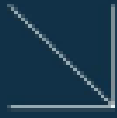




**PREPARED FOR**

**S TEST NAME  
(WORKING PROFESSIONAL)**



## HI PROFESSIONAL MN,

We are as excited as you to see your competency assessment results.

We based our results on the competency self-evaluation for your considered role of Credit and Lending Operations Manager in Financial Services sector and Operations Credit and Lending sub sector. Your inputs are matched against a standardized database of role wise competencies and the desired levels\* for producing this report.

The results are presented in two sections

**TECHNICAL COMPETENCIES:** Technical Skills and Competencies comprise specialized occupation/job-specific knowledge, skills and abilities that a person needs to have to perform the various tasks.

**GENERIC COMPETENCIES** These are generic core skills that are essential for your employability and performing the basic tasks. These skills are transferable across sectors.

**\*DISCLAIMER :** The sector and job role definitions and desired level of competencies are derived from International Career Frameworks like Future Skills from Singapore, and the O\*NET framework of USA. However, the role, competency definitions and levels may vary in your country and organizational context. The assessment is hence provided as a diagnostic tool only for skill building and career planning.



# INTRODUCTION

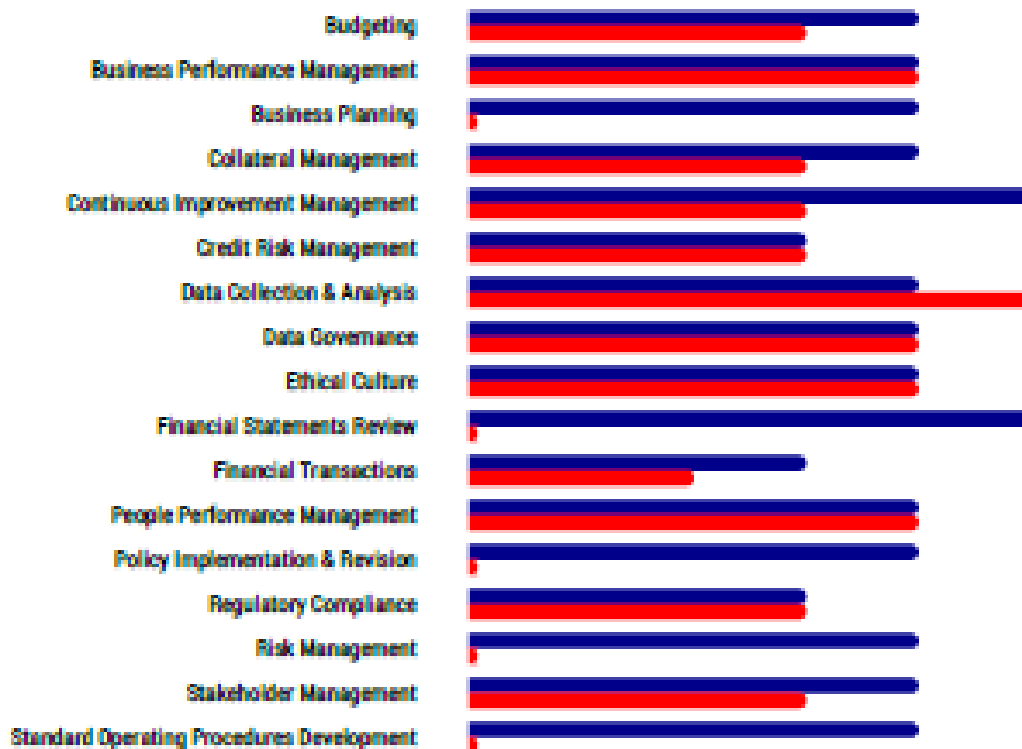


## SUMMARY OF RESULTS

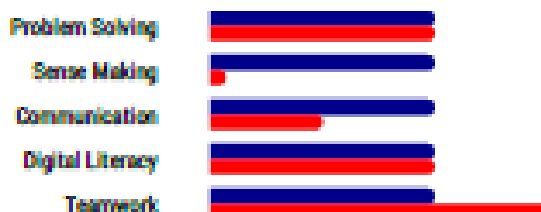
Given below the summary of your Competency Assessment results as per the considered role of Credit and Lending Operations Manager in Financial Services sector and Operations Credit and Lending sub sector. The graph below provides the self-assessment and the expected levels.

