

Solutions and Service Delivery > Provision of Financing Solutions

Title	Analyze financial situation of clients and identify their needs in financing
Code	106619L6
Range	Conducting comprehensive analysis on the financial situation and need of clients before loan application. This applies to different kinds of financing solutions available for private banking clients and their businesses.
Level	6
Credit	5 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Demonstrate specialized knowledge in credit management <p>Be able to:</p> <ul style="list-style-type: none"> • Demonstrate specialized knowledge in the theories and concepts related to credit management in order to provide suitable suggestions to clients • Evaluate and compare the features of different financing solutions offered by the bank in order to structure financial solutions to tailor to the needs of different clients 2. Identify the needs of clients <p>Be able to:</p> <ul style="list-style-type: none"> • Communicate with clients in order to understand the intended use of the fund • Calculate cash flow required by clients in order to achieve the objectives 3. Analyze the financial status of clients <p>Be able to:</p> <ul style="list-style-type: none"> • Assess clients' overall financial situation by reviewing earnings, assets, liabilities, business operations and other financial information deemed useful • Assess risk appetite and risk bearing ability of clients
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • A comprehensive analysis on the financial needs and status of clients. The analysis should cover evaluation on the intended use of funds, client's current financial situation and risk appetite, etc.
Remark	