



## Professional Banking Qualification Programmes for Attaining

# Certified Banker

### Postgraduate Diploma in Credit Management for Certified Banker

QF Level 6  
(QR registration no. 16/001005/L6)#

### Postgraduate Diploma in Treasury Management for Certified Banker

QF Level 6  
(QR registration no. 16/001006/L6)#

### Postgraduate Diploma in Operations Management for Certified Banker

QF Level 6  
(QR registration no. 16/001007/L6)#

### Certified Banker (Stage II) Professional Diploma for Certified Banker

QF Level 5  
(QR registration no. 18/000082/L5)^

### Certified Banker (Stage I) Advanced Diploma for Certified Banker

QF Level 4  
(QR registration no. 18/000081/L4)^

# C

# B



Scan our QR code to  
visit our website



# This is a Specification of Competency Standards (SCS) based programme. The qualification is accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) and valid from 1 December 2016 to 30 November 2020.

^ This is a Specification of Competency Standards (SCS) based programme. The qualification is accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) and valid from 15 February 2018 to 14 February 2022.

## Pursuing a Professional Banking Qualification

For those wishing to pursue a successful banking career in Hong Kong, attaining HKIB accredited professional qualifications is a sign of commitment to reaching the highest standards. With the banking industry increasing in complexity and evolving at a fast rate, individuals with a badge of excellence will stand out. The depth and ongoing development of the HKIB qualifications ensures clear credentials for high achievers.

## Recognition of HKIB Professional Banking Qualifications

Certified Banker (CB), the professional qualification is widely recognized including Hong Kong Monetary Authority (HKMA) by referring to its Supervisory Policy Manual CG-6 Competence and Ethical Behaviour (V2 – 8.12.2017). The CB qualification is the enhancement and replacement of the Associate of The Hong Kong Institute of Bankers (AHKIB™) qualification, which was launched over two decades ago.

### Enhanced Competency Framework (ECF) Subjects Integrated

The programmes of CB cover both generic and specialist topics, and integrates subjects from the Hong Kong Monetary Authority's Enhanced Competency Framework (ECF). The ECF programmes, which are the building blocks of CB, are administered by the HKIB.

### Qualifications Framework by HKCAAVQ

Certified Banker contains three programmes in progressive QF levels (i.e. Advanced Diploma [QF Level 4], Professional Diploma [QF Level 5] and Postgraduate Diploma [QF Level 6]). All three programmes have been quality assured by the Hong Kong Council for Accreditation of Academic and Vocational Qualification (HKCAAVQ) and are recognized under the Qualifications Framework (QF) as Specification of Competency Standards (SCS) based programmes. Their learning contents are encompassing all relevant Units of Competency (UoCs) drawn from the SCS of banking industry.

The Postgraduate Diploma for Certified Banker is the first and only Specification of Competency Standards (SCS) based banking qualification which is accredited at QF Level 6 in Hong Kong. This is at the same level as a Master's degree.

## Becoming a Certified Banker (CB)

### (1) Trainings and Examinations

To obtain the qualification of Certified Banker (CB), candidates should base on their education attainments and/or related work experience to either begin with the Advanced Diploma Programme for Certified Banker or the Professional Diploma Programme for Certified Banker. Candidates must first complete the training modules, and then proceed to the examinations for each module. By attaining a pass at the final case study examination of the selected stream in the CB Level 6 programme, candidates will be awarded the qualification of "Certified Banker".

### (2) Work Experience Requirement

To become a "Certified Banker", relevant work experience is required in order to obtain the professional designations:

Designation	Relevant work experience in the banking and financial industry
Certified Banker (Stage I)	1 year
Certified Banker (Stage II)	2 years
Certified Banker	3 years

### (3) Certified Individual (CI)

It is mandatory for all individuals to maintain a valid professional membership status with HKIB if candidates want to apply for and maintain CB designations. Designation holders will be registered as CI and included in a public register on the HKIB website. The CI Register posted on the HKIB website enables the public recognition of CB designation holders.

### (4) Continuing Professional Development (CPD)

All designation holders are required to comply with HKIB Continuing Professional Development (CPD) Scheme every calendar year (1 January to 31 December).

