



REPUBLIC OF KENYA

NATIONAL OCCUPATIONAL STANDARDS

FOR

BANKING AND FINANCE OFFICER

LEVEL 6



TVET CDACC
P.O. BOX 15745-00100
NAIROBI

First published 2019
©2019, TVET CDACC

All rights reserved. No part of these occupational standards may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods without the prior written permission of the TVET CDACC, except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission requests, write to the Council Secretary/CEO, at the address below:

Council Secretary/CEO
TVET Curriculum Development, Assessment and Certification Council
P.O. Box 15745–00100
Nairobi, Kenya
Email: info@tvetcdacc.go.ke

easytvvet.com

FOREWORD

The provision of quality education and training is fundamental to the Government's overall strategy for social economic development. Quality education and training will contribute to achievement of Kenya's development blueprint, Vision 2030 and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution of Kenya 2010 and this resulted in the formulation of the Policy Framework for Reforming Education and Training (Sessional Paper No. 4 of 2016). A key feature of this policy is the radical change in the design and delivery of the TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry led, certification be based on demonstration of competence and mode of delivery allows for multiple entry and exit in TVET programmes.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that these Occupational Standards were developed for the purpose of developing a competency-based curriculum for Banking and Finance Level 6. These Occupational Standards will also be the basis for assessment of an individual for competence certification.

It is my conviction that these Occupational Standards will play a great role towards development of competent human resource for Business sector's growth and development.

**PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING
MINISTRY OF EDUCATION**

PREFACE

Kenya Vision 2030 aims to transform the country into a newly industrializing, “middle-income country providing a high-quality life to all its citizens by the year 2030”. Kenya intends to create a globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through life-long education and training. TVET has a responsibility of facilitating the process of inculcating knowledge, skills and attitudes necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency Based Education and Training (CBET). The Technical and Vocational Education and Training Act No. 29 of 2013 and Sessional Paper No. 4 of 2016 on Reforming Education and Training in Kenya, emphasized the need to reform curriculum development, assessment and certification. This called for a shift to CBET in order to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labour force.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with Banking Sector Skills Advisory Committee (SSAC) have developed these Occupational Standards for Banking and Finance Officer. These standards will be the basis for development of competency-based curriculum for Banking and Finance Level 6.

The occupational standards are designed and organized with clear performance criteria for each element of a unit of competency. These standards also outline the required knowledge and skills as well as evidence guide.

I am grateful to the Council Members, Council Secretariat, Banking SSAC, expert workers and all those who participated in the development of these Occupational Standards.

CHAIRPERSON, TVET CDACC

ACKNOWLEDGMENT

These Occupational Standards were developed through combined effort of various stakeholders from private and public organizations. I am thankful to the management of these organizations for allowing their staff to participate in this course. I wish to acknowledge the invaluable contribution of industry players who provided inputs towards the development of these Standards.

I thank TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) for providing guidance on the development of these Standards. My gratitude goes to Banking Sector Skills Advisory Committee (SSAC) members for their contribution to the development of these Standards. I thank all the individuals and organizations who participated in the validation of these Standards.

I acknowledge all other institutions which in one way or another contributed to the development of these Standards.

