

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 1a. Other Services on Enterprise Banking Service Delivery (for Large Corporations)
(Key Function – 1a.1 Institutional Banking Services)

Title	Design structured deposit account services to meet the specific needs of institutional clients
Code	109190L6
Range	Development of customized account services to satisfy the specific needs of institutional clients. This applies to account services for different kinds of institutional banking clients.
Level	6
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 knowledge on the latest product and service development for institutional clients and based on that to develop new products to satisfy their needs; • Understand the macro environment and apply the knowledge to identify the trends on different factors (e.g. political, economic, social, technological), which may affect the financials needs of institutional clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Structure the approach in communicating with institutional clients in order to identify useful information for understanding their business / operations; • Conduct comprehensive evaluation on the business / operations of institutional clients in order to identify their unique needs in account services; • Cooperate with the relevant parties to determine the policy and operational procedures in offering account services to institutional clients; • Evaluate the cash inflow and outflow schedule of the clients and identify account services that are suitable for them. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Recognize the genuine needs of institutional clients and cooperate with the relevant product specialists to structure customised products for them; • Estimate the invested resources and pricing on the services to ensure an adequate profit margin to the bank.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Development of account services together with the corresponding terms and conditions tailored to the unique needs of institutional clients; • Development of tailored account services based on critical analysis of the business and operational needs of the institutional clients.
Remark	