



香港學術及職業資歷評審局
Hong Kong Council for Accreditation of
Academic & Vocational Qualifications

SUMMARY REPORT

THE HONG KONG INSTITUTE OF BANKERS

LEARNING PROGRAMME ACCREDITATION

**POSTGRADUATE CERTIFICATE IN
COMMERCIAL LENDING FOR ECF ON
CREDIT RISK MANAGEMENT (CRM)**

**POSTGRADUATE CERTIFICATE IN
CREDIT PORTFOLIO MANAGEMENT FOR ECF ON
CREDIT RISK MANAGEMENT (CRM)**

DECEMBER 2019

1. TERMS OF REFERENCE

1.1 Based on the Service Agreement (No.: VA1013), the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ), in the capacity of the Accreditation Authority as provided for under the Accreditation of Academic and Vocational Qualifications Ordinance (Cap 592) (AAVQO), was commissioned by The Hong Kong Institute of Bankers (“Operator”) to conduct a Learning Programme Accreditation (LPA) Exercise with the following Terms of Reference:

(a) To conduct an accreditation test as provided for in AAVQO to determine whether the programmes of The Hong Kong Institute of Bankers (the Operator) meet the stated objectives and Hong Kong Qualifications Framework (HKQF, or in short QF) Level 6 standards and can be offered as accredited programmes:

- (i) Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM); and
- (ii) Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM);

(b) To issue to the Operator accreditation report(s) setting out the results of the determination in relation to (a) by HKCAAVQ.

1.2 The accreditation exercise was conducted according to the relevant accreditation guidelines referred to in the Service Agreement.

2. HKCAAVQ’S DETERMINATION

Learning Programme Accreditation **Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)**

2.1 HKCAAVQ has determined that the Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) meets the stated objectives and QF standard at Level 6, and can be offered as an accredited programme with a validity period from 1 January 2020 to 31 December 2023.

2.2 **Validity Period**

2.2.1 The validity period will commence on the date specified below.

2.3 The determinations on the Learning Programme Accreditation are specified as follows:

Name of Operator(s)	The Hong Kong Institute of Bankers 香港銀行學會
Name of Award Granting Body	The Hong Kong Institute of Bankers 香港銀行學會
Title of Learning Programme	Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書（信貸風險管理-商業信貸）
Title of Qualification(s) (Exit Award(s))	Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書（信貸風險管理-商業信貸）
Primary Area of Study and Training	Business and Management
Sub-area (Primary Area of Study and Training)	Banking
Other Area of Study and Training	Not applicable
Sub-area (Other Area of Study and Training)	Not applicable
Industry	Banking
Branch	Asset Management Corporate / Commercial Banking Investment Banking Private Banking Retail Banking Treasury
QF Level	Level 6
QF Credits	30
Mode(s) of Delivery and Programme Length	Part-time, 5 months 300 notional learning hours (including 24 contact hours)
Intermediate Exit Award(s)	Not applicable
Validity Period	1 January 2020 to 31 December 2023
Number of Enrolment(s)	Two enrolments per year
Maximum Number of New Students	Maximum of 25 learners per class Maximum of 4 classes per year
Specification of Competency Standards-based	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Programme	
Specification of Generic (Foundation) Competencies-based Programme	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Vocational Qualifications Pathway Programme	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Notes to be indicated on the QR	Not applicable
Address of Teaching/ Training Venue(s)	3/F Guangdong Investment Tower, 148 Connaught Rd Central, Sheung Wan, Hong Kong 香港上環干諾道中 148 號粵海投資大廈 3 樓

Learning Programme Accreditation

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

2.4 HKCAAVQ has determined that the Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) meets the stated objectives and QF standard at Level 6, and can be offered as an accredited programme with a validity period from 1 January 2020 to 31 December 2023.