Designation holder	Required CPD hour
Certified Banker (Stage I)	5 hours
Certified Banker (Stage II)	15 hours
Certified Banker	15 hours

## Suitable For

- New entrants or current banking and financial practitioners as well as post-secondary full time students who wish to build a stronger professional foundation in order to deepen their banking industry knowledge.

## Entry Requirements

- CB (Stage I)

Candidates of CB (Stage I) need to be an HKIB Individual Member and fulfill one of the following entry requirements:

- A Bachelor's Degree in any discipline awarded by a recognised university or equivalent; OR
- An Associate Degree (AD)/Higher Diploma (HD) in a banking and finance discipline<sup>1</sup> or equivalent; OR
- Mature applicants with either
  - At least five years of banking and finance work experience; OR
  - Two years of banking and finance work experience with a recommendation<sup>1</sup> from the employer

Note:

Full time students of the stated Diploma or Degree programmes will also be considered. Student members such as university undergraduates can enroll in the Advanced Diploma for Certified Banker before they graduate. Upon graduation, student members can continue to pursue the Professional Diploma for Certified Banker, and also attain the respective CB designation after fulfilling the required work experience.

Remarks:

The recommended staff member should have the knowledge and skills to complete the training activities and achieve the intended learning outcomes. The employer should make the recommendation based on the competency of the potential learner. For example, in addition to 2 years of banking and finance work experience, the recommended staff member should possess other relevant traits and skills such as exhibiting a strong work ethic or transferable skills that the employer finds desirable. The recommendation may also include comments on the career advancement prospects of the staff member.

- CB (Stage II)

Candidates of CB (Stage II) need to be an HKIB Individual Member and fulfill one of the following entry requirements:

- The Advanced Diploma for Certified Banker offered by HKIB; OR
- A Bachelor's Degree in a banking and finance related discipline awarded by a recognised university plus one year of banking and finance work experience; OR
- A relevant professional qualification plus one year of banking and finance work experience; OR
- Mature applicants with at least ten years of banking and finance work experience.

Remarks:

Applicants who do not possess a pass in "Professional Ethics and Compliance" or module(s) of the same nature at HKIB are required to first sign up for the training and obtain a pass in the corresponding examination at HKIB.

- CB

Candidates of CB need to be an HKIB Individual Member and fulfill one of the following entry requirements:

- The Professional Diploma for Certified Banker offered by HKIB; OR
- At least 2 ECF Certificates (QF Level 5) awarded or grandfathered by a recognised institute and fulfilled the entry requirement for "Professional Diploma Programme for Certified Banker" offered by HKIB.

Remarks:

Applicants who do not possess a pass in "Professional Ethics and Compliance" or module(s) of the same nature at HKIB are required to first sign up for the training and obtain a pass in the corresponding examination at HKIB.

## Medium of Instruction

- Training is delivered through classroom in either Cantonese or English supplemented with English materials.
- All the examination questions are set in **English** only.

