

# Skills Framework for Financial Services

## Overview of Technical Skills & Competencies (TSC)

TSC Category	TSC Title	Proficiency Levels					
		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Business Development and Strategy Management	Benchmarking						
	Business Needs Analysis						
	Business Negotiation						
	Business Opportunities Development						
	Business Performance Management						
	Business Planning						
	Business Process Re-engineering						
	Business Requirements Mapping						
	Change Management						
	Continuous Improvement Management						
	Crisis Management						
	Disruption Management						
	Ethical Culture						
	Innovation Management						
	Mergers and Acquisitions Management						
	Project Management						
	Proposal Management						
	Standard Operating Procedures Development						
	Strategy Planning						
	Transaction Documentation for Prospectus Development						
Customer Relationship and Stakeholder Management	Account Management						
	Channel Management						
	Conflict Management						
	Customer Acquisition Management						
	Customer Behaviour Analysis						
	Customer Experience Management						
	Customer Relationship Management						
	Market Profiling						
	Networking						
	Partnership Management						
	Personal Finance Advisory						
	Service Challenges						
	Stakeholder Management						
	User Experience Design						
Data Analytics and Information Technology Management	Cybersecurity						
	Data Analytics and Computational Modelling						
	Data Collection and Analysis						
	Data Governance						
	Data Mining and Modelling						
	Data Storytelling and Visualisation						
	Emerging Technology Synthesis						
	Information Technology Application Support and Monitoring						
	Programming and Coding						
	Software Configuration						
	Technology Application						
Investment and Financial Management	Attribution Analysis						
	Behavioural Finance						
	Block Trading						
	Book Building						
	Budgeting						
	Business Environment Analysis						
	Capital Expenditure and Investment Evaluation						
	Capital Management						
	Cash Flow Reporting						
	Client Investment Suitability						
	Collateral Management						
	Credit Assessment						
	Deal Syndication and Arrangement						
	Electronic Trading System Management						
	Environment and Social Governance						
	Financial Analysis						
	Financial Modelling						
	Financial Reporting						
	Financial Statements Review						
	Financial Transactions						
	Fund Accounting						
	Insurance Claims Handling						
	Legal Drafting and Writing						
	Market Liquidity and Counterparty Matching						
	Market Research and Analysis						
	Post Trade Monitoring and Risk and Capital Management						
	Price Stabilisation						
	Price Verification and Profit Analysis						
	Qualitative Analysis						
	Research and Information Synthesis						
	Technical Analysis						
	Trade Finance Management						
	Trade Processing, Fund Settlement and Treasury Transaction Processing						
Trading Management							
Treasury Management							
Trust Structuring							
Valuation							
Wealth Planning Administration							
People Management	Learning and Development						
	People Performance Management						
Product, Sales and Market Management	Contract and Vendor Management						
	Demand and Supply Analysis						
	Digital Marketing						
	Market Specialisation						
	Pricing Strategy						

Product Advisory	Product Design and Development					
	Product Management					
	Product Marketing and Branding					
	Product Performance Management					
	Quality Assurance					
	Sales Strategy					
	Sales Target Management					
	Underwriting Process					
	Underwriting Profitability and Efficiency Management					
	Risk Management, Governance and Regulatory Compliance	Asset and Liability Management				
Business Continuity Planning						
Business Risk Assessment						
Compliance Mindset Development						
Corporate and Business Law Application						
Corporate Governance						
Credit Risk Management						
Customer Acceptance Checking and Onboarding						
Fraud Risk Management						
Market Risk Management						
Monitoring and Surveillance						
Operational Risk Management						
Policy Implementation and Revision						
Portfolio and Investment Risk Management						
Regulatory and Legal Advisory						
Regulatory Compliance						
Regulatory Risk Assessment						
Risk Analytics						
Risk and Compliance Reporting						
Risk Appetite and Goals Setting						
Risk Management						
Scenario Planning and Analysis						
Security Governance						

## General Descriptors for TSC – For Reference Purposes

Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>Responsibility</b> (Degree of supervision and accountability)					
Work under direct supervision  Accountable for tasks assigned	Work with some supervision  Accountable for a broader set of tasks assigned	Work under broad direction  May hold some accountability for performance of others, in addition to self	Work under broad direction  Hold accountability for performance of self and others	Accountable for achieving assigned objectives, decisions made by self and others	Accountable for significant area of work, strategy or overall direction
<b>Autonomy</b> (Degree of decision-making)					
Minimal discretion required. Expected to seek guidance	Use limited discretion in resolving issues or enquiries. Work without frequently looking to others for guidance	Use discretion in identifying and responding to issues, work with others and contribute to work performance	Exercise judgment; Adapt and influence to achieve work performance	Provide leadership to achieve desired work results; Manage resources, set milestones and drive work	Empower to chart direction and practices within and outside of work (including professional field/community), to achieve/exceed work results
<b>Complexity</b> (Degree of difficulty of situations and tasks)					
Routine	Routine	Less routine	Less routine	Complex	Complex
<b>Knowledge and Abilities</b> (Required to support work as described under Responsibility, Autonomy and Complexity)					
<ul style="list-style-type: none"> <li>Recall factual and procedural knowledge</li> <li>Apply basic skills to carry out defined tasks</li> <li>Identify opportunities for minor adjustments to work tasks</li> </ul>	<ul style="list-style-type: none"> <li>Understand and apply factual and procedural knowledge in a field of work</li> <li>Apply basic cognitive and technical skills to carry out defined tasks and to solve routine problems using simple procedures and tools</li> <li>Present ideas and improve work</li> </ul>	<ul style="list-style-type: none"> <li>Apply relevant procedural and conceptual knowledge, and skills to perform differentiated work activities and manage changes</li> <li>Able to collaborate with others to identify value-adding opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Evaluate and develop factual and conceptual knowledge within a field of work</li> <li>Select and apply a range of cognitive and technical skills to solve non-routine/abstract problems</li> <li>Manage work activities which may be unpredictable</li> <li>Facilitate the implementation of innovation</li> </ul>	<ul style="list-style-type: none"> <li>Evaluate factual and advanced conceptual knowledge within a field of work, involving critical understanding of theories and principles</li> <li>Select and apply an advanced range of cognitive and technical skills, demonstrating mastery and innovation, to devise solutions to solve complex and unpredictable problems in a specialised field of work</li> <li>Manage and drive complex work activities</li> </ul>	<ul style="list-style-type: none"> <li>Synthesise knowledge issues in a field of work and the interface between different fields, and create new forms of knowledge</li> <li>Employ advanced skills, to solve critical problems and formulate new structures, and/or to redefine existing knowledge or professional practice</li> <li>Demonstrate exemplary ability to innovate, and formulate ideas and structures</li> </ul>