2.5 Validity Period

2.5.1 The validity period will commence on the date specified below.

2.6 The determinations on the Learning Programme Accreditation are specified as follows:

Name of Operator(s)	The Hong Kong Institute of Bankers 香港銀行學會
Name of Award Granting Body	The Hong Kong Institute of Bankers 香港銀行學會
Title of Learning Programme	Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書（信貸風險管理-信貸組合管理）
Title of Qualification(s) (Exit Award(s))	Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) 銀行專業資歷架構深造證書（信貸風險管理-信貸組合管理）
Primary Area of Study	Business and Management

and Training	
Sub-area (Primary Area of Study and Training)	Banking
Other Area of Study and Training	Not applicable
Sub-area (Other Area of Study and Training)	Not applicable
Industry	Banking
Branch	Asset Management Corporate / Commercial Banking Investment Banking Private Banking Retail Banking Treasury
QF Level	Level 6
QF Credits	30
Mode(s) of Delivery and Programme Length	Part-time, 5 months 300 notional learning hours (including 24 contact hours)
Intermediate Exit Award(s)	Not applicable
Validity Period	1 January 2020 to 31 December 2023
Number of Enrolment(s)	Two enrolments per year
Maximum Number of New Students	Maximum of 25 learners per class Maximum of 4 classes per year
Specification of Competency Standards-based Programme	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Specification of Generic (Foundation) Competencies-based Programme	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Vocational Qualifications Pathway Programme	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Notes to be indicated on the QR	Not applicable
Address of Teaching/	3/F Guangdong Investment Tower, 148 Connaught Rd

Training Venue(s)	Central, Sheung Wan, Hong Kong 香港上環干諾道中 148 號粵海投資大廈 3 樓
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2.7 Recommendation(s)

HKCAAVQ offers the following recommendation(s) for continuous improvement.

Recommendation(s)
<p><u>Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)</u> <u>Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)</u></p> <ol style="list-style-type: none">1. The Operator should consider including more time for workshops in the programmes to enhance the learning effectiveness by allowing learners to benefit from in-depth discussions.2. The Operator is recommended to enrich its training for programme staff on strengthening their knowledge of assessment strategies to ensure appropriate assessment strategies are utilised and meet the corresponding QF standards.

- 2.8 HKCAAVQ will subsequently satisfy itself whether the Operator remains competent to achieve the relevant objectives and the Programme continues to meet the standard to achieve the relevant objectives as claimed by the Operator by reference to, amongst other things, the Operator's fulfilment of any conditions and compliance with any restrictions stipulated in this Accreditation Report. **For the avoidance of doubt, maintenance of accreditation status is subject to fulfilment of any condition and compliance with any restriction stipulated in this Accreditation Report.**

3. INTRODUCTION

- 3.1 The Hong Kong Institute of Bankers (The HKIB) was established in 1963 and became an independent organisation in 1995 through the support of local banks and financial institutions. The HKIB aims to serve the local banking community and the region in the provision of education and training programmes to banking practitioners for continuous professional development.

4. PROGRAMME DETAILS

The following is the programme information provided by the Operator.

4.1 Programme Objectives

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)

This programme has been developed with the aim to nurture a sustainable talent pool of credit risk management practitioners for commercial lending for the banking industry. Learners will acquire technical skills, professional knowledge and conduct for essential middle or senior level of job roles in the credit function that take up a majority of credit risk responsibility in the credit process, including credit initiation and appraisal; credit evaluation, approval and review.

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

This programme has been developed with the aim to nurture a sustainable talent pool of credit risk management practitioners for credit portfolio management for the banking industry. Learners will acquire technical skills, professional knowledge and conduct for essential middle or senior level of job roles in the credit function that take up a majority of credit risk responsibility in the credit process, including credit initiation and appraisal; credit evaluation, approval and review as well as credit risk management and control.