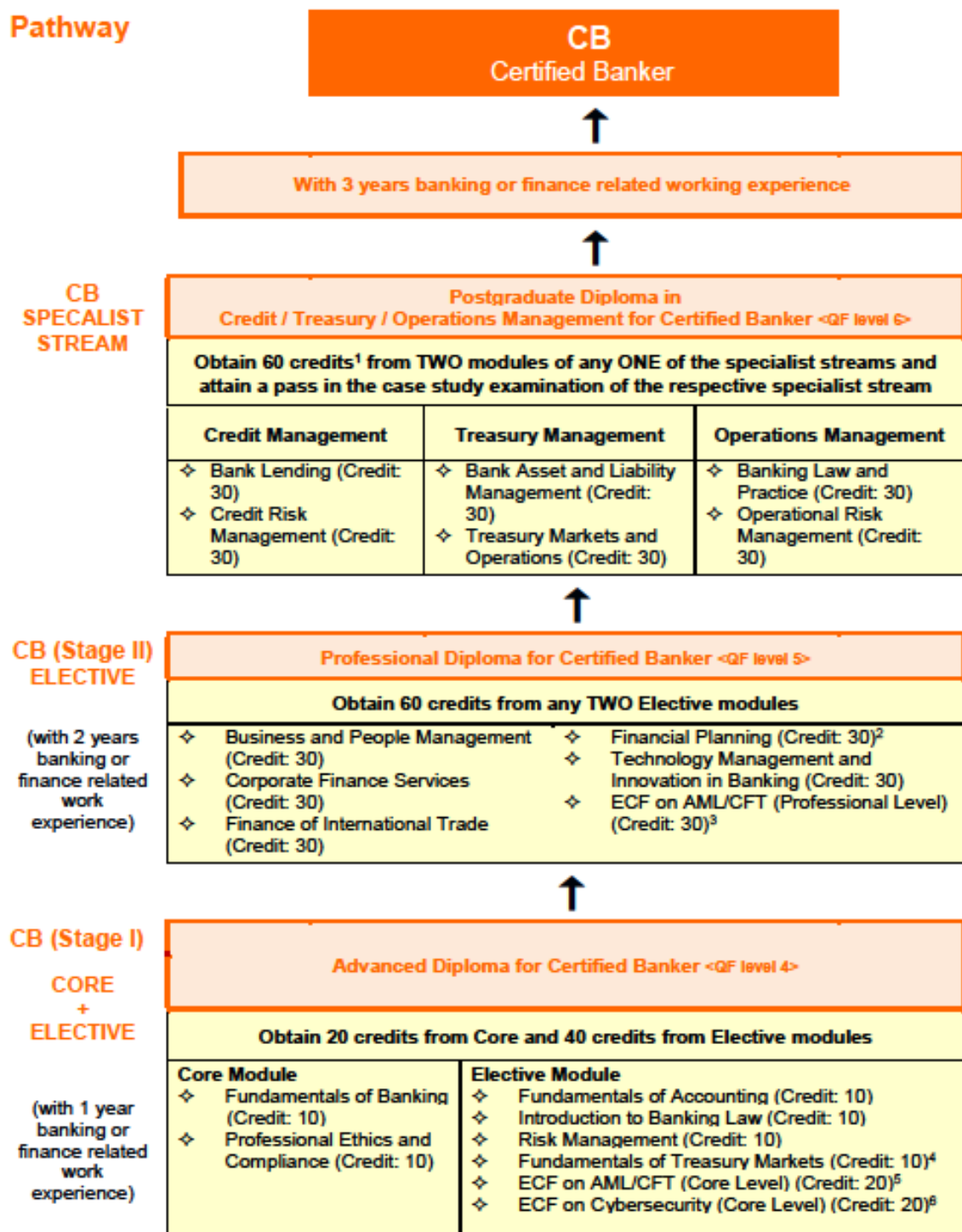
## Application (Please visit the HKIB website for application details.)

Fax: (852) 2544 9946

Email : [application@hkib.org](mailto:application@hkib.org)

In person: 3/F Guangdong Investment Tower, 148 Connaught Road Central, Sheung Wan

## Pathway



<sup>1</sup> Credits are benchmarked against the QF credits (please find details of QF credit in the HKQF website at <http://www.hkqf.gov.hk>).

<sup>2</sup> For exemption only. Holders of the Professional Certificate for ECF on Retail Wealth Management (RWM) offered by HKIB are eligible to apply for "Financial Planning" module exemption.

<sup>3</sup> For exemption only. Holders of the Professional Certificate for ECF on AML/CFT or respective grandfathered certificate are eligible to apply for ECF on AML/CFT (Professional Level) module exemption after passing the written assessment developed by the HKIB.

<sup>4</sup> For exemption only. Holders of the Professional Certificate in Treasury Markets (i.e. ECF on Treasury Management (Core Level) offered by LIPACE of OUHK are eligible to apply for "Fundamentals of Treasury Markets" module exemption.

<sup>5</sup> For exemption only. Holders of the Advanced Certificate for ECF on AML/CFT or respective grandfathered certificate (plus submission of the form – Recognising Prior Learning Assessment Criteria for ECF on AML/CFT (Core Level) ) are eligible to apply for module exemption.

