their financial, investment and insurance needs.

Tasks:

Sales Performance	• Assist RMs to conduct regular customer profile analysis and identify cross-selling opportunities, and conduct sales presentation • Partner with other sales team members and / or product specialists to conduct customer sales call • Plan and conduct business cold calls • Achieve the assigned sales targets for specific products
Sales Support	• Provide RMs with transactional support on new business origination activities e.g. client research, pitch books, industry leads, etc. • Provide diversified support for RMs to develop and manage a portfolio of commercial accounts • Solicit referrals from existing customers or staff members to expand customer base on particular products and / or services • Assist RMs to conduct client analysis, reporting on post origination activities; client meeting documentation • Support RMs on sales discipline requirements e.g. account planning process; pipeline maintenance; client call reports; preparation of deal approval submissions
Service Delivery	• Assist RMs to provide financial planning services to commercial banking clients • Support the preparation of credit approval packages by effectively communicating with customers to acquire additional documents and information needed • Partner with RMs to regularly meet with clients to understand and analyse their current and long-term needs and help them achieve their goals • Collect data to help RMs to analyse and monitor market trends and performance of clients' financial portfolios • Gather information for RMs to provide clients with regular market intelligence updates and trend analysis • Handle clients' enquiries and process transactions requested

Revisions to Progression Pathway of Corporate and Commercial Banking

Operations	- Follow up with clients for the timely receipt of financial statements to ensure renewals are processed as required - Collect financial data for financial analysis report related to new credit request, renewal or review - Provide assistance to RMs to facilitate the timely processing of new credit requests as well as monitoring and growing existing credit portfolios - Gather information to prepare routine reports and coordinate with the RMs on current and upcoming customer financial reporting requirements; delinquencies, overdrafts, loan maturities and periodic reviews - Process credit supporting and credit documentation for new and renewing credit facilities
Financial Analysis	- Regularly update and analyse client financial information and assist RMs to advise the client on a variety of potential banking solutions - Demonstrate preliminary analysis and understanding of client needs, recommend appropriate products and services to responsible RMs, and help them to achieve closure of sales
Risk and Compliance	- Provide necessary data and support to RMs to help manage credit, operational and other risks, including identification, assessment, mitigation and controls - Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection - Support RMs to exercise risk assessment for clients through all necessary procedures
Banking Knowledge	- Keep abreast of technology applications e.g. digital banking and pay effort in service migration - Keep abreast of current affairs and financial market development - Ensure compliance with Banking Ordinance and other external and internal regulations pertinent to this position - Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirement:
University graduate preferably with some work experience in credit, risk or customer relationship management or candidates with some work experience in other industries.

Revisions to Progression Pathway of Corporate and Commercial Banking

UoC Mapping – Assistant Relationship Manager (ARM) of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Account Services	Open, maintain and terminate different accounts	3	3
2	General Enterprise Banking Operations and Support	General Loan Products and Credit Related Transactions Processing	Collect and consolidate information for credit assessment	4	3
3	General Enterprise Banking Credit Management	Credit Acquisition	Assess credit and financial strength of borrowers and prepare credit proposal	5	4
4	General Enterprise Banking Credit Management	Credit Acquisition	Conduct risk assessment for unsecured and/or secured lending using scorecard approach and proceed with approval	4	3
5	General Enterprise Banking Credit Management	Portfolio Management	Monitor the risk level of the loan portfolio to identify early risk signals	4	**3**
6	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
7	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
8	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Report suspicious cases on money laundering / terrorist financing / sanctions	4	3
9	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
10	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
11	Quality Management	Customer Experience Management	Handle difficult customers and conflict resolution	4	3
12	Quality Management	Customer Experience Management	Provide quality services to clients	4	3
13	Quality Management	Customer Experience Management	Provide timely response to customers regarding their feedback and address their concerns	3	3
14	Sales and Relationship Management	Pre-Sale Management	Conduct sales prospecting to quality potential clients	4	3
15	Sales and Relationship Management	Pre-Sale Management	Disseminate promotion materials to sales staff	4	3
16	Sales and Relationship Management	Pre-Sale Management	Provide support to marketing and promotion activities	4	3
17	Sales and Relationship Management	Pre-Sale Management	Organize record of sales activities and clients' data	3	3
18	Sales and Relationship Management	Pre-Sale Management	Provide back office support to sales activities	3	3
19	Sales and Relationship Management	Business Pitching	Identify business opportunities of enterprise banking clients and make referrals	4	3
20	Sales and Relationship Management	Business Pitching	Provide information on clients' needs for solution development	4	3
21	Sales and Relationship Management	Account Management and Customer Relationship Management	Develop cross border customer relationship through provision of market update	5	4
22	Sales and Relationship Management	Account Management and Customer Relationship Management	Conduct customer due diligence evaluation regularly	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
23	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle clients' enquiries	4	3
24	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle feedback and complaints	4	3
25	Sales and Relationship Management	Account Management and Customer Relationship Management	Manage client information and sales record	4	3
26	Sales and Relationship Management	Account Management and Customer Relationship Management	Manage customer relationship professionally in accordance to their business status, rights and liabilities	4	3
27	Sales and Relationship Management	Account Management and Customer Relationship Management	Carry out customer relationship management activities to maintain client relationship	3	3
28	Sales and Relationship Management	Account Management and Customer Relationship Management	Generate data or report for designing customer relationship management activities	3	3
29	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
30	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer–centric value	4	3
31	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
32	Other Generic Competencies	Personal Effectiveness	Develop multi-language capability to meet market and client needs	4	3
33	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
34	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
35	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
36	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
37	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
38	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
39	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

2. Relationship Manager (RM) of SME

This position is responsible for acquiring, developing and maintaining customer relationships of Corporate and Commercial Banking customers through providing quality and professional advisory service directed to their business, financial, transactions, insurance and investment needs.