4.2 Programme Intended Learning Outcomes

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)

Upon completion of the programme, learners should be able to:

- PILO-1. Review the appropriateness of the industry and business risk assessment and approve credit application according to relevant policies, compliance and regulatory requirements
- PILO-2. Formulate measures to monitor credit risk and optimize the quality of credit assets portfolio
- PILO-3. Set up process to measure, control and manage potential credit risk exposures and identify early warning signals
- PILO-4. Decide on application of risk assessment approach, risk monitoring, operation process and risk management process
- PILO-5. Develop cross-border business strategies through understanding the cross-border lending practices and considerations

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

Upon completion of the programme, learners should be able to:

- PILO-1. Evaluate different risk mitigation alternatives and take appropriate measures to protect the interests of all the stakeholders

- PILO-2. Evaluate different approaches in credit strategy and their performance in order to align with the bank’s overall strategies and policies
- PILO-3. Apply appropriate credit asset classification and risk rating approaches to ensure compliance with statutory requirements
- PILO-4. Analyse the risk factors of all lending products and evaluate the bank’s capital allocation strategy under different regulatory requirements
- PILO-5. Develop guidelines for stakeholders to follow and to communicate the current global capital requirements on credit risk management
- PILO-6. Analyse the results of portfolio performance and stress testing for proposing the strategies to allocate credit assets of the bank

4.3 Programme Structure

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM) is a 5-month part-time Specification of Competency Standards (SCS)-based programme. The Panel noted that 100% of total QF credits of the learning contents is drawn from the SCS of banking industry, encompassing the following Units of Competency (UoCs):

- **[BCOSSL601A]** Develop policies on processing syndicated lending application;
- **[BCCMCA601A]** Determine approval or rejection on corporate or commercial loan applications;
- **[BCCMCP602A]** Review performance of loan portfolio;
- **[BCCMCC601A]** Approve credit application on credit-based solutions to large corporation(s);
- **[BCRMRI601A]** Identify and quantify potential risks;
- **[BCBDBG602A]** Analyze business potential of different markets / regions; and
- **[BCPDPI601A]** Conduct research to understand and project the needs of different segments of customers.

All of learning contents in terms of QF credits in the programme are pitched at QF Level 6. The learning outcomes of the programme as reflected through the curriculum design and content coverage are meeting the competence requirements of the selected UoCs. The details of the curriculum structure are as follows:

Module Title	QF Credits
Advanced Commercial Lending (M4)	30
Total	30

Module Title	Mapping between the Categories/ Module Titles/ Topic areas and the integral outcome requirements of the selected UoCs						
	BCOSSL601A	BCCMCA601A	BCCMCP602A	BCCMCC601A	BCRMRI601A	BCBDBG602A	BCDPPI601A
Advanced Commercial Lending (M4)	✓	✓	✓	✓	✓	✓	✓

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM) is a 5-month part-time Specification of Competency Standards (SCS)-based programme. The Panel noted that 100% of total QF credits of the learning contents is drawn from the SCS of banking industry, encompassing the following Units of Competency (UoCs):

- **[107362L6]** Formulate the overall credit strategy for retail banking;
- **[107371L6]** Manage the quality of the bank's credit assets, conduct regular analysis on credit assets portfolio and identify risk, if any;
- **[BCCMCP501A]** Develop risk mitigation strategies for the credit portfolio;
- **[BCCMCP502A]** Conduct stress testing and analyze the results;
- **[BCCMCR601A]** Formulate the overall credit risk management policy in corporate and commercial banking; and
- **[BCCMCS601A]** Analyze the performance of credit system.

All of learning contents in terms of QF credits in the programme are pitched at QF Level 6. The learning outcomes of the programme as reflected through the curriculum design and content coverage are meeting the competence requirements of the selected UoCs. The details of the curriculum structure are as follows:

Module Title	QF Credits
Advanced Credit Risk Management and Regulatory Requirements (M5)	30
Total	30

Module Title	Mapping between the Categories/ Module Titles/ Topic areas and the integral outcome requirements of the selected UoCs					
	BCCMCR601A	BCCMCS601A	BCCMCP502A	BCCMCP501A	107362L6	107371L6
Advanced Credit Risk Management	✓	✓	✓	✓	✓	✓

and Regulatory Requirements (M5)						
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4.4 Graduation Requirements

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)

- Pass the Case Study Examination comprising 6-week Individual Written Assignment [40%] and 3-hour On-site Examination [60%] (i.e. with attainment of 50% on each part of the assessment)

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

- Pass the Case Study Examination comprising 6-week Individual Written Assignment [40%] and 3-hour On-site Examination [60%] (i.e. with attainment of 50% on each part of the assessment)

4.5 Admission Requirements

Postgraduate Certificate in Commercial Lending for ECF on Credit Risk Management (CRM)

The minimum entry requirements for the programme are as follows:

- Professional Certificate for ECF on Credit Risk Management (CRM) awarded by HKIB; OR
- Grandfathered for ECF on Credit Risk Management (Core Level) by HKIB; OR
- Grandfathered on Credit Portfolio Management for ECF on Credit Risk Management (Professional Level) by HKIB.

