

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.2 Delivery of Corporate Loan Products and Credit Related Services)

Title	Provide professional advice on the structure of large scale project financing and financial modelling
Code	109195L6
Range	Providing large scale project financing solutions to large corporate clients. This applies to working capital financing for enterprise clients which covers project financing.
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"> • Demonstrate comprehensive and specialized knowledge in project finance by applying it to structure the project loans undertaken by large corporate clients; • Possess comprehensive knowledge in accounting in order to analyse the clients' financial information; • Demonstrate comprehensive and specialized knowledge regarding the full range of the bank's product suite in project finance by recommending suitable solutions to large corporate clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Develop communication strategies and conduct meetings with enterprise clients and build a trusting relationship with them in order to obtain useful information to understand their financial needs; • Evaluate the strategies and operations of the businesses in order to estimate the repayment ability of the enterprise clients; • Cooperate with product specialists to provide recommendation on project financing by assessing the risk appetite and financial viability and liquidity position of the business as well as the current market conditions; • Integrate all data and conduct analysis in order to determine the details of the financing project (e.g. repayment, security structure, price tenor and relevant financial / project covenants). <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Identify factors that may affect the business of the applicants and construct a model to predict the default probability of applicants during different scenario; • Review the advantages and weaknesses of the financing options recommended and adopt the most reliable measure to make necessary amendment; • Demonstrate full consideration of all aspects of influencing factors when proposing project financing options.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of professional advice on the financing solutions to large corporate clients; • Recommendations of project financing are formed based on the evaluation of the project details, repayment abilities and business outlook of the clients, etc.

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Remark	
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