

**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	Consolidate summary of credit applications
Code	109170L5
Range	Obtaining all necessary information about applicant's financial needs and credit standing for the purpose of summarizing their credit applications. 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"> <li>• Possess the knowledge on the theories and concepts related to corporate finance in order to identify suitable alternatives to clients;</li> <li>• Demonstrate proficient knowledge in enterprise banking credit products by evaluating and comparing the features of different loan products offered by the bank with the clients' needs in order to identify solutions to meet clients' financing needs;</li> <li>• Comprehend the corporate information such as history, mode of operation, line of business, management team and other information useful for qualifying the loan application.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Explain the purpose of the loan by describing the specified capital requirement, use of loans, etc.;</li> <li>• Gain thorough understanding of the clients by conducting interview or factory / site / production plant visit when necessary;</li> <li>• Provide financial information and analysis of financial statements; and also the information about the business plans (e.g. projected income, marketing strategies, competitors analysis, customer segments);</li> <li>• Analyse applicants' financial status, credit and property valuations to determine feasibility of granting loans;</li> <li>• Estimate clients' available cash flow for meeting debt obligations;</li> <li>• Obtain information which may be useful for estimating the future income and debts of clients;</li> <li>• Consolidate the data and prepare loan reports and submit to management for approval.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Compile summary concisely and precisely in accordance to the requirements of the bank;</li> <li>• Get relevant departments' involvement for further verification and recommendation.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Provision of loan reports which obtain critical information for assessment of loan applications. The reports should obtain accurate information regarding the financial needs and repayment ability of clients in a precise and systematic manner to facilitate understanding and approval.</li> </ul>

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Remark	
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