Tasks:

Sales Performance	• Conduct regular customer profile analysis and identify cross-selling opportunities, and conduct sales presentation • Actively participate in marketing and promotional programmes to acquire new business on the assigned products • Solicit referrals from existing customers or other staff members to expand customer base on particular products • Achieve the assigned sales targets for specific products by collaboration with other business units to implement sales plans • Partner with other sales team members and / or product specialists to conduct customer sales call • Acquire, advise, and retain a portfolio of clients, working with the direct teams to ensure achievement of the business performance measures and plans
Service Delivery	• Provide financial planning services to commercial banking clients • Develop need-based financial plans for individual clients • Attract business of new clients by understanding their financial needs and delivering high standards of service quality • Participate in customer activities and retention programmes to maximize customer loyalty • Regularly meet with clients to understand and analyse their current and long term needs and help them achieve their goals • Analyse and monitor market trends and performance of clients' financial portfolios • Provide clients with regular market information updates and trend analysis
Credit Management	• Spread financial accounts and financial modelling • Analyse borrowing accounts and manage information and prepare credit memorandums • Analyse financial models including forecasted cash flows of client accounts and sensitivities to assess debt capacity and repayment • Ensure transaction are documented in accordance with credit approved terms and credit policies
Operations	• Build an information database on existing and potential clients to support relationship and cross-selling efforts • Maintain the levels of operational integrity required by the bank • Accountable for the performance of portfolio of clients and ensure it is effectively managed in adherence to the operating model as defined by the bank

Revisions to Progression Pathway of Corporate and Commercial Banking

Financial Analysis	● Update and analyse client financial information regularly and advise the client on a variety of potential banking solutions, and embed client loyalty by meeting their needs either directly or through other business partners ● Demonstrate financial analysis and understanding of client needs, recommend appropriate products and services, and achieve closure of sales
Risk and Compliance	● Manage credit, operational and other risks, including identification, assessment, mitigation and controls ● Enforce established sales procedures to prevent mis-selling ● Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection ● Exercise risk assessment for clients through all necessary procedures
Banking Knowledge	● Keep abreast of technology applications e.g. digital banking and pay effort in service migration ● Keep abreast of current affairs and financial market development ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirement:

University graduate with 3 - 5 years of work experience in credit, risk and customer relationship management. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Relationship Manager (RM) of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Cash Management Services	Provide consultative advice and solutions on delivery of cash management services	5	4
2	General Enterprise Banking Service Delivery	Delivery of Cash Management Services	Provide liquidity management services	4	3
3	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Consolidate summary of credit applications	5	4
4	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Provide consultative advice and solutions on delivery of general loan products and credit related services	5	4
5	General Enterprise Banking Service Delivery	Delivery of Investment and Insurance Services	Provide consultative advice and solutions on delivery of investment and insurance services	5	4
6	General Enterprise Banking Service Delivery	Delivery of Trade Finance Related Services	Provide consultative advice and solutions on delivery of trade finance related services	5	4
7	General Enterprise Banking Service Delivery	Delivery of Trade Finance Related Services	Provide factoring services to meet the clients' needs	5	4
8	General Enterprise Banking Service Delivery	Delivery of Foreign Exchange and Money Market Transactions	Provide consultative advice and solutions on delivery of foreign exchange and money market related services	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
9	General Enterprise Banking Service Delivery	Delivery of Account Services	Provide consultative advice and solutions on delivery of account services	5	4
10	General Enterprise Banking Operations and Support	Investment and Insurance Transactions Processing	Develop insurance plan for enterprise banking clients	4	3
11	General Enterprise Banking Operations and Support	Investment and Insurance Transactions Processing	Monitor clients' investment and insurance transactions	4	3
12	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Enforce implementation of credit policy	4	3
13	General Enterprise Banking Credit Management	Credit Acquisition	Evaluate the performance of credit acquisition and make suggestions	5	4
14	General Enterprise Banking Credit Management	Credit Acquisition	Provide consultancy service to clients on credit risks	5	4
15	General Enterprise Banking Credit Management	Credit Acquisition	Structure the credit facility	5	4
16	General Enterprise Banking Credit Management	Portfolio Management	Conduct on-going monitoring of borrowing accounts	5	4
17	General Enterprise Banking Credit Management	Portfolio Management	Conduct stress testing and analyse the results	5	4
18	General Enterprise Banking Credit Management	Portfolio Management	Evaluate market value and marketability of collateral and identify the risks associated with the loan	5	4
19	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct post approval credit monitoring and review on problem loans	5	4
20	Risk Management	Risk Identification and Assessment	Conduct qualitative analysis to assess risks	6	4
21	Risk Management	Risk Identification and Assessment	Identify and quantify potential risks	6	4
22	Risk Management	Risk Monitoring and Reporting	Monitor risk level and analyse the results	5	4
23	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
24	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
25	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
26	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
27	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
28	Quality Management	Customer Experience Management	Execute customer experience process improvement measures and controls	5	4
29	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
30	Quality Management	Customer Experience Management	Manage feedback from different parties in order to protect bank's image	5	4
31	Quality Management	Customer Experience Management	Conduct investigation on complaint cases and make recommendation for actions	4	3
32	Sales and Relationship Management	Pre-Sale Management	Conduct pipeline management	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
33	Sales and Relationship Management	Pre-Sale Management	Design sales leads generation programme to attract new prospects and retain existing valued clients	5	4
34	Sales and Relationship Management	Pre-Sale Management	Manage and coordinate the sales and promotional activities of different sales and service channels	5	4
35	Sales and Relationship Management	Pre-Sale Management	Conduct networking activities to obtain business contacts	4	3
36	Sales and Relationship Management	Business Pitching	Conduct company financial analysis to identify clients' needs	5	4
37	Sales and Relationship Management	Business Pitching	Design and implement client's profile and sales record analytics	5	4
38	Sales and Relationship Management	Business Pitching	Gain mutual agreement and close the deal	5	4
c	Sales and Relationship Management	Business Pitching	Negotiate with the clients to finalize the customized financial solutions	5	4
40	Sales and Relationship Management	Business Pitching	Present financial solutions to general enterprise banking clients	5	4
41	Sales and Relationship Management	Account Management and Customer Relationship Management	Provide professional advisory services to clients at different stages of the company life journey	5	4
42	Sales and Relationship Management	Account Management and Customer Relationship Management	Tailor appropriate customer services / products for different clients	5	4
43	Sales and Relationship Management	Sales Team Management	Develop implementation plan to achieve sales target	5	4
44	Sales and Relationship Management	Sales Team Management	Execute regular sales planning activities	4	3
45	Sales and Relationship Management	Sales Team Management	Perform sales related compliance control and monitoring activities	4	3
46	General Management	Global Business Acumen	Monitor the implementation of business plan to ensure achievement of desired results	5	4

Note 1: All UoCs of ARM of SME are also part of the requirements of RM of SME.