<sup>6</sup> For exemption only. Holders of the Advanced Certificate for ECF on Cybersecurity offered by HKIB are eligible to apply for "Financial Planning" module exemption.

# Programme Content

## Advanced Diploma for Certified Banker

### Core Module 1 - Fundamentals of Banking

#### ***Learning Outcomes***

- Articulate the functions of the financial markets and systems and interpret their implications to the development of the banking business and operations ;
- Identify and relate the regulatory framework and requirements to banking services and operations;
- Identify and introduce relevant banking services and products to satisfy customers' needs;
- Recognise the latest developments in financial technology and leverage technology in their daily work.

#### ***Module Outlines***

- Financial Systems and Markets
  - Introduction to Financial Institutions
  - The Global Financial System
  - Hong Kong's Financial System and Markets
- Banking Systems and Regulations
  - Introduction
  - Banking Systems
  - Banking Regulatory Framework and Banking Regulations
- Banking Products, Services and Operations
  - Retail Banking Products, Services & Operations
  - Corporate and Commercial Banking Products, Services and Operations
  - Private Banking
  - Treasury Markets and Operations
  - Investment Banking
- Financial Technology
  - Recent Developments in FinTech
  - FinTech Products
  - The Technology behind FinTech
  - Risk and Risk Management

### Core Module 2 - Professional Ethics and Compliance

#### ***Learning Outcomes***

- Understand and apply principles of ethics and codes of ethics relating to the day-to-day work in the banking industry;
- Identify and exercise the requirements of professional ethics in various roles during job execution ;
- Perform compliance monitoring and the practical application of legal and regulatory requirements in their daily work;

#### ***Module Outlines***

- Ethics and the Individual
  - Introduction
  - Ethics and the Individual
- Ethics and the Corporation
- Regulatory Framework and Regulatory Requirements
  - Regulatory Framework
  - Regulatory Requirements
- Corporate Governance and Internal Control
  - Corporate Governance
  - Internal Controls

# Programme Content

## Advanced Diploma for Certified Banker

### Elective Module 1 - Fundamentals of Accounting

#### **Learning Outcomes**

- Employ the concepts and accounting principles in financial reporting which relate to different areas of work
- Apply the concepts in financial accounting which are relevant to commercial lending
- Employ the wide range of key accounting concepts and principles essential to the world of banking in an appropriate manner
- Understand and apply budgeting principles to evaluate business performance

#### **Module Outlines**

- Financial Reporting
  - Basics of Book Keeping
  - Understanding Financial Statements
  - Regulatory Environment for Financial Reporting in Hong Kong
- Interpretation of Financial Statements
  - Use of Financial Statements in Commercial Lending
  - Financial Statement Analysis
  - Comparison of Financial Statements of a Bank to Non-bank Entities
- Investment Decisions and Valuation
  - Fundamental Analysis of Investment Decisions
  - Capital Expenditure Analysis
  - Value of a Firm
- Budgeting & Performance Measurement in Banking
  - Planning Decisions
  - Budgeting and Evaluating Performance

### Elective Module 2 - Introduction to Banking Law

#### **Learning Outcomes**

- Apply relevant laws and regulations, and comply with internal policies relating to the banking industry when executing tasks, tackling business issues, and handling requests from law enforcement agencies and regulatory bodies
- Develop a fair and cordial banker-customer relationship through the application of relevant laws, regulations and codes of conduct
- Understand the rights and liabilities of the bank and its customers when dealing with negotiable instruments in order to comply with the legal requirements

#### **Module Outlines**

- Basic Legal Principles
  - Sources of Laws Applicable to the Banking Industry
  - Law of Contract in Banking
  - Other Relevant Banking Laws
- Regulatory Framework in Banking and Financial Markets
  - Regulatory Framework
  - Major Statutory and Regulatory Requirements
- Negotiable Instruments
  - Introduction
  - Cheques



# Programme Content

## Advanced Diploma for Certified Banker

### Elective Module 3 - Risk Management

#### ***Learning Outcomes***

- Apply and follow the principles of sound governance, and environmental and social responsibilities that apply to risk management at work
- Analyse the risk issues faced by the banking industry nowadays
- Apply risk management techniques to alleviate different types of risks encountered at work
- Execute and monitor measures according to legal, regulatory and compliance requirements in a business context relating to risk

