

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 9. Sales and Relationship Management  
(Key Function – 9.3 Business Pitching)

Title	Determine the strategic approach in considering market niches and segments for obtaining business deals
Code	109499L6
Range	Developing strategies (e.g. products, credit facilities, pricing, terms and conditions) and structure the negotiation approach for business acquisition. This applies to large volume and complicated business in enterprise banking which requires customized solution.
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"> <li>• Demonstrate business sense and knowledge in economic environment by applying the knowledge to evaluate the macroeconomic conditions (e.g. economic, political, regulations, etc.) and the impacts on the selling activities of the bank;</li> <li>• Demonstrate professional knowledge in the clients' industry, e.g. key terms and terminology, performance indicators for analysis, business cycle, competitive landscape, latest development, etc.;</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Apply data gathering and analysis skills to conduct research to track the changes in internal and external environment and promptly measure the impacts on the bank's selling activities;</li> <li>• Utilize the expertise and industry knowledge to analyse where the customers stand in the current market situation;</li> <li>• Develop a plan to pursue the business deals by specifying the goals to be achieved according to the bank's objectives and how to meet customer needs;</li> <li>• Conduct analysis on the risk exposure of the bank associated in the business deals and prepare evidence to justify the deals;</li> <li>• Analyse the strengths and competitive advantage of the bank in order to develop the sales approach and messages delivered to clients;</li> <li>• Evaluate the potential profitability and probability of risk of each business deal in order to determine the go and no-go decision.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Be customer centric in evaluating critically the background of clients' companies and the information of the current businesses / projects in order to analyse their financial needs and offer customized solutions;</li> <li>• Coordinate with product specialists to construct a customized solution according to the specific needs of clients;</li> <li>• Develop the selling approach by clearly specifying pricing, value-added services, terms and conditions, etc. offered to the clients;</li> <li>• Develop and integrate risk mitigation measures and strategies under the product offering to customer (e.g. credit facilities) to prepare for the event of adverse credit event and with a view to protect the interest of the bank.</li> </ul>

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Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none"><li>• Formulation of strategies to specify the product solutions and other services offered to the clients in order to acquire the business deals. These should be based on consolidated findings from research and analyses across different areas, such as research on industry development, evaluation of clients' financial needs, risk assessment on the lending activities, and long term relationship consideration profitability estimation of the business, etc.</li></ul>
Remark	