

**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	Provide training / learning activities to disseminate knowledge related to credit management
Code	109284L4
Range	Provision of different kinds of learning activities to enrich knowledge related to credit management of bank employees. This applies to different information and knowledge related to credit policies, practices, products and updated trends in the banking industry.
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>• Understand training needs of related parties by collecting information from different reliable sources and evaluating the updates, changes and developments in the banking industry related to credit products;</li> <li>• Understand job responsibilities related to credit management and based on that to identify credit knowledge requirements of different job roles.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Identify the knowledge level and characteristics of different employees in order to design suitable learning activities;</li> <li>• Select suitable external programmes on credit management and internal educational sessions related to the bank's credit management system for different employees;</li> <li>• Design in-house training programmes which can customize to the needs and knowledge of different employees;</li> <li>• Organise different kinds of activities which can promote awareness and deepen understanding in the importance of credit management.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Maintain a complete record of training on credit management for the purpose of staff development planning;</li> <li>• Regularly review the effectiveness and weaknesses of training activities conducted and take improvement measures to enhance training quality.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Provision of different kinds of learning activities to promote knowledge on credit management. The activities should be able to match with the needs and knowledge of different employees.</li> </ul>
Remark	