CHAIRPERSON

BANKING SECTOR SKILLS ADVISORY COMMITTEE

easytvvet.com

Table of contents

FOREWORD.....	iii
PREFACE	iv
ACKNOWLEDGMENT	v
ABBREVIATION AND ACRONYMS	vii
KEY TO UNIT CODE.....	ix
COURSE OVERVIEW	x
BASIC UNITS OF COMPETENCY	1
DEMONSTRATE COMMUNICATION SKILLS	2
DEMONSTRATE NUMERACY SKILLS.....	6
DEMONSTRATE DIGITAL LITERACY	13
DEMONSTRATE ENTREPRENEURIAL SKILLS	18
DEMONSTRATE EMPLOYABILITY SKILLS	27
DEMONSTRATE ENVIRONMENTAL LITERACY.....	35
DEMONSTRATE OCCUPATIONAL SAFETY AND HEALTH PRACTICES.....	41
CORE UNITS OF COMPETENCY.....	47
PROCESS CREDIT FACILITIES.....	48
MARKET BANK PRODUCTS	53
PERFORM CREDIT ADMINISTRATION.....	56
ESTABLISH CREDIT COLLETERAL.....	60
MANAGE CUSTOMER RELATIONSHIP.....	64
OFFER CUSTOMER SERVICE	67
PROVIDE TELLERING SERVICE	70
MANAGE BACK OFFICE	76
MANAGE ELECTRONIC BANKING.....	80
MANAGE BANK COMPLIANCE	83

ABBREVIATION AND ACRONYMS

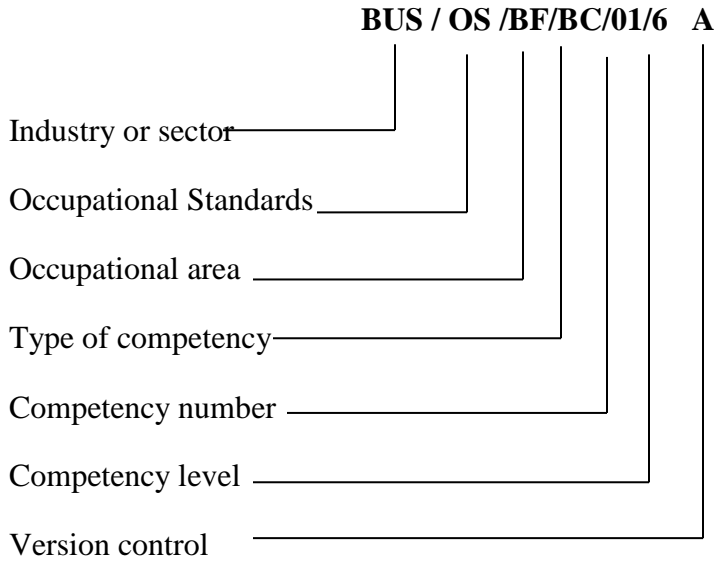
A	Control version
AIDS	Acquired Immunodeficiency Syndrome
ATM	Automated Teller Machine
BC	Basic Competency
CBET	Competency Based Education and Training
CBK	Central Bank of Kenya
CDACC	Curriculum Development Assessment Certification Council
CEO	Council Secretary
CPU	Central Processing Unit
CR	Core Competency
FAQs	Frequently Asked Questions
HIV	Acquired Immunodeficiency Virus
ICT	Information Communication Technology
KYC	Know Your Customer
OS	Occupational Standard
OSH	Occupational Safety and Health
PESTEL	Political Environmental Social Technological Economic Legal
PPE	Personal Protective Equipment
SLA	Service Level Agreement
SOP	Standard Operating Procedure
SSAC	Sector Skills Advisory Committee

SWOT Strength Weakness Opportunity Threat

TVET Technical and Vocational Education and Training

easytvvet.com

KEY TO UNIT CODE



easytvvet.com

COURSE OVERVIEW

Banking and Finance level 6 qualification consists of competencies that a person must achieve to process customer credit, market bank products, perform credit administration, establish credit collateral, manage customer relationship, offer customer service and manage back office, manage electronic banking and bank compliance.

