Specification of Competency Standards for the Retail Banking
<div align="center">**Unit of Competency**</div>

Credit Management > 3.5 Credit Systems and Maintenance

Title	Prepare documents in relations to credit risk management
Code	107384L3
Range	Prepare documents related to credit risk management. This applies to documents of different kinds and to different parties
Level	3
Credit	3

Competency	Performance Requirements
	1. Understand the bank's guidelines in documentation
	    Be able to:
	    • Understand the bank's guidelines in documenting information related to credit risks management in order to follow the procedures and standards
	    • Understand the standard format and templates of relevant documents in order to execute the tasks independently
	2. Prepare and maintain relevant documents in relations to credit risk management
	    Be able to:
	    • Document and revise credit risk management policies and procedures including risk identification, risk measurement, risk grading techniques, reporting and risk control techniques, documentation methods, legal issues and remedial actions of problem loans
	    • Check accuracy and reliability of information obtained from internal departments and external service providers
	    • Review documents to ensure completeness and actionability of contracts and collateral or guarantee
	    • Maintain credit files and approval records in proper ways
	3. Update credit record of customers properly
	    Be able to:
	    • Update customer's credit records in accordance with their loan repayment activities and / or changes on credit facility structure on regular basis
	    • Prepare statements to inform customers their most up-to-date debt status at the bank on regular basis
	    • Take actions to constantly observe and review the most recent development in privacy and security protection, and explore grounds for improving the bank's standards in customer credit record management

Assessment Criteria	The integral outcome requirements of this UoC are: • Presentation of new and / or revised documents related to credit risk management on regular basis by using standardized templates • Presentation of statements informing customers their latest status at the bank on regular basis by using standardized templates
Remark	