

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 3. General Enterprise Banking Credit Management
(Key Function – 3.3 Portfolio Management)

Title	Assess performance and effectiveness of loan products for enterprise banking
Code	109265L6
Range	Participating in the construction of credit products of the bank. This applies to credit products of any kind which includes, but not limited to, loans to corporate , sole proprietorship, partnership, individual and mortgage related products, etc.
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"> • Understand the changes of the business environment and apply the knowledge to analyse information and intelligence from different sources to anticipate the future trends in credit risks and demands; • Possess knowledge in credit risk management and assess changes and challenges after considering local and overseas economic environment; • Understand the credit business strategies of the bank and based on that to evaluate existing credit products and services against the anticipated demands to identify gaps in credit market. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Identify opportunities to maximize customer acquisition in the context of bearing acceptable risks and meeting requirements on both corporate governance and regulatory compliance; • Conduct post launch product reviews and make recommendation on product refinements; • Assess productivity and clients' acceptability of existing credit products and services and identify causes of their performance gaps; • Analyse client's needs in different segments and develop appropriate products to meet their interests. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Be open and transparent in carrying out the performance assessment exercise for existing credit products; • Manage the assessment process with sensitivity to avoid negative impacts impose on other clients and business partners; • Assess performance and effectiveness of loan products following the standard working procedure, guidelines and other relevant legislation.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Assessment of performance and effectiveness of credit products and provision of recommendations on revised product features which can expand customer base effectively;

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	<ul style="list-style-type: none">• The suggestions of new / revised products features are given based on thorough and critical analysis on client's demand and future outlook on economics and business development.
Remark	