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

3. Team Head / Senior Manager of Relationship Management of SME

The Team Head / Senior Manager of Relationship Management is responsible for formulating and implementing sales and marketing plans to achieve assigned business targets; improving sales staff capability and performance such as sales, service quality, productivity and compliance and regulatory awareness. The position of Team Head of RM / Senior Manager of RM performs limited supervisory and training duties that include management and training of junior RMs and service staff.

Tasks:

Business Goals Management	● Implement business and sales strategies and develop corresponding action plans for the team ● Organize sales and marketing activities to acquire new business ● Meet team business targets including profit, credit quality, new customers, retention and customer satisfaction ● Actively participate in marketing and promotional programmes to acquire new business ● Take part in cross banks meeting regarding clients' credit issues (e.g. loan restructuring, bankers' meeting, etc.)
Sales Performance Management	● Motivate the performance of team members to improve sales performance, efficiency and enhance customer experience ● Provide sales coaching and training to individual RM of the team, jointly tackle difficulties encountered by them ● Monitor, review and implement team sales goals and process ● Monitor and review sales performance goals of individual RM
Service Delivery & Client Relationship Management	● Lead team members to provide need-based financial planning services to customers ● Develop customer activities and retention programmes to maximize customer loyalty ● Analyse and monitor market trends and performance of customers' portfolios ● Work closely with team-mates and staff of other units on handling customer complaints
Service Management	● Suggest and implement sound policies to proactively develop or maintain fruitful relationship with customers ● Monitor service performance of staff of the team to ensure professional service delivery
People Management	● Give directions and instructions to team members in order to accomplish the task assignment ● Monitor quality of work of subordinates and develop contingency plans ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement ● Identify training needs of team members based on operational requirements and individual's competency level

Revisions to Progression Pathway of Corporate and Commercial Banking

Risk and Compliance	● Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection ● Exercise risk assessment for clients through all necessary procedures ● Manage credit, operational and other risks, including risk identification, assessment, mitigation and controls ● Monitor sales procedures to prevent mis-selling, breaching of Bank policy standards and regulatory requirements; and report as appropriate ● Ensure application of control measures to minimize risk exposure of the Bank
Banking Knowledge	● Strong credit, financial analysis and modelling skills, including the ability to write good quality, structured credit reports / proposals ● Knowledge in interpreting legal documentation ● Keep abreast of technology applications e.g. digital banking, new service channels, big data analytics, etc. and pay effort in service migration ● Keep abreast of current affairs and financial market development ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirement:

University graduate with at least 8 - 10 years of relevant work experience in credit, risk and customer relationship management. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Team Head / Senior Manager of Relationship Management of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Operations and Support	Operations and Support Strategies and Management	Manage and monitor operations and support performance for respective products and channels	5	4
2	General Enterprise Banking Credit Management	Credit Acquisition	Review risk assessment on credit application	5	4
3	General Enterprise Banking Credit Management	Portfolio Management	Develop risk mitigation strategies for the credit portfolio	5	4
4	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct loan workout with clients	4	3
5	Risk Management	Risk Monitoring and Reporting	Conduct risk monitoring internal procedure review	5	4
6	Risk Management	Risk Monitoring and Reporting	Investigate causes of risk breakout	5	4
7	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
8	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
9	Risk Management	Risk Control and Mitigation	Implement risk control management plan	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
10	Risk Management	Business Continuity Planning	Analyse business impact on different kinds of disasters, crisis or material risks	5	4
11	Risk Management	Business Continuity Planning	Develop and implement the plan for BCP drills	5	4
12	Risk Management	Business Continuity Planning	Develop business continuity plan and recovery strategy	5	4
13	Risk Management	Business Continuity Planning	Evaluate effectiveness of business continuity plan	5	4
14	Risk Management	Business Continuity Planning	Monitor and implement business continuity plan	4	3
15	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
16	Internal Control and Compliance	Compliance Management	Conduct investigation on suspicious/illegal activities and incidents of breaches	5	4
17	Internal Control and Compliance	Compliance Management	Develop compliance programme to accommodate legal and regulatory requirements	5	4
18	Internal Control and Compliance	Compliance Management	Develop internal policies, guidelines and standards for different operations comply with regulatory requirements	5	4
19	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
20	Internal Control and Compliance	Compliance Management	Report non-compliance to law enforcement agencies	4	3
21	Internal Control and Compliance	Internal Control	Manage and monitor the internal control procedures to identify incidents of non-compliance	5	4
22	Internal Control and Compliance	Internal Control	Manage incidents of non-compliance and mitigate the impacts	5	4
23	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
24	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Assess and monitor controls to manage risks on anti-money laundering / counter-financing of terrorism activities / sanctions	5	4
25	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Provide training and support to staff to ensure compliance of anti-money laundering / counter-financing of terrorism regulations / sanctions	5	4
26	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Handle request from law enforcement agencies related to anti-money laundering / counter-financing of terrorism / sanctions	4	3
27	Internal Control and Compliance	Counter Financial Crimes	Cooperate with regulatory bodies in addressing enquiries relating to financial crime	4	3
28	Quality Management	Customer Experience Management	Analyse customer feedback for improving services of the bank	5	4
29	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Collect, analyse and report business intelligence information on the financial needs of different client sectors	4	3
30	Sales and Relationship Management	Business Pitching	Structure and put forward customized solutions for enterprise banking clients to meet their financial needs	6	4
31	Sales and Relationship Management	Sales Team Management	Develop sales related competencies of the sales force	5	4
32	Sales and Relationship Management	Sales Team Management	Identify sales training needs and develop sales training strategies and plans	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
33	Sales and Relationship Management	Sales Team Management	Manage and evaluate sales performance	5	4
34	Sales and Relationship Management	Sales Team Management	Perform sales coaching	5	4
35	Sales and Relationship Management	Sales Team Management	Set sales targets and other performance targets for sales team or individual sales staff	5	4
36	Sales and Relationship Management	Sales Team Management	Employ different approaches to disseminate latest product and market information	4	3
37	Sales and Relationship Management	Sales Team Management	Provide regular sales related training on products, system update, compliance and internal regulations	4	3
38	General Management	Global Business Acumen	Develop business plan and action items for the identified business strategies	5	4
39	General Management	Human Resources Management	Conduct recruitment process	5	4
40	General Management	Human Resources Management	Implement and monitor performance management system	5	4
41	General Management	Human Resources Management	Perform manpower planning	5	4
42	General Management	Financial Management and Control	Execute budget monitoring and financial control	5	4
43	General Management	Financial Management and Control	Prepare budget to support business development strategies	5	4
44	Other Generic Competencies	Business Goal Management	Solve problems and make decisions creatively to achieve business goals	5	4
45	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
46	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
47	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
48	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
49	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
50	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
51	Other Generic Competencies	Resources Management	Plan for resources allocation	5	4
52	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
53	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note 1: All UoCs of RM of SME are also part of requirements of Team Head / SRM of SME.

