

# Specification of Competency Standards for the Retail Banking

## Unit of Competency

### **Credit Management > 3.5 Credit Systems and Maintenance**

Title	Evaluate and enhance the performance of credit management systems
Code	107380L5
Range	Maintenance of credit systems for supporting smooth run of the bank's business
Level	5
Credit	4
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> <li>1. Review credit businesses of the bank Be able to: <ul style="list-style-type: none"> <li>• Review the performance metrics to analyse the performance of credit business and evaluate the effectiveness of credit strategies</li> <li>• Review the bank's credit risks level to identify its trends and patterns and find out the causes of variations</li> </ul> </li> <li>2. Analyse trends in losses and fraud cases Be able to: <ul style="list-style-type: none"> <li>• Investigate any limit excess or unauthorized overdraft position to find out the root causes</li> <li>• Identify critical and / or potential impacts on bank's operations as brought by different levels and types of credit risks</li> <li>• Conduct appropriate analysis (e.g. delinquent account analysis) to evaluate the bank's vulnerability to different kinds of credit risks</li> </ul> </li> <li>3. Identify gaps in credit management and implement improvement measures professionally Be able to: <ul style="list-style-type: none"> <li>• Identify gaps in credit management and investigate for the root causes</li> <li>• Recommend improvement strategies for credit strategy setting while interests of affected parties are well considered</li> </ul> </li> </ol>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Evaluation of existing performance of credit management by analyzing relevant performance metrics, risks levels and potential root causes, etc.</li> <li>• Identification of gaps in credit management and providing recommendations on improvement measure. All suggestions should be based on analysis on the effectiveness of existing credit management practices</li> </ul>
Remark	