■ Self Assessed
 ■ Expected

### Technical Competencies



### General Competencies





## TECHNICAL COMPETENCIES

Provided below are the Technical Competencies essential for the considered role and the level definitions

**Budgeting** : Preparing organisational budgets to support short and long-term business plans through forecasting, allocation and financial policy setting

**LEVEL 4** Manage budgeting and forecasting for annual financial and business planning within the business unit

COMPETENCY	EXPECTED	SELF
Budgeting	4	3

**Business Performance Management** : Implement organisational performance systems to meet business plans and objectives by establishing performance indicators, tracking progress and addressing gaps

**LEVEL 4** Manage organisation performance systems across departments

COMPETENCY	EXPECTED	SELF
Business Performance Management	4	4

**Business Planning** : Translate organisational vision, mission and values into business operational plans as well as to review outcomes for continuous improvements

**LEVEL 4** Adapt, translate and execute day-to-day operational plans within own area of work, monitor and review outcomes of business plan implementation to provide corrective measures and recommend improvement efforts

COMPETENCY	EXPECTED	SELF
Business Planning	4	0



## TECHNICAL COMPETENCIES ...

**Collateral Management** : Reduce risk by reviewing collateral documentation for completeness and validity, performing collateral valuation and margin call calculations and resolving reconciliation breaks

**LEVEL 4** Perform valuation of collateral to ensure parties meet the minimum margin requirements, and resolve reconciliation breaks

COMPETENCY	EXPECTED	SELF
Collateral Management	4	3

**Continuous Improvement Management** : Apply continuous improvement processes to optimise operating costs, task efficiency and effectiveness in production, services and processes

**LEVEL 5** Lead the design and application of improvement tools and strategies to meet the organisation's continuous improvement goals and targets

COMPETENCY	EXPECTED	SELF
Continuous Improvement Management	5	3

**Credit Risk Management** : Establish organisation's financial and credit policies and frameworks to identify, assess and manage organisation's credit risk exposure

**LEVEL 3** Prepare credit risk reports by compiling data from financial statements, conducting credit risk analyses and assessing collection and debt recovery options

COMPETENCY	EXPECTED	SELF
Credit Risk Management	3	3



## TECHNICAL COMPETENCIES ...

**Data Collection and Analysis** : Collect, extract and interpret data according to defined requirement to obtain business insights

**LEVEL 4** Analyse and interpret findings for business insights and make recommendations to value add to decision making

COMPETENCY	EXPECTED	SELF
Data Collection and Analysis	4	5

**Data Governance** : Develop, implement and practice guidelines, laws, and regulations across the organisation for the handling of data at various stages in its lifecycle as well as the provision of advice on proper data handling and resolution of data breaches

**LEVEL 4** Implement guidelines, laws, statutes and regulations on appropriate handling of data at various stages in their lifecycle, and monitor compliance with data policies

COMPETENCY	EXPECTED	SELF
Data Governance	4	4

**Ethical Culture** : Foster strong ethical standards in accordance with the ethical principles, financial markets code of conduct, and market practices

**LEVEL 4** Uphold ethical standards of the team

COMPETENCY	EXPECTED	SELF
Ethical Culture	4	4



## TECHNICAL COMPETENCIES ...

**Financial Statements Review** : Review financial statements in accordance with applicable frameworks and regulatory requirements

**LEVEL 5** Review financial statements prepared

COMPETENCY	EXPECTED	SELF
Financial Statements Review	5	0

**Financial Transactions** : Prepare business documentation and cash balances as well as perform payments, collections and remittances in accordance with applicable frameworks and regulatory requirements

**LEVEL 3** Compile deficit and surplus cash balances and monitor payments, collections and remittances activities for unusual transactions

COMPETENCY	EXPECTED	SELF
Financial Transactions	3	2

**People Performance Management** : Implement effective performance management procedures to drive individual objectives and achievement of team goals