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

4. Business Director of Relationship Management of SME

The Business Director is responsible for formulating and implementing sales and marketing plans in accord with the Bank's policy and to give directives and offer guidance on all operational and personnel matters to all employees in the business unit. This position is responsible for leading, developing and maintaining customer relationships of Corporate and Commercial Banking customers though RMs provision of quality and professional financial advisory service.

Tasks:

Business Strategies	- Manage the business unit to achieve assigned performance targets - Formulate business strategies and customer service strategies - Monitor, update, review and implement business unit's sales plan - Effectively allocate resources of the business unit to implement business strategies, including manpower, operational costs, promotion budgets etc.
Sales Performance Management	- Execute business plans to achieve overall business unit's sales performance objectives and targets on individual products by monitoring Relationship Management teams - Monitor and review sales performance goals of individual sales teams - Manage and assess performance of sales and operational teams - Manage unsatisfactory performers
Service Delivery	- Work closely with staff of the business unit on handling customer complex enquires or complaints - Have an overview of ongoing relationship management and client experience - Drive innovation in the product proposition to improve customer experience levels whilst maintaining asset quality
Service and Client Relationship Management	- Monitor service performance of the business unit to ensure professional service delivery - Manage service staff and RMs to reinforce the culture of service delivery - Manage and further develop existing customer relationships, along with identifying new relationships and opportunities in the market
People Management	- Communicate vision, mission, culture and other bank information to employees of the business unit - Maintain high team morale by motivating and recognizing staff - Ensure staff fulfill the continuous professional development requirements and encourage them to undergo relevant training for professional competence - Provide sufficient communication, guidance and coaching in staff career development

Revisions to Progression Pathway of Corporate and Commercial Banking

Credit Management	● Ensure transactions originated, structured and executed by the business unit can meet the lending requirements of the bank ● Execute discretionary credit decision making prior to submission for approval
Risk and Compliance	● Manage credit, operational and other risks, including identification, assessment, mitigation and controls ● Ensure application of control measures to minimize risk exposure of the Bank
Banking Knowledge	● Good understanding of business processes, strategy and credit policies ● Keep abreast of technology applications e.g digital banking, cybersecurity, big data analytics, etc. and pay effort in service migration ● Keep abreast of current affairs and financial market development ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG

Entry requirement:

University graduate with more than 15 years of credit, risk and customer relationship management experience and at least 8 years of which is in managerial positions. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Business Director of Relationship Management of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Service Delivery Strategies and Management	Formulate service delivery strategies for enterprise banking	6	4
2	General Enterprise Banking Operations and Support	Operations and Support Strategies and Management	Review performance and effectiveness of operations and support for respective products and channels	5	4
3	General Enterprise Banking Credit Management	Portfolio Management	Monitor credit risk by using analytic models / other tools for enterprise banking	6	4
4	General Enterprise Banking Credit Management	Portfolio Management	Review performance of loan portfolio for enterprise banking	6	4
5	Risk Management	Risk Control and Mitigation	Evaluate the effectiveness of risk management framework, policies and control measures	5	4
6	Internal Control and Compliance	Compliance Management	Build and manage effective relationship with regulatory or other relevant bodies	5	4
7	Internal Control and Compliance	Compliance Management	Liaise with regulators and handle regulatory examinations	5	4
8	Internal Control and Compliance	Compliance Management	Review and evaluate compliance programmes of the bank	5	4
9	Product Development and Brand Marketing	Market Research and Business Intelligence	Formulate business level competitor analysis	6	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
10	Product Development and Brand Marketing	Product Portfolio Management	Manage the product portfolio of the bank based on product strategies	5	4
11	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Analyse business intelligence to identify new business opportunities and threats	6	4
12	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Analyse sales strategies of competitors	5	4
13	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Develop sales plan and implementation details for different teams	5	4
14	Sales and Relationship Management	Business Pitching	Conduct research on performance of existing / potential enterprise banking clients for their complex needs	6	4
15	Sales and Relationship Management	Business Pitching	Determine the strategic approach in considering market niches and segments for obtaining business deals	6	4
16	Sales and Relationship Management	Sales Team Management	Perform sales forecasting for enterprise banking	6	4
17	General Management	Global Business Acumen	Analyse business potential of different markets / regions	6	4
18	General Management	Global Business Acumen	Anticipate global economic development	6	4
19	General Management	Global Business Acumen	Determine approach in achieving the business strategies	6	4
20	General Management	Financial Management and Control	Lead business related operational analysis for financial technology and digital banking initiatives	6	4
21	Other Generic Competencies	Business Goal Management	Build alignment among different teams to work towards a unified goal	6	4

Note 1: All UoCs of Team Head / SRM of SME are also part of requirements of Business Director of SME.

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

B. Corporate and Commercial Banking Middle Office Stream

1. Assistant Manager / Officer, Onboarding

The job objective of Assistant Manager / Officer, Onboarding is to make sure that all customer services are executed in a timely and professional manner, that risk is minimized, and that the client experience is positive. The Assistant Manager / Officer, Onboarding is responsible for monitoring account opening procedures and account closure transactions to ensure they are complying with regulations and internal policies. The ultimate goal is to meet the requirements of banking regulations and laws, internal procedures and customer protection.

