

Certification Application Form for

Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL)) and/or

Certified Credit Risk Management Professional (Credit Portfolio Management) (CCRP(CPM))

HR Department Verification Form on Key Roles/ Responsibilities for CRM Practitioner

(For middle-level and senior job position in the credit function)

Important notes:

1. All information filled in including company chop must be true and original.
2. Fill in **ONE** complete HR Verification Annex form for **EACH** relevant position/functional title in your application. A completed application form should contain p.1-7. You can make sufficient copies of HR Verification Annex (CCRP) (p.AP1-AP4).
3. Use BLOCK LETTERS to complete HR Verification Annex (CCRP).

Employment Information	
Name of the applicant:	
HKID/passport number:	
Job number (Current job = 1, then in reverse chronological order is job 2 and job 3, etc):	Current/Job no:
Position/functional title:	
Name of employer:	
Business division/department:	
Employment period of the <u>stated</u> functional title/ position: (DD/MM/YYYY)	From: To:
Key roles/responsibilities in relation to the <u>stated</u> functional title/position: (Tick the appropriate box(es); Application will be processed based on the role(s) ticked)	<input type="checkbox"/> Role 1 – Credit Initiation and Appraisal (fill in p.AP2) <input type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review (fill in p.AP3) <input type="checkbox"/> Role 3 – Credit Risk Management and Control (fill in p.AP4)
Total number of years and months of carrying credit function in the <u>stated</u> position	_____ years _____ months

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	“√”
<input type="checkbox"/> Role 1 – Credit Initiation and Appraisal	
1. Solicit credit business following established policies and prepare credit proposal	
2. Evaluate the borrowers’ information relating to industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc	
3. Assess credit and financial strength of borrowers to determine creditworthiness and acceptable credit exposure levels for recommending credit approval and internal credit ratings	
4. Assess borrowers’ credit ratings and make appropriate recommendation	
5. Assess other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc	
6. Conduct regular monitoring of borrowers’ accounts	
7. Assess whether the terms and conditions of the credit facilities can meet the financing need of borrowers	
8. Assess whether the covenants, conditions and triggers are sufficient and effective for ongoing monitoring	
9. Assess the applicability of the products/ services initiated	

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

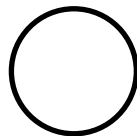
Key Roles/ Responsibilities	“√”
<input type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review	
1. Review and analyse collected information about prospective corporate clients, for example: <ul style="list-style-type: none"> • Industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc. 	
2. Review credit ratings/ loan classification for corporate lending and assess the credit and financial strength of the corporate borrowers to determine clients’ creditworthiness and acceptable levels of credit exposure in accordance with credit policies and relevant regulations. Standardised approval and review process may be established by sub-segments such as industry, company revenue size, loan to value ratios, etc. Individual assessment may be necessary for particular borrowers depending on the origin of the borrower, nature of borrower’s business, etc <ul style="list-style-type: none"> • Review corporate borrowers’ credit ratings (e.g. based on internal or external ratings) • Review quality of collateral and verify its values as well as cost of selling the collateral, taking into account the type of collateral, economic situation, seniority of claim, etc. • Review other types of risk mitigations and comforts • Review other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc. 	
3. Review application of funds	
4. Review credit limit for approval	
5. Review credit pricing	
6. Set credit covenants	
7. Follow up with loan officers/ account managers for extra information or documents, or to discuss specific issues in the approval process	
8. Document necessary credit files and complete loan application	
9. Ensure that credit approvals are granted according to authority structure	
10. Review credit terms	
11. Review the applicability of the products/ services initiated	

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	“√”
<input type="checkbox"/> Role 3 – Credit Risk Management and Control	
1. Formulate and review credit policies and procedures in accordance with market conditions, regulatory requirements and risk appetite of the AI	
2. Carry out strategy laid down by the Board and establish procedures to identify, quantify, monitor and control the credit risk inherent in the AI’s activity and at the level of both the overall portfolio and individual borrowers	
3. Perform stress testing analysis, scenario analysis, and other types of portfolio analysis on the credit risk portfolios and prepare analysis and recommendation report to management	
4. Review and monitor portfolio performance indicators such as risk weighted assets, risk adjusted returns, regulatory and/ or economic capital requirements	
5. Monitor and review credit limits and capital allocation approved by the Board	
6. Participate in credit product development and recommend credit risk control and mitigation measures	
7. Regularly review, monitor and provide feedback for enhancement of internal credit rating systems	
8. Support restructuring of problem loans and monitor their performances	
9. Oversee the collection process of large nonperforming loans and determine the level of provisions for problem accounts	
10. Review exception reports and ensure that loan portfolio is properly classified and problem loans are appropriately mapped to the relevant loan classification	

Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant’s employer (where the organisation has a record of this information).



Signature & Company Chop

Date

Name: _____

Department: _____

Position: _____