

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	Conduct research on performance of existing / potential enterprise banking clients for their complex needs
Code	109500L6
Range	Conducting different kinds of analyses to evaluate the business performance of enterprise banking facilities applicants. This applies to large volume and complicated business in enterprise banking which requires customized solution. Banking services offered to this segment of clients may involve originating, structuring, underwriting, executing and syndicating a wide variety of capital-raising transactions across different markets.
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"> • Possess the knowledge in business firm performance assessment to evaluate different approaches in analysing company performance in order to develop a suitable approach for assessing the current banking facility application; • Demonstrate professional knowledge in the clients' industry, e.g. key terms and terminology, performance indicators for analysis, business cycle, competitive landscape, latest development, etc. in order to identify focus and scope of company analysis; • Understand the features of different financing products and the characteristics of clients' business structure; hence to identify appropriate loan programmes and capital resources that suit the capital raising needs of corporate clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Consolidate information useful for evaluating the businesses in order to have a thorough understanding of its current performance (e.g. study economic reports and daily updates on the client industry's financial market conditions to help clients make strategic capital decisions) and employ different channels to obtain the information; • Evaluate financial position of customer by analysing credited financial statements, business contracts, ageing reports and, etc.; • Conduct research on the industry where business belong to (e.g. products, competitive landscape) and identify the challenges and opportunities faced by the businesses; • Evaluate the key players in clients' industry and the market positioning, market share, market power, strengths and weaknesses of the clients. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Be client centric and conduct research on key forces shaping the industry of the clients' businesses and analyse the impacts on clients' businesses; • Offer financial advice upon the completion of a thorough analysis on the client's strategic direction and major business initiatives in order to help use banking facilities more effectively.
Assessment Criteria	The integral outcome requirements of this UoC are:

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	<ul style="list-style-type: none">• Comprehensive evaluation on the enterprise banking facility applicants / capital raising corporate clients to produce thorough analysis report on their current and future business performance. These should be based on analyses covering different areas of the business such as evaluation of industry outlook, competitors' information, risks in extending the loan and the business models of the loan applicants / capital raising corporate clients, etc.
Remark	