Tasks:

Customer Due Diligence (CDD) Verification	- Verify client data, assist Manager, Onboarding to perform due diligence checks and complete any due diligence related audits and reports. - Perform initial Know-Your-Client ('KYC') reviews on all new client accounts and periodic reviews of these accounts as per their risk category - Assist Manager, Onboarding to conduct risk assessment by reviewing KYC documentation of bank clients and third parties involved - Communicate in a timely manner with RMs to acquire necessary client KYC documentation for account opening and closure - Perform checking of account opening documents and to ensure accuracy and completeness - Report any CDD exceptions to Compliance Department and escalate if necessary - Observe AML, FATCA and Sanctions requirements and restrictions to ensure client accounts are complying to external and internal policies
Compliance	- Share information to frontline sales staff regarding issues related to account opening, sales and operational procedures - Collect necessary information to help Manager, Onboarding to provide timely communication of changes to internal policies related to Compliance to frontline staff - Comply with regulatory rules and regulations and upkeep the bank's standards during job execution - Protect the confidentiality of clients' information to ensure security
Banking Knowledge	- Keep abreast of technology applications e.g. digital banking and their application in compliance - Keep abreast of current affairs and financial market development - Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirements:
University graduate preferably with some work experience in banking industry.

Revisions to Progression Pathway of Corporate and Commercial Banking

UoC Mapping – Assistant Manager / Officer, Onboarding

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Account Services	Open, maintain and terminate different accounts	3	3
2	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
3	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
4	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Report suspicious cases on money laundering / terrorist financing / sanctions	4	3
5	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
6	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
7	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
8	Quality Management	Customer Experience Management	Handle difficult customers and conflict resolution	4	3
9	Quality Management	Customer Experience Management	Provide quality services to clients	4	3
10	Quality Management	Customer Experience Management	Provide timely response to customers regarding their feedback and address their concerns	3	3
11	Sales and Relationship Management	Account Management and Customer Relationship Management	Conduct customer due diligence evaluation regularly	4	3
12	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle clients' enquiries	4	3
13	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
14	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer–centric value	4	3
15	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
16	Other Generic Competencies	Personal Effectiveness	Develop multi-language capability to meet market and client needs	4	3
17	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
18	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
19	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
20	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
21	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
22	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
23	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

Note: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

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Revisions to Progression Pathway of Corporate and Commercial Banking

2. Manager, Onboarding

The Manager, Onboarding is responsible for designing and managing Corporate and Commercial Banking clients' onboarding experiences. The role is to ensure that customer due diligence effort is integrated with relationship management, marketing, operations and customer service. The Onboarding Manager is also responsible for monitoring account opening, account review and account closure transactions to ensure they are complying with regulations and internal policies. The ultimate goal is to meet the requirements of banking regulations and laws, internal procedures and customer protection. The job objectives are to identify and monitor key risk metrics, stay abreast of new and emerging fraud risks, and compile this information into reporting for senior management.

Tasks:

Customer Due Diligence (CDD) Monitoring and Control	• Guide policies and standards for fraud prevention and customer authentication • Formulate and review client account opening and sales processes and customer due diligence (CDD) procedures • Assess existing fraud prevention and CDD controls and identify opportunities for improvement • Conduct defect analysis into bank fraud events and CDD processes to identify any gaps in the bank's fraud strategy
Work Process Management and Control	• Assist business or support units to establish appropriate internal policies to streamline account opening and closure processes • Assist business or support units on account opening and closure related compliance issues to establish appropriate policies, manuals and procedures • Provide timely communication of changes to internal policies driven by Compliance Department to frontline staff • Manage subordinates' performance on client data verification, perform due diligence final checks and monitor any due diligence related audits and reports. • Manage and review new account paperwork conducted by subordinates, manage appropriate "Know Your Client" (KYC) requirements following all new account processes and addressing any inconsistencies.
Risk and Compliance	• Monitor checking of account opening documents and regular business processes to ensure accuracy and completeness • Report any CDD exceptions to Compliance Department Head and escalate if necessary • Observe AML, FATCA and Sanctions requirements and restrictions to ensure customer profile are in compliance • Communicate timely of changes to frontline staff in internal policies related to compliance • Comply with regulatory rules and regulations and upkeep the bank's standards during job execution • Protect the confidentiality of clients' information to ensure security • Maintain effective working relationship with regulatory bodies and law enforcement agencies

Revisions to Progression Pathway of Corporate and Commercial Banking

People Management	● Provide training and advice to frontline staff in issues related to account opening, closure and operational procedures ● Give directions and instructions to team members in order to accomplish the task assignment ● Monitor quality of work of subordinates, evaluate their work performance regularly and provide timely constructive feedback for improvement
Banking Knowledge	● Keep abreast of technology applications e.g. digital banking and their application in compliance ● Keep abreast of current affairs and financial market development ● Stay abreast of new and emerging fraud technologies and provide recommendations as appropriate ● Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirements:

University graduate with 4-5 years of work experience in banking operations or client due diligence. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Manager, Onboarding

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
2	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
3	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
4	Internal Control and Compliance	Compliance Management	Conduct investigation on suspicious/illegal activities and incidents of breaches	5	4
5	Internal Control and Compliance	Compliance Management	Develop compliance programme to accommodate legal and regulatory requirements	5	4
6	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
7	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
8	Internal Control and Compliance	Internal Control	Manage and monitor the internal control procedures to identify incidents of non-compliance	5	4
9	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
10	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Assess and monitor controls to manage risks on anti-money laundering / counter-financing of terrorism activities / sanctions	5	4
11	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Provide training and support to staff to ensure compliance of anti-money laundering / counter-financing of terrorism regulations / sanctions	5	4
12	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Handle request from law enforcement agencies related to anti-money laundering / counter-financing of terrorism / sanctions	4	3
13	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
14	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
15	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
16	Quality Management	Customer Experience Management	Execute customer experience process improvement measures and controls	5	4
17	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
18	Quality Management	Customer Experience Management	Manage feedback from different parties in order to protect bank's image	5	4
19	Quality Management	Customer Experience Management	Conduct investigation on complaint cases and make recommendation for actions	4	3
20	General Management	Human Resources Management	Conduct recruitment process	5	4
21	General Management	Human Resources Management	Implement and monitor performance management system	5	4
22	General Management	Human Resources Management	Perform manpower planning	5	4
23	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
24	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
25	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
26	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
27	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
28	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
29	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
30	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note 1: All UoCs of Assistant Manager / Officer, Onboarding are also part of requirements of Onboarding Manager.