The units of competency leading to Banking and Finance level 6 qualification include the following basic and core units of competency as shown below:

Basic Units of Competency

Unit Code	Unit Title
BUS/OS/BF/BC/01/6/A	Demonstrate Communication Skills
BUS/OS/BF/BC/02/6/A	Demonstrate Numeracy Skills
BUS/OS/BF/BC/03/6/A	Demonstrate Digital Literacy
BUS/OS/BF/BC/04/6/A	Demonstrate Entrepreneurial Skills
BUS/OS/BF/BC/05/6/A	Demonstrate Employability Skills
BUS/OS/BF/BC/06/6/A	Demonstrate Environmental Literacy
BUS/OS/BF/BC/07/6/A	Demonstrate Occupational Safety and Health Practices

Core Units of Competency

UNIT CODE	UNIT TITLE
BUS/OS/BF/CR/01/6/A	Process Customer Credit
BUS/OS/BF/CR/02/6/A	Sell Bank Product
BUS/OS/BF/CR/03/6/A	Perform Credit Administration
BUS/OS/BF/CR/04/6/A	Establish Credit Collateral
BUS/OS/BF/CR/05/6/A	Manage Customer Relationship
BUS/OS/BF/CR/06/6/A	Offer Customer Service
BUS/OS/BF/CR/07/6/A	Provide Telling Service
BUS/OS/BF/CR/08/6/A	Manage Back Office
BUS/OS/BF/CR/09/6/A	Manage electronic banking
BUS/OS/BF/CR/10/6/A	Manage bank compliance

BASIC UNITS OF COMPETENCY

easytvvet.com

DEMONSTRATE COMMUNICATION SKILLS

UNIT CODE: BUS/OS/BF/BC/01/6/A

UNIT DESCRIPTION

This unit covers the competencies required to demonstrate communication skills. It involves meeting communication needs of clients and colleagues, developing communication strategies, establishing and maintaining communication pathways, conducting interviews, facilitating group discussion and representing the organization.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
These describe the key outcomes which make up workplace function	These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the Range</i>
1. Meet communication needs of clients and colleagues	1.1 Specific communication needs of clients and colleagues are identified and met based on workplace requirements 1.2 Different communication approaches are identified and applied according to clients' needs 1.3 Conflict is identified and addressed as per the standards of the organization
2. Develop communication strategies	2.1 Strategies for effective internal and external dissemination of information are developed as per organization's requirements 2.2 Special communication needs are considered in developing strategies according workplace procedures 2.3 <i>Communication strategies</i> are analyzed, evaluated and revised based the workplace needs
3. Establish and maintain communication pathways	3.1 Pathways of communication are established as per organization policy 3.2 Pathways are maintained and reviewed according to organization procedures
4. Promote use of communication strategies	4.1 Information is provided to all areas of the organization as per strategy requirements 4.2 Effective communication techniques are articulated and modeled according work requirements 4.3 Personnel are given guidance about adapting communication

	strategies as per organization procedures
5. Conduct interview	<p>5.1 A range of appropriate communication strategies are employed in <i>interview situations</i> based on the workplace requirements</p> <p>5.2 Records of interviews are made and maintained in accordance with organizational procedures</p> <p>5.3 Effective questioning, listening and nonverbal communication techniques are used as per needs</p>
6. Facilitate group discussion	<p>6.1 Mechanisms to enhance <i>effective group interaction</i> are identified and implemented according to workplace requirements</p> <p>6.2 Strategies to encourage group participation are identified and used as per organizations' procedures</p> <p>6.3 Meetings objectives and agenda are set and followed based on workplace requirements</p> <p>6.4 Relevant information is provided and feedback obtained according to set protocols</p> <p>6.5 Evaluation of group communication strategies is undertaken in accordance with workplace guidelines</p> <p>6.6 Specific communication needs of individuals are identified and addressed as per individual needs</p>
7. Represent the organization	<p>5.1 Relevant presentation are researched and presented based on internal or external communication forums requirements</p> <p>5.2 Presentation is delivered in a clear and sequential manner as per the predetermined time</p> <p>5.3 Presentation is made as per appropriate media</p> <p>5.4 Difference views are respected based on workplace procedures</p> <p>5.5 Written communication is done as per organizational standards</p> <p>5.6 Inquiries are responded according to organizational standard</p>

