

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 3. General Enterprise Banking Credit Management
(Key Function – 3.5 Credit Systems and Maintenance)

Title	Develop and enhance credit related functions in management information system (MIS)
Code	109281L6
Range	Development of bank-wide management information system (MIS). This applies to MIS for recording credit related data and managing credit functions of the bank.
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 different concepts, features and models of MIS and apply the knowledge to compare their pros and cons for the development of a system which can accurately reflect the performance of credit function of the bank; • Demonstrate specialized knowledge across different disciplines of credit management in order to customize the system to satisfy the needs of the bank. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Conduct research on the development of the banking industry and macro-economic environment in order to determine the scope of the system; • Evaluate the credit processes of the bank in order to identify critical data to be tracked and monitored; • Conduct review on past performance of the credit function, identify critical and / or high risks factors to be covered in the system; • Conduct research in order to identify the needs and requirements of different stakeholders; • Determine information to be included in MIS in order to define the scope of the system, e.g. on and off balance-sheet credit exposure to ensure a comprehensive coverage of the system; • Design the operation flow and user guidelines for the MIS. According to the bank's operational requirements. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Design suitable and unique features to ensure MIS is sufficient to support different functions in credit management of the bank, e.g. tracking, risk assessment, portfolio management; • Develop a customised mechanism to ensure the adequacy and accuracy of the loan data in the MIS; • Design templates for standardized reports according to the needs of management and other users.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Development of a MIS which can provide accurate, updated and comprehensive information for monitoring the bank's credit function. These should be based on research findings on the bank's credit process and needs of various stakeholders.

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Remark	
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