Revisions to Progression Pathway of Corporate and Commercial Banking

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

C. Product Development

1. Assistant Manager / Officer, Product Development

The Assistant Product Development Manager / Product Development Officer is responsible for contributing to the product development strategy, detailed feature roadmap and ultimate success of the assigned products / services. The role is part of the product management team which requires working collaboratively with external product developers, product sales teams, relationship management teams, risk management, compliance management, operations units and other key stakeholders to take the right ideas from concept to final delivery and adoption in the market.

Tasks:

Market Research	● Gain understanding in market requirements for current and future products by conducting market research supported by on-going communication with bank clients and other key stakeholders ● Support Manager, Product Development to Identify product development opportunities by monitoring and researching market trends, innovation within the industry, technology development, and new product vendors
Product Lifecycle Management	● Assist in the management of the entire product lifecycle, from strategic planning to tactical activities ● Implement and report results of product acceptance tests ● Participate in cross-functional product teams in the development, implementation and launch of products
Product Design and Implementation	● Provide support to Manager, Product Development to design, track, communicate and actively implement development plans for completion on approved products ● Work closely with Marketing to move product closure forward, including the execution and design of product launch and awareness campaigns ● Provide necessary support to Manager, Product Development to collaborate with internal development teams and external vendors in evaluating and iterating on ideas and designs ● Assist Manager, Product Development to prepare product pitchbook, factsheets, FAQ, etc. and partner with frontline colleagues to present the new / revised products to clients
Product Documentation	● Implement and regularly update the bank's product manual, including working with Marketing, Sales and Training on product education
Product Profitability Analysis	● Assist Manager, Product Development to coordinate with Marketing unit to conduct analysis on profitability of products, providing reports and product recommendations, including promotions, incentives and contests, based on the profitability analysis to the Product Committee of the bank

Revisions to Progression Pathway of Corporate and Commercial Banking

Banking Knowledge	● Keep abreast of current affairs and financial market development ● Keep abreast of technology applications e.g. digital banking and their application in various products and channels

Entry requirements:

University graduate preferably with some relevant work experience in Banking or other industries.

UoC Mapping – Assistant Manager / Officer, Product Development

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
2	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
3	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
4	Product Development and Brand Marketing	Product Development	Perform product acceptance test	4	3
5	Product Development and Brand Marketing	Product Launching Implementation and Management	Organize product launch activities	4	3
6	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Conduct promotion programme evaluation	4	3
7	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Produce promotion materials in alignment with corporate identity specification	4	3
8	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
9	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer–centric value	4	3
10	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
11	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
12	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
13	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
14	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
15	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
16	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
17	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

2. Manager, Product Development

The Manager, Product Development is responsible for creating and executing a product roadmap in support of the bank's business strategy. The key function is to design, develop and manage the bank's Corporate and Commercial Banking lines of products and respond to clients' evolving needs to identify new opportunities including digital services and other innovative delivery channels. The role is also responsible to develop new processes and tools to increase efficiency and effectiveness of a cross functional team including products, operations and technology professionals in delivering high quality products / service delivery processes.

Tasks:

Product Strategies	• Lead the development and implementation of the product development / transformation strategies • Define product strategy for assigned lines of products and work with internal stakeholders from marketing, sales, operations and senior management to translate business needs into a product strategy for the customer experience • Contribute to develop product strategy and influence the direction of the product roadmap through in-depth analytic perspectives
Market Research	• Design and manage client and industry research to test hypotheses related to product development, identify deficiencies and validate potential solutions • Translate research and product metrics into hypotheses, product requirements and detailed user descriptions
Product Lifecycle Management	• Design, track, communicate and actively implement plans for completion on approved products with the bank's product committee and product innovation teams, including updating and distributing the bank's product roadmap • Plan and execute product development throughout product lifecycles, including gathering and prioritizing product and client requirements, collaborate with operations, sales, marketing, finance, and other risk/support areas to ensure revenue, strategic and client satisfaction goals are met • Monitor ongoing performance of responsible lines of products including revenue, expense, performance, operational and risk related trends/metrics
Product Design and Implementation	• Lead cross-functional product teams in the development, implementation and launch of products • Drive definition, risk and financial analysis, and closure of new product requirements, implementation plans and schedules, and resource needs with stakeholders • Plan and coordinate pre-launch product acceptance test • Make decision on product distribution channels with sound justification • Partner with frontline staff to conduct product pre-sale activities to test clients' satisfaction

Revisions to Progression Pathway of Corporate and Commercial Banking

Product Compliance	● Comply with regulatory rules and regulations, evidenced through successful completion of product acceptance test, product due diligence exercise and product soft launching
Product Analysis	● Measure performance and drive product testing results ● Establish agreed KPIs for product development programmes ● Determine forecasts and formulate product analysis programmes to track performance against expected outcomes, determine ROI, and prioritize resources ● Execute and share the analysis results and reporting of these efforts
People Management	● Lead cross-functional product teams in the development, implementation and launch of products ● Lead and inspire a team of Assistant Managers / Officers Product Development ● Give directions and instructions to team members in order to accomplish the task assignment ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement ● Partner with training professionals to design and implement new and revised product training for staff
Banking Knowledge	● Stay abreast of industry product trends (e.g. digital and mobile banking) and capabilities, including the regulatory environment ● Possess skills in writing client requirements, user descriptions and acceptance criteria ● Keep abreast of current affairs and financial market development ● Keep abreast of the development of different Corporate and Commercial Banking products ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirements:
University graduate with 3-5 years of work experience in product management and marketing in financial service industries.