#### ***Module Outlines***

- Introduction & Process of Risk Management
  - Introduction to Risk Management
  - Process of Risk Management
- Regulatory Requirements in Risk Management
  - Regulations of Financial Institutions
  - Basel
  - Case Sharing on the Consequences of Violating Regulatory Requirements in Risk Management
- Structuring Risk Management Functions
  - Organisation of Risk Management Functions in a Bank
  - Risk Management Tools and Measures

### Elective Module 4 - Fundamentals of Treasury Markets

#### ***Learning Outcomes***

- Apply macroeconomic theories in explaining how the financial system works
- Understand the key aspects of the regulatory framework in treasury markets
- Differentiate and analyse different treasury markets and financial products
- Explain the key concepts of prudent risk management
- Apply the Code of Conduct and Practice in their work environment

#### ***Module Outlines***

- Financial markets and systems
- Forex and money markets
- Interest rate and the economy
- Debt and capital markets
- Derivatives and commodities markets
- Operations and risk management
- Ethics and compliance



# Programme Content

## Advanced Diploma for Certified Banker

### Elective Module 5 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Core Level)



#### **Learning Outcomes**

- Explain what money laundering/terrorist financing (ML/TF) is and how to relate it to the banking and finance sector and to their work of Relevant Practitioners in Hong Kong
- Specify the importance of ML/TF related to Hong Kong banking and finance sector
- Describe the anti-money laundering and counter-terrorist financing (AML/CFT) International Standards and related Hong Kong legal and regulatory framework
- Identify key elements of AML/CFT risk management framework in system design and assess the related risks
- Assess the transactions pattern and apply customer due diligence requirements for identifying suspicious transactions for reporting
- Apply and assess the ongoing AML/ CFT monitoring system and investigation process

#### **Module Outlines**

- Fighting ML/FT – why it is important and what is the legal / regulatory framework
- Managing the risk of ML/TF in banks in Hong Kong – How does ML/TF take place
- How can banks combat ML/TF through establishing an AML/CFT risk management framework
- Knowing your customer – Customer due diligence
- Monitoring your customer by screening, monitoring and reporting suspicious transaction

### Elective Module 6 - ECF on Cybersecurity (Core Level)



#### **Learning Outcomes**

Upon completion of the programme, candidates should be able to

- Describe the foundation of various network protocols and their hierarchical relationship in hardware and software.
- Apply the principles and knowledge of international standards to enhance network and system security.
- Apply cybersecurity related monitoring measures for managing different types of cybersecurity threats.
- Conduct a security incident response process and present an analysis of the results for management's review.
- Assess security risks in the cyber environment and IT systems by applying the IT Risk Management and Control principles.
- Conduct IT audits and security testing to assess cybersecurity risk protection.

#### **Module Outlines**

- Enhance learners' comprehension of fundamental concepts, principles and theories in networking and cybersecurity which allow participants to apply in personal and work environment
- Acquire the knowledge of different aspects of cybersecurity:
  - Technical Foundation of Cybersecurity
  - Bank IT Security Controls
  - Cybersecurity Monitoring
  - Security Incident Response
  - IT Risk Management and Control
  - IT Audit - Security Testing
- Participants shall be able to identify potential security threats and apply early intervention to common cyber security problems

# Programme Content

## Professional Diploma for Certified Banker

### Elective Module 1 - Business and People Management

#### ***Learning Outcomes***

- Compare and contrast the different components of the business planning process
- Evaluate how the process is critically applied in formulating business plans and corporate strategies
- Analyze the personal attributes of a leader and identify the prerequisites for development of leadership
- Manage team management issues by applying the most appropriate approach after appraising the particular situation

#### ***Module Outlines***

- Business Organization and Management
  - The management process
  - Managing and development human resources
  - Communication
  - Implementing and managing change
  - Strategic management
- Marketing
- Leadership
- Team Management

