

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	Identify business opportunities of enterprise banking clients and make referrals
Code	109508L4
Range	Identification of clients' financial needs on banking products offered by other units of the bank. This applies to clients of different segments and financial needs on different kinds of banking products.
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"> • Demonstrate proficient knowledge in products and services offered by different business areas of the bank (e.g. enterprise banking, private banking, investment banking, treasury) in order to identify suitable products for clients; • Demonstrate proficient selling and communication skills in order to identify the financial needs of clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Conduct different types of analyses in order to understand clients' business operations and their respective financial needs; • Identify additional products or services that can satisfy clients' needs and refer clients to the appropriate parties; • Manage the on-going relationship with enterprise clients; obtain their feedback on products and services and communicate with the relevant parties. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Demonstrate professionalism by applying impartial and unbiased judgment throughout the client needs assessment process; • Exercise risk-based thinking in considering client' business opportunities and profitability.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Referrals of enterprise clients to other business areas of the bank. The referrals should be based on accurate assessment of clients' financial needs and service requirements (for non-borrowing customer).
Remark	