Revisions to Progression Pathway of Corporate and Commercial Banking

UoC Mapping – Manager, Product Development

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
2	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
3	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
4	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
5	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
6	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
7	Technology Management	Applications Design, Development & Maintenance	Select vendor and manage vendor performance	5	4
8	Technology Management	Enterprise Intelligence	Plan for data collection and data management for building enterprise intelligence systems	5	4
9	Product Development and Brand Marketing	Market Research and Business Intelligence	Develop client segmentation and identify their needs in products and services	5	4
10	Product Development and Brand Marketing	Market Research and Business Intelligence	Develop knowledge systems for enterprise banking business	5	4
11	Product Development and Brand Marketing	Market Research and Business Intelligence	Implement market research project to execute and monitor data collection process	4	3
12	Product Development and Brand Marketing	Market Research and Business Intelligence	Operate knowledge management systems to record and maintain the market information	4	3
13	Product Development and Brand Marketing	Product Portfolio Management	Evaluate performance of existing product portfolio	5	4
14	Product Development and Brand Marketing	Product Portfolio Management	Manage the product portfolio of the bank based on product strategies	5	4
15	Product Development and Brand Marketing	Product Development	Develop new banking products to meet the needs of different client segments	6	4
16	Product Development and Brand Marketing	Product Development	Develop profitability projection for new products	6	4
17	Product Development and Brand Marketing	Product Development	Conduct profitability forecast and cost analysis	5	4
18	Product Development and Brand Marketing	Product Development	Design suitable systems and determine appropriate channels for product delivery	5	4
19	Product Development and Brand Marketing	Product Development	Determine pricing for the products and services	5	4
20	Product Development and Brand Marketing	Product Development	Develop project plan for new products development	5	4
21	Product Development and Brand Marketing	Product Development	Develop, implement and analyse results of product acceptance test	5	4
22	Product Development and Brand Marketing	Product Development	Establish product development procedures	5	4
23	Product Development and Brand Marketing	Product Development	Evaluate existing products and services performance and propose improvement measures	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
24	Product Development and Brand Marketing	Product Development	Lead product and operations data analysis	5	4
25	Product Development and Brand Marketing	Product Development	Manage the design and analysis of product acceptance test	5	4
26	Product Development and Brand Marketing	Product Development	Monitor the effectiveness and progress of product development	5	4
27	Product Development and Brand Marketing	Product Development	Source and manage products and services provided by external vendors	5	4
28	Product Development and Brand Marketing	Product Development	Structure product architecture	5	4
29	Product Development and Brand Marketing	Product Launching Implementation and Management	Design operational procedures for new products	5	4
30	Product Development and Brand Marketing	Product Launching Implementation and Management	Develop the implementation plan for product launch	5	4
31	Product Development and Brand Marketing	Product Launching Implementation and Management	Evaluate effectiveness of product launch	5	4
32	Product Development and Brand Marketing	Product Launching Implementation and Management	Develop product specification for complex products	4	3
33	Product Development and Brand Marketing	Product Launching Implementation and Management	Provide product information and training to support the sales and services process	4	3
34	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Define value propositions for products	5	4
35	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Develop product promotional activities through different channels to increase market awareness and drives sales	5	4
36	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
37	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
38	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
39	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
40	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Develop marketing and promotional programmes to facilitate sales strategies	5	4
41	Sales and Relationship Management	Pre-Sale Management	Manage and coordinate the sales and promotional activities of different sales and service channels	5	4
42	General Management	Human Resources Management	Conduct recruitment process	5	4
43	General Management	Human Resources Management	Implement and monitor performance management system	5	4
44	General Management	Human Resources Management	Perform manpower planning	5	4
45	General Management	Financial Management and Control	Execute digital platform evaluation and selection	5	4
46	General Management	Financial Management and Control	Execute digital usage, reporting and optimization strategy	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
47	General Management	Financial Technology Management	Identify and prioritize new technological features and alternative solutions for digital products	5	4
48	General Management	Financial Technology Management	Implement and monitor financial technology plan	5	4
49	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
50	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
51	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
52	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
53	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
54	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
55	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
56	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note: All UoCs of Assistant Manager / Officer, Product Development are also part of requirements of Manager, Product Development.

Revisions to Progression Pathway of Corporate and Commercial Banking

D. Credit Risk Management Stream

1. Assistant Manager / Officer, Credit Risk Management

The Assistant Manager / Officer, Credit Risk Management is a role of client portfolio analyst responsible for the support of review and approval of credit application, annual credit facilities renewals, risk ratings, and support the overall credit evaluation of the bank. Key tasks include generating portfolio performance on Corporate and Commercial Banking clients, performing credit evaluation and risk assessment procedures, and reporting to regulators.

Tasks:

Credit Management	● Support Manager, Credit Risk Management for credit assessment of Corporate and Commercial banking lending relationships ● Assist RM Team in client account credit management ● Assist Manager, Credit Risk Management to analyse existing borrower(s) and guarantor(s) using client organizations' financial reports, business credit reports, tax returns and internal relationship data to make an informed decision on renewals and or restructures ● Assist Manager, Credit Risk Management to execute credit evaluation including assessing application data and recommend initial approval ● Work closely with Relationship Managers and Product Specialists in offering suggestions on how to re-structure existing facilities to mitigate risk when necessary ● Support Manager, Credit Risk Management to assess the suitability of a credit facility to warrant a renewal or exception
People Management	● Serve as mentor for junior credit analysts and co-workers of other units ● Monitor credit reporting processes executed by credit administration staff
Credit Operations	● Ensure all credit reviews are processed within the bank's compliance and fair lending framework ● Work with Relationship Managers to ensure all necessary documents are collected and other information is documented (as needed)
Compliance	● Comply with regulatory rules and regulations and upkeep the bank's standards during job execution ● Protect the confidentiality of clients' information to ensure security
Banking Knowledge	● Possess knowledge of current affairs and financial market development ● Possess knowledge of the credit life cycle of different Corporate and Commercial Banking products ● Stay up to date on all regulations related to credit risk management ● Develop a thorough understanding of the bank's lending activities and key fundamentals of credit risk management ● Keep abreast of the changes in regulatory requirements, banking ordinances, HKMA rules and internal credit policies

Revisions to Progression Pathway of Corporate and Commercial Banking

Entry requirements:

University graduate with some work experience in credit risk management of financial services or banking industries.

UoC Mapping – Assistant Manager / Officer, Credit Risk Management

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Provide consultative advice and solutions on delivery of general loan products and credit related services	5	4
2	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Enforce implementation of credit policy	4	3
3	General Enterprise Banking Credit Management	Credit Acquisition	Assess credit and financial strength of borrowers and prepare credit proposal	5	4
4	General Enterprise Banking Credit Management	Credit Acquisition	Conduct risk assessment for unsecured and/or secured lending using scorecard approach and proceed with approval	4	3
5	General Enterprise Banking Credit Management	Portfolio Management	Conduct stress testing and analyse the results	5	4
6	General Enterprise Banking Credit Management	Portfolio Management	Monitor the risk level of the loan portfolio to identify early risk signals	4	**3**
7	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Monitor credit related data	4	3
8	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Record and report credit related data	3	3
9	Risk Management	Risk Monitoring and Reporting	Report on the results of risk tracking	4	3
10	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
11	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
12	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
13	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
14	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
15	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
16	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer–centric value	4	3
17	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
18	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
19	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
20	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
21	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
22	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
23	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
24	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

Note: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.