### Elective Module 2 - Corporate Finance Services

#### ***Learning Outcomes***

- Plan and design an appropriate package of credit solutions and capital-raising strategies to meet the domestic or international financing needs of customers in different markets
- Identify and assess the risks involved in corporate financing transactions to both the borrower and the financier
- Consolidate the risk issues in corporate finance and construct strategies to deal with the issues for discussion with peers of all levels

#### ***Module Outlines***

- Sources and Types of Finance for Corporations
  - Corporate Lending
  - Debt Financing
  - Equity Financing
  - Financing special transactions or projects
- Sources and Types of Risks for Financial Management in Banks
  - Cross-Border Risks
  - Corporate Treasury Management
  - Credit Risk Management in Bank Lending

# Programme Content

## Professional Diploma for Certified Banker

### Elective Module 3 - Finance of International Trade

#### **Learning Outcomes**

- Attain enhancement of specialized knowledge in international trade terms and internationally accepted code of practice which serve as a solid ground of communications with a range of audiences including international trade finance customers, peers and internal operation units within banks
- Analyze critically the financing needs of trade borrowers and design tailored-made financing solutions to meet clients' needs
- Diagnose the key risk issues in trade financing transactions and mitigate the risks involved

#### **Module Outlines**

- Introduction to International Trade Finance
  - What is International Trade Finance?
- International Trading Practice
  - Methods of Payment in International Trade
  - International Payment, Settlement and Clearing Systems
  - Commercial and Shipping Terms Used in International Trade
  - Documents Used in International Trade
- Documentary Collections & Documentary Credits
  - Documentary Collections
  - Documentary Credits
- Trade Finance Services and Trade Related Risk
  - Import and Export Finance
  - Trade Promotion and Supporting Services
  - Trade Fraud
  - Risk and Risk Management in International Trade

# Programme Content

## Professional Diploma for Certified Banker

### Elective Module 4 - Technology Management and Innovation in Banking

#### **Learning Outcomes**

- Assess and analyze the latest development and market trends of IT systems and financial technology and associate their implications to identify the technology needs of the banks or financial institutions
- Evaluate different kinds of financial technology, IT and security infrastructure to enhance and optimize the effectiveness and efficiency of IT platforms and services
- Plan, design and implement data analytics based on risks level, technology regulatory requirements and the effectiveness of the security measures
- Manage and monitor the system development projects in according to system development standards and requirement
- Monitor the IT operations and services and identify the potential risks for taking actions to ensure smooth operations and risk mitigation

#### **Module Outlines**

- Overview of Information Systems and Technology Management
  - Transformation of the Banking Industry
  - Impacts of Disintermediation & the Shared Economy
  - Open up Banking
  - Banking on the Cloud
  - Case Sharing on Facing the Challenges and Seizing the Opportunities Arising from the Banking Transformation
- Cyber Security and Data Privacy
  - Regulatory framework and related regulations for technology management and cybersecurity e.g. HKMA SMP Technology risk management and risk management in E-Banking
  - Cyber Security Threats
  - Information System Security Management
  - Cyber Security Regime
  - Cyber Security Technologies, Defence and Mitigations
  - Data Privacy Considerations
- Data Management, Analytics and Artificial Intelligence
  - Big Data Analytics for Financial Services
  - Big Data and Deep Learning Technologies
  - Applications of Artificial Intelligence in Financial Services
  - Credit Investigation Services
- FinTech for Digital Banking and Service Channels
  - Payment
  - Remittance
  - Chatbots
  - Robot Advisory
  - Digital Branch
  - Digital Currency
  - Distributed Ledger Technology
  - Mobile First and Mobile Only
- Compliance with Information Technology
  - Overview of regulatory technology (RegTech)
  - Transaction surveillance and AML
  - Know-your-client (KYC) and onboarding technologies
  - International efforts
- Business Analytics, System Projects, and IT Operations
  - Overview of system application development and project management methodologies
  - Enterprise architecture
  - Vendor and service outsourcing management
  - Professional development

