

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 1. General Enterprise Banking Service Delivery
(Key Function – 1.3 Delivery of General Loan Products and Credit Related Services)

Title	Provide consultative advice and solutions on delivery of general loan products and credit related services
Code	109169L5
Range	Provision of advice to prospective loan and overdraft facilities applications covering pre-application consultation such as qualifying for loans, suitable types of loan, explaining loan requirements and restrictions, etc. This applies to different loan products and loan volume.
Level	5
Credit	4 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Possess in-depth knowledge on the theories and concepts related to commercial credit in order to provide suitable suggestions to clients; • Demonstrate proficient knowledge in enterprise banking loan products by evaluating and compare the features of different loan products offered by the bank with clients' needs in order to structure customized financial solutions to different clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Assess clients' overall financial situation by reviewing earnings, assets, liabilities, business operations and other financial information deemed useful; • Assess risks appetite and risk bearing ability of client based on clients' financial status and preference; • Research, analyse and understand clients' business and their needs in order to decide on types of loan's suitability; • Estimate the nature of financing requirement e.g. period, amount, rates; • Calculate cash flow required by clients in working capital investments (e.g. trade financing); • Explain product features to clients (e.g. advantages and disadvantages of different services) and respond to their enquiries; • Provide consultative advice and solutions to clients based on the findings and analyse on the service delivery of general loan products and credit related services; • Check clients' understanding and acceptance on the recommended solutions; • Evaluate the suitability of different products according to financing needs of clients in order to provide suitable recommendation; • Provide advice on debt management plans (e.g. spending, budget) in order to assist clients to meet financial goals / debt obligation. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Provide advisory services on the optimal financing solutions (e.g. structure, timing, size) to clients to optimize their returns and reduce funding cost; • Refer applicants to appropriate internal departments to satisfy their business needs.
Assessment Criteria	The integral outcome requirements of this UoC are:

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	<ul style="list-style-type: none">• Providing initial recommendation on financing solutions of general loan products and credit related services to satisfy the financial needs of clients through the service consultation process;• Specifying details of the recommendations such as suitable loan products, terms and conditions, repayment details based on the analysis of the risks and needs of loan applicants.
Remark	