**LEVEL 4** Review people performance monitoring processes against Key Performance Indicators (KPIs) and suggest improvements based on emerging or new industry trends

COMPETENCY	EXPECTED	SELF
People Performance Management	4	4



## TECHNICAL COMPETENCIES ...

**Policy Implementation and Revision** : Identify priority areas for policy development and evaluate existing policies to determine currency and relevance before implementing policies

**LEVEL 4** Evaluate existing policies, facilitate open constructive discussion on policy issues and possible resolutions for continuous improvements, identify priority areas for policy development and outline policy requirements

COMPETENCY	EXPECTED	SELF
Policy Implementation and Revision	4	0

**Regulatory Compliance** : Develop, enforce, implement and practice regulatory compliance activities to ensure compliance to legislative and regulatory requirements

**LEVEL 3** Analyse and interpret information on compliance procedures and practices to ensure compliance with relevant legislation and regulatory requirements

COMPETENCY	EXPECTED	SELF
Regulatory Compliance	3	3

**Risk Management** : Identify, evaluate and manage risks by developing and implementing risk management strategies, frameworks, policies, procedures and practices

**LEVEL 4** Review scope of risk management process, identifying and analysing risk events, identifying, evaluating and implementing appropriate risk response activities

COMPETENCY	EXPECTED	SELF
Risk Management	4	0





## TECHNICAL COMPETENCIES ...

**Stakeholder Management** : Manage stakeholder expectations to ensure continuous levels of engagement by identifying and addressing needs, setting service standards and resolving issues in accordance with organisational procedures

**LEVEL 4** Develop relationships, engage relevant stakeholders and facilitate alignment of stakeholders' and project objectives

COMPETENCY	EXPECTED	SELF
Stakeholder Management	4	3

**Standard Operating Procedures Development** : Implement and develop Standard Operating Procedures (SOPs) and enforce compliance with SOPs

**LEVEL 4** Develop and update Standard Operating Procedures (SOPs) to sustain efficiency, consistency and quality of operations

COMPETENCY	EXPECTED	SELF
Standard Operating Procedures Development	4	0



## GENERIC COMPETENCIES

Provided below are the Generic Competencies essential for the considered role and the level definitions

**Problem Solving** : Generate feasible and efficient solutions to solve problems and capitalise on new opportunities

**LEVEL INTERMEDIATE** Identify less perceivable problems and use problem solving tools and techniques to solve the problems

COMPETENCY	EXPECTED	SELF
Problem Solving	INTERMEDIATE	INTERMEDIATE

**Communication** : Convey and exchange thoughts, ideas and information effectively through various mediums and approaches

**LEVEL INTERMEDIATE** Communicate information with others to respond to general inquiries and to obtain specific information

COMPETENCY	EXPECTED	SELF
Communication	INTERMEDIATE	BASIC

**Digital Literacy** : Use ICT tools, equipment and software to create, evaluate and share information digitally with others

**LEVEL INTERMEDIATE** Use available software features to create and edit documents, customise templates and reports and evaluate online information

COMPETENCY	EXPECTED	SELF
Digital Literacy	INTERMEDIATE	INTERMEDIATE



## GENERIC COMPETENCIES ...

**Teamwork** : Work collaboratively and effectively with others to contribute to group efforts to achieve identified objectives

**LEVEL INTERMEDIATE** Establish teams, design and assess tasks to continually improve team effectiveness and cultivate a sense of organisational ownership and a co-operative working environment

COMPETENCY	EXPECTED	SELF
Teamwork	INTERMEDIATE	ADVANCED



## RECOMMENDED COURSES

Given below are some recommended jobs for role you selected.

- [Cognitive Behavioral Therapy and Stress Reduction Techniques](#)
- [Roman Art](#)
- [StackStorm for Beginners to Develop Actions and Workflows](#)
- [Use AI To Build Smart Chatbots in Python](#)
- [MPLS Intro To Expert](#)



*“Nothing happens until you decide. Make a Decision and watch your life move forward.”*

*- Oprah*



For any Further guidance and clarification contact us



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