# Programme Content

## Professional Diploma for Certified Banker

### Elective Module 5 – Financial Planning

#### ***Learning Outcomes***

- Understand and comply with the general and wealth management specific regulatory requirements
- Apply the suitability obligation to the sale of specific types of investment and insurance products
- Conduct financial planning in accordance with prescribed steps, such as financial needs analysis and risk assessment
- Construct financial plans based on analysis of the needs of customers
- Explain recommendations of bank products and services to customers with respect to their needs and preferred communication style

#### ***Module Outlines***

- Insurance and Retirement planning
  - Principles of Insurance
  - Functions and Benefits of Insurance
  - Types of Insurance Products
  - Retirement Plans and the Mandatory Provident Fund (MPF)
  - Insurance as a Protection Planning Solutions and Personal Risk Management
- Investment and Asset Management
  - Asset Management Products and Services
  - Portfolio Management Theory and Practice
  - Asset Allocation of Investment Funds Portfolio
- Tax Planning and Estate Planning
  - Overview of the Taxation System
  - Principles of Tax Planning
  - Principles of Estate Planning
- Financial Planning and Wealth Management
  - Regulatory Framework of the Financial Services Industry in Hong Kong
  - Overview of the Wealth Management Industry and Asset Management Industry
  - Fundamentals of Financial Planning
  - Client Relationship Management
  - Upholding Professional Ethics and Avoiding Conflicts of Interest

# Programme Content

## Professional Diploma for Certified Banker

### Elective Module 6 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Professional Level)



#### ***Learning Outcomes***

- Assess and analyze the compliance risk of different operations by applying risk-based approach, taking current and emerging AML/CFT trends, regulatory requirements, techniques and typologies into account
- Develop compliance programme, control measures assessment tools and internal standards to manage compliance and fraud risk to align with laws and regulations particularly related to AML/CFT
- Track and monitor activities critical to AML/CFT compliance and detect non-compliance issues, suspicious and illegal transactions based on observation, data analysis and regulatory requirements
- Manage and investigate incidents of non-compliance and develop mitigation strategies to minimize the impacts of breaches of regulations
- Build an effective AML/CFT risk management system with risk-based approach to ensure regulatory changes and related compliance programme and measures are well communicated to the employees

#### ***Module Outlines***

- Application of the risk-based approach
- Building an effective AML/CFT risk management system
- The risk-based approach and AML/CFT risks in specialist topics
- Ensuring financial inclusion
- Managing stakeholders effectively

# Programme Content

## Postgraduate Diploma in Credit Management for Certified Banker



### Specialist Module 1 - Bank Lending

#### **Learning Outcomes**

- Evaluate critically the major differences of lending to personal customers and to business borrowers by utilising professional knowledge in cross disciplines;
- Conduct in-depth credit analysis by utilising financial information with discretion and undertaking non-financial research to assess the customer's creditworthiness;
- Formulate a credible business proposition with an appropriate credit facility after synthesising different research regarding a customer's business needs;
- Compare and contrast different methods of credit monitoring and devise a management process to supervise problem loan monitoring.

#### **Module Outlines**

- Personal & Corporate Lending
  - Advance to Personal Customers
  - Interpretation and Analysis of Financial Statements
- Corporate Credit
  - Credit Assessment
  - Terms of a Loan Facility
  - Understanding Business Needs
  - Credit Administration and Dealing with Problem Loans



### Specialist Module 2 - Credit Risk Management

#### **Learning Outcomes**

- Evaluate critically the organisation of credit risk management;
- Review and communicate the current global capital requirements on credit risks;
- Consolidate the wide range of theories in credit portfolio modeling and evaluate their effectiveness in measuring credit risk;
- Review the risk factor of credit derivative products and evaluate the bank's capital allocation strategy under the Basel capital requirement.

