

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

Functional Area - 11. Other Generic Competencies  
(Key Function – 11.3 Resources Management)

Title	Maximize utilization of different resources
Code	109597L5
Range	Maximizing the usage of different resources to improve cost effectiveness. This applies to different kinds of tangible and intangible resources.
Level	5
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>• Understand the bank’s strategies and goals and their connection to the resources requirement;</li> <li>• Comprehend the market trend and information to benchmark the utilization level of different resources;</li> <li>• Possess the knowledge related to the utilization of different resources, e.g. the utilization analysis findings, evaluation and reporting mechanism.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Conduct cost-effectiveness analysis of different approaches and priority in resources allocation when deciding redeployment of existing resources;</li> <li>• Devise action plans on resources redeployment to ensure no operational procedures will be disrupted;</li> <li>• Evaluate the existing utilization rate and identify ways of cost saving through making effective use of allocated resources.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Provide feedback on the work process with the stakeholders to facilitate optimal utilization of allocated resources;</li> <li>• Communicate with different stakeholders effectively to align the strategies for maximizing the utilization of different resources.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Redeployment of resources when necessary for maximizing the utilization. The redeployment should be based on analysis of utilization rate and cost effectiveness calculation amongst different alternatives of resources allocation.</li> </ul>
Remark	