Revisions to Progression Pathway of Corporate and Commercial Banking

2. Manager, Credit Risk Management

The Manager, Credit Risk Management is responsible for overall credit evaluation of the bank clients. Key tasks include generating portfolio performance on Corporate and Commercial Banking clients, performing credit evaluation and risk assessment procedures, and reporting to regulators. The position performs supervisory duties of monitoring sub-ordinates information collection and documentation on credit risk and other credit related aspects.

Tasks:

Credit Risk Management	● Manage credit operations including application, approval and collection ● Advise relationship management team in problem account management ● Identify trends, and to address a credit strategy appropriate for the credit risk management ● Present solutions to credit structure, bank-client agreements, financial reporting requirements and other credit conditions to the portfolio managers and relationship managers ● Provide specialized risk guidance and advice on existing portfolio of watch list credits across client segments ● Interpret rules and regulations related to credit risk management and disseminate useful information to parties concerned
Credit Analysis	● Analyse financial statements and performance metrics of clients for explanation of variances ● Determine credit application approval or rejection within the risk appetite of the bank ● Secure financial information and structure client credit agreement requirements ● Partner with frontline staff to conduct client visit / site inspection for further assessment
Credit Risk Management Policies and Monitoring Mechanism	● Formulate and review credit policy and procedures including the terms of credit ● Observe effective portfolio monitoring mechanisms are in place, including early warning mechanisms, stress tests and contingency plans ● Review credit scoring scheme for specific client segments regularly and provide input to decision makers for revision
People Management	● Supervise the work of a team of credit risk management staff ● Give directions and instructions to team members in order to accomplish the task assignment ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement
Compliance	● Develop and implement training related to credit risk management ● Evaluate and review compliance programmes related to credit risk management of the bank regularly
Banking	● Possess knowledge of current affairs and financial market development

Revisions to Progression Pathway of Corporate and Commercial Banking

Knowledge	● Understand the trend of credit risk and fraud ● Comprehend the credit life cycle of different Corporate and Commercial Banking products

Entry requirements:

University graduate with 3-5 years of work experience in credit risk management. Some frontline work experience is preferred.

UoC Mapping – Manager, Credit Risk Management

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Operations and Support	Trade Finance Transactions Processing	Make decision on approval or rejection on trade finance application	5	4
2	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Analyse the economic environment and the implications on credit management	5	4
3	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Develop internal rating system for the bank	5	4
4	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Develop procedures in credit approval	5	4
5	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Establish or revise credit policies, procedures and guidelines to respond to the changes in regulatory requirement and market environment	5	4
6	General Enterprise Banking Credit Management	Credit Acquisition	Determine approval or rejection on credit applications	5	4
7	General Enterprise Banking Credit Management	Credit Acquisition	Evaluate the performance of credit acquisition and make suggestions	5	4
8	General Enterprise Banking Credit Management	Credit Acquisition	Provide consultancy service to clients on credit risks	5	4
9	General Enterprise Banking Credit Management	Credit Acquisition	Review risk assessment **on** credit application	5	4
10	General Enterprise Banking Credit Management	Credit Acquisition	Structure the credit facility	5	4
11	General Enterprise Banking Credit Management	Portfolio Management	Conduct on-going monitoring of borrowing accounts	5	4
12	General Enterprise Banking Credit Management	Portfolio Management	Develop risk mitigation strategies for the credit portfolio	5	4
13	General Enterprise Banking Credit Management	Portfolio Management	Evaluate market value and marketability of collateral and identify the risks associated with the loan	5	4
14	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct post approval credit monitoring and review on problem loans	5	4
15	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Develop procedures and guidelines for the recovery of problem loans	5	4
16	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct loan workout with clients	4	3
17	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Identify gaps in existing credit management systems and make recommednations for improvement	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
18	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Provide learning activities to disseminate knowledge related to credit systems	4	3
19	Risk Management	Risk Identification and Assessment	Conduct qualitative analysis to assess risks	6	4
20	Risk Management	Risk Identification and Assessment	Identify and quantify potential risks	6	4
21	Risk Management	Risk Identification and Assessment	Construct risk profile for prioritizing different risks	5	4
22	Risk Management	Risk Monitoring and Reporting	Conduct risk monitoring internal procedure review	5	4
23	Risk Management	Risk Monitoring and Reporting	Investigate causes of risk breakout	5	4
24	Risk Management	Risk Monitoring and Reporting	Monitor risk level and analyse the results	5	4
25	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
26	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
27	Risk Management	Risk Control and Mitigation	Evaluate the effectiveness of risk management framework, policies and control measures	5	4
28	Risk Management	Risk Control and Mitigation	Implement risk control management plan	4	3
29	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
30	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
31	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
32	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
33	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
34	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
35	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
36	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Collect, analyse and report business intelligence information on the financial needs of different client sectors	4	3
37	Sales and Relationship Management	Business Pitching	Conduct company financial analysis to identify clients' needs	5	4
38	Sales and Relationship Management	Business Pitching	Design and implement client's profile and sales record analytics	5	4
39	General Management	Human Resources Management	Conduct recruitment process	5	4
40	General Management	Human Resources Management	Implement and monitor performance management system	5	4

Revisions to Progression Pathway of Corporate and Commercial Banking

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
41	General Management	Human Resources Management	Perform manpower planning	5	4
42	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
43	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
44	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
45	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
46	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
47	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
48	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4

Note 1: All UoCs of Assistant Manager / Officer, Credit Risk Management are also part of requirements of Manager, Credit Risk Management.

Note 2: Relevant Enhanced Competency Framework (ECF) programmes, such as ECF on Credit Risk Management, ECF on Anti-Money Laundering and Counter-Financing of Terrorism & etc. can be considered as useful reference of core competence requirements and professional development for this job role.