

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

TSC Category	Product, Sales and Market Management					
TSC	Market Specialisation					
TSC Description	Apply market and industry knowledge to key service offerings as well as understand relevant laws and regulations in relevant markets to be able to customise advice to clients					
TSC Proficiency Description	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
			FSE-SNM-3056-1.1	FSE-SNM-4056-1.1	FSE-SNM-5056-1.1	
			Evaluate and recommend market tools and/or structures in accordance with clients' needs for implementation	Analyse market and industry's risks trends and developments and its implications on the business	Establish policies based on market and industry trends to drive organisation's objectives and client product and service offerings	
Knowledge			<ul style="list-style-type: none"> Market analysis tools and structure options and capabilities Organisation's policies and procedures Relevant market laws and regulations Methods used in implementation and periodic reviews of tools and structures Social trends impacting markets 	<ul style="list-style-type: none"> Risks, trends and developments of the relevant market and industry Alignment opportunities with market and industry Economic and political trends impacting markets Quantitative methods for evaluation of trends and developments 	<ul style="list-style-type: none"> Future market disruptors and industry trends identification Market analysis techniques Quantitative evaluation of industry opportunities Functional management and governance decisions related to the respective market and industry functions Local, regional and international differences with respect to legal, economics, culture and behaviours in target market Technological advancements and trends impacting markets 	
Abilities			<ul style="list-style-type: none"> Perform evaluations of clients' needs and objectives Develop sound recommendations for suitable tools and/or structures in accordance 	<ul style="list-style-type: none"> Articulate changes in the client and/or market circumstances Analyse market and industry risks trends and developments both locally and internationally 	<ul style="list-style-type: none"> Anticipate changes in the client and/or market circumstances that necessitate re-assessing the appropriateness of existing products, services and advice 	

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			<p>with client needs, in collaboration with relevant specialists</p> <ul style="list-style-type: none"> • Manage and monitor the administration of proposed tools and/or structures • Implement organisation's policies and procedures to comply with market regulations • Communicate relevant information for use of market tools and/or structures • Analyse information on market trends for development of market tools and/or structures 	<p>by identifying tools and sources of information, to maintain awareness of impacts</p> <ul style="list-style-type: none"> • Align market and industry risk trends and implications with products and services • Evaluate market and industry trend decisions for overall impact to the organisation 	<ul style="list-style-type: none"> • Drive market and industry analysis initiatives • Prioritise market and industry risk trends for strategy planning and implementation • Predict future market and industry trends for enhanced product and service offerings • Assess local, regional and international differences with respect to legal, economics, culture and behaviours in target market 	
Range of Application			<p>Types of Financial Services markets may include but are not limited to:</p> <ul style="list-style-type: none"> • Retail Banking • Corporate Banking • Private Banking • Investment Banking • Asset Management • Insurance 			