#### **Module Outlines**

- Organisation of Credit Risk Management in Banks
  - Credit Risk Management in Banks
- Capital Requirements on Credit Risk under Basel Accord
  - Standardised Approach
  - Internal-ratings-based Approach (IRB)
- Credit Risk and Portfolio Models
  - Credit Risk Models
  - Credit Portfolio Models
- Credit Derivatives and Structured Credit Products
  - Types of Products



# Programme Content

## Postgraduate Diploma in Treasury Management for Certified Banker

### Specialist Module 1 - Bank Asset and Liability Management



#### **Learning Outcomes**

- Identify and critically evaluate how market factors impact the profitability of banks
- Compare and select different approaches of bank asset and liability management from ALCO's perspectives and evaluate the appropriateness of particular strategies in fulfilling the bank's stated objectives
- Demonstrate how market and liquidity risks overlap to exert pressure on banks' capital and identify strategic considerations in capital planning
- Identify how interest rate risks threaten banks' financial stability and evaluate critically the effectiveness of technical strategies in providing immunisation against such risks

#### **Module Outlines**

- Asset and Liability Management
  - Managing Bank Profitability
  - Asset and Liability Management Committee (ALCO)
  - Managing Bank Assets and Liabilities
- Managing Liquidity Risk and Interest Rate Risk
  - Capital and Liquidity Management
  - Managing Interest Rate Risk
  - Asset and Liability Management Strategies in Changing Market Conditions

### Specialist Module 2 - Treasury Markets and Operations



#### **Learning Outcomes**

- Undertake critical analysis on the roles and functions of treasury operations in banks and demonstrate how the operations provide check-and-balance internal controls;
- Deal with the day-to-day management of a wide range of treasury activities by market segments to fulfill the asset and liability management objectives of the bank;
- Identify the types and assess the magnitude of risks and decide on the deployment of resources and tools to implement effective risk measures and control;
- conduct research on market practices and operation procedures to evaluate the effectiveness of risk control.

#### **Module Outlines**

- Treasury Management
  - Treasury Management of Financial Institutions
- Foreign Exchange, Money Market & Derivatives
  - Foreign Exchange Market
  - Money and Capital Markets
  - Derivatives
- Treasury Operation
  - Treasury Operations
  - Market Risk Measures
  - Payment and settlement systems risk Management
- Case Studies

# Programme Content

## Postgraduate Diploma in Operations Management for Certified Banker

### Specialist Module 1 - Banking Law and Practice



#### ***Learning Outcomes***

- Critically assess the implications of the current law and practice governing banker's roles in banker-customer contractual and non-contractual relationships;
- Analyse critically the bank's duty in different types of accounts and account conduct in banking operations under the framework of banker-customer relationship;
- Evaluate critically the law related to types of security which are commonly accepted by the banks;
- Communicate and assess the consequences of undertaking bankruptcy proceedings to the bank and customer in relation to a bank's bad debt collection procedures.

#### ***Module Outlines***

- Banker-Customer Relationship and Account Opening
  - Contractual Relationship under Code of Banking Practice
  - The Opening and the Conduct of Accounts
- Banking Operations
  - Bills of Exchange and Other Banking Operations
- Law related to Security
  - Guarantee
  - Mortgage of Land
  - Other Security Interests
- Insolvency
  - Bankruptcy
  - Winding-up

### Specialist Module 2 - Operational Risk Management



#### ***Learning Outcomes***

- Critically evaluate the performance of a wide range of functional issues from a risk management perspective;
- Formulate a framework related to risk management & quality control of internal operations;
- Manage unfamiliar problems, operational problems, and exercise the appropriate judgment in matters relating to complex operational functions covering service, product and process management;
- Propose justified solutions and recommendations on operational risk management based on analysis and synthesis of relevant information

#### ***Module Outlines***

- Operational Risk in Banking Industry
  - Overview and definition of Operational Risk
  - Operational risk management framework
  - Case studies
- Process of Operational Risk Management
  - Methodologies and tools
  - Risk identification
  - Risk measurement and assessment
  - Risk control and mitigation
  - Risk reporting
  - Other related techniques
- Regulatory Framework and Governance Structure
  - Regulatory requirements
  - Risk governance

This page is blank

This page is blank

## General Enquiries

Tel : (852) 2153 7800

Fax: (852) 2544 9946

Email : [hkib@hkib.org](mailto:hkib@hkib.org)

Website : [www.hkib.org](http://www.hkib.org)

Address : 3/F Guangdong Investment Tower, 148 Connaught Road, Central, Sheung Wan, Hong Kong