

**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	Monitor credit related data
Code	109283L4
Range	Monitoring data related to the credit functions. This applies to data covering different kinds of credit products and credit operations processes.
Level	4
Credit	3 (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>• Demonstrate proficient knowledge in concepts related to bank lending in order to identify warning signals in the lending process;</li> <li>• Understand the bank's credit strategy and apply the knowledge to review existing lending processes for the purpose of identifying critical / high risk areas which require close monitoring;</li> <li>• Possess knowledge in common data integrity problem in MIS in order to uphold the data quality.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Track the changes in data related to the credit function and identify abnormalities and deviations;</li> <li>• Identify early warning signals of the credit function in a timely manner;</li> <li>• Take necessary actions to ensure financial information is received and reviewed in a timely manner;</li> <li>• Assess the severity of problems identified in the credit function and report to relevant parties.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Check accuracy and reliability of information obtained from internal departments and external service providers in order to maintain data quality in the MIS;</li> <li>• Identify deficiencies in MIS and the root causes; conduct corrective actions if necessary;</li> <li>• Comply with the privacy and other relevant regulations when carrying out the monitoring functions.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Monitoring of data related to the credit function and identification of abnormalities or warning signals in order to ensure a smooth operation of the credit function.</li> </ul>
Remark	