

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	Record and report credit related data
Code	109285L3
Range	Preparation of documents related to credit risk management. This applies to documents of different kinds and to different parties.
Level	3
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"> • Understand the bank’s guidelines in documenting information related to credit function in order to follow the procedures and standards; • Understand the standard format and templates of relevant documents in order to execute the tasks effectively. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Update the data regularly and purge outdated loan information from the systems; • Keep all relevant credit information related to each borrower properly; • Prepare and maintain credit files and approval records in accordance with the bank’s standards; • Enter query, track and aggregate loan data by using the MIS properly; • Update customers’ credit records in accordance with their loan repayment activities and / or changes on credit facility structure on regular basis; • Prepare statements to inform customers their most up-to-date debt status at the bank on regular basis. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Comply with documentation policies while carrying out the job.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Presentation of new and/or revised documents related to credit risk management on regular basis by using standardized templates; • Presentation of statements informing customers their latest status at the bank on regular basis by using standardized templates.
Remark	