Postgraduate Certificate in Credit Portfolio Management for ECF on Credit Risk Management (CRM)

The minimum entry requirements for the programme are as follows:

- Professional Certificate for ECF on Credit Risk Management (CRM) awarded by HKIB; OR
- Grandfathered for ECF on Credit Risk Management (Core Level) by HKIB; OR
- Grandfathered on Commercial Lending for ECF on Credit Risk Management (Professional Level) by HKIB.

5. IMPORTANT INFORMATION REGARDING THIS ACCREDITATION REPORT

5.1 Variation and withdrawal of this Accreditation Report

- 5.1.1 This Accreditation Report is issued pursuant to section 5 of the AAVQO, and contains HKCAAVQ's substantive determination regarding the accreditation, including the validity period as well as any conditions and restrictions subject to which the determination is to have effect.
- 5.1.2 HKCAAVQ may subsequently decide to vary or withdraw this Accreditation Report if it is satisfied that any of the grounds set out in section 5 (2) of the AAVQO apply. This includes where HKCAAVQ is satisfied that the Operator is no longer competent to achieve the relevant objectives and/or the Programme no longer meets the standard to achieve the relevant objectives as claimed by the Operator (whether by reference to the Operator's failure to fulfil any conditions and/or comply with any restrictions stipulated in this Accreditation Report or otherwise) or where at any time during the validity period there has/have been substantial change(s) introduced by the Operator after HKCAAVQ has issued the accreditation report(s) to the Operator and which has/have not been approved by HKCAAVQ. Please refer to the '*Guidance Notes on Substantial Change to Accreditation Status*' in seeking approval for proposed changes. These Guidance Notes can be downloaded from the HKCAAVQ website.
- 5.1.3 If HKCAAVQ decides to vary or withdraw this Accreditation Report, it will give the Operator notice of such variation or withdrawal pursuant to section 5(4) of the AAVQO.
- 5.1.4 The accreditation status of the Operator and/or Programme will lapse immediately upon the expiry of the validity period or upon the issuance of a notice of withdrawal of this Accreditation Report.

5.2 Appeals

- 5.2.1 If the Operator is aggrieved by the determination made in this Accreditation Report, then pursuant to Part 3 of the AAVQO the Operator has a right of appeal to the Appeal Board. Any appeal must be lodged within 30 days of the receipt of this Accreditation Report.
- 5.2.2 If the Operator is aggrieved by a decision to vary or withdraw this Accreditation Report, then pursuant to Part 3 of the AAVQO the Operator has a right of appeal to the Appeal Board. Any appeal must be lodged within 30 days of the receipt of the Notice of Variation or Withdrawal.
- 5.2.3 The Operator should be aware that a notice of variation or withdrawal of this Accreditation Report is not itself an accreditation report and the right to appeal

against HKCAAVQ's substantive determination regarding accreditation arises only from this Accreditation Report.

5.2.4 Please refer to Cap 592A (www.elegislation.gov.hk) for the appeal rules. Details of the appeal procedure are contained in section 13 of the AAVQO and can be accessed from the QF website at: www.hkqf.gov.hk.

5.3 **Qualifications Register**

5.3.1 Qualifications accredited by HKCAAVQ are eligible for entry into the QR at www.hkqr.gov.hk for recognition under the QF. The Operator should apply separately to have their quality-assured qualifications entered into the QR.

5.3.2 Only learners who commence the study of the named accredited learning programme during the validity period and who have graduated with the named qualification listed in the QR will be considered to have acquired a qualification recognised under the QF.

Ref: VA115/02/14-15