RANGE

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

Variable	Range
<i>I.</i> Communication strategies may include but not	<ul style="list-style-type: none"> • Language switch • Comprehension check • Repetition

limited to:	<ul style="list-style-type: none"> • Asking confirmation • Paraphrase • Clarification request • Translation • Restructuring • Approximation • Generalization
2. Effective group interaction may include but not limited to:	<ul style="list-style-type: none"> • Identifying and evaluating what is occurring within an interaction in a nonjudgmental way • Using active listening • Making decision about appropriate words, behavior • Putting together response which is culturally appropriate • Expressing an individual perspective • Expressing own philosophy, ideology and background and exploring impact with relevance to communication
3. Situations may include but not limited to:	<ul style="list-style-type: none"> • Establishing rapport • Eliciting facts and information • Facilitating resolution of issues • Developing action plans • Diffusing potentially difficult situations

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Active listening
- Interpretation
- Negotiation
- Writing

Required Knowledge

The individual needs to demonstrate knowledge of:

- Communication process

- Dynamics of groups
- Styles of group leadership
- Key elements of communications strategy

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical aspects of Competency	<p>Assessment requires evidence that the candidate:</p> <p>1.1 Developed communication strategies to meet the organization requirements and applied in the workplace</p> <p>1.2 Established and maintained communication pathways for effective communication in the workplace</p> <p>1.3 Used communication strategies involving exchanges of complex oral information</p>
2. Resource Implications	<p>The following resources should be provided:</p> <p>2.1 Access to relevant workplace or appropriately simulated environment where assessment can take place</p> <p>2.2 Materials relevant to the proposed activity or tasks</p>
3. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <p>3.1 Direct observation</p> <p>3.2 Oral questioning</p> <p>3.3 Written texts</p>
4. Context of Assessment	<p>Competency may be assessed:</p> <p>4.1 On-the-job</p> <p>4.2 Off-the –job</p> <p>4.3 During Industrial attachment</p>
5. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

DEMONSTRATE NUMERACY SKILLS

UNIT CODE: BUS/OS/BF/BC/02/6/A

UNIT DESCRIPTION

This unit describes the competencies required to demonstrate numeracy skills. It involves; applying a wide range of mathematical calculations for work; applying ratios, rates and proportions to solve problems; estimating, measuring and calculating measurement for work; using detailed maps to plan travel routes for work; using geometry to draw and construct 2D and 3D shapes for work; collecting, organizing and interpreting statistical data; using routine formula and algebraic expressions for work and using common functions of a scientific calculator.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
<p>These describe the key outcomes which make up workplace function.</p>	<p>These are assessable statements which specify the required level of performance for each of the elements.</p> <p><i>Bold and italicized terms are elaborated in the Range.</i></p>
<p>1. Apply a wide range of mathematical calculations for work</p>	<p>1.1 Mathematical information embedded in a range of workplace tasks and texts is extracted as per workplace procedures.</p> <p>1.2 Mathematical information is interpreted and comprehended as per job specifications</p> <p>1.3 A range of mathematical and problem solving processes are selected and used as per job specification</p> <p>1.4 Different forms of fractions, decimals and percentages are flexibly used as per SOPs</p> <p>1.5 Calculation performed with positive and negative numbers as per SOPs</p> <p>1.6 Numbers are expressed as powers and roots and are used in calculations as per SOPs</p> <p>1.7 Calculations done using routine formulas as per SOPs</p> <p>1.8 Estimation and assessment processes are used to check outcome as per workplace procedures</p> <p>1.9 Mathematical language is used to discuss and explain the processes, results and implications of the task as per workplace procedures</p>

<p>2. Use and apply ratios, rates and proportions for work</p>	<p>2.1 Information regarding ratios, rates and proportions extracted from a range of workplace tasks and texts as per SOPs</p> <p>2.2 Mathematical information related to ratios, rate and proportions is analysed as per SOPs</p> <p>2.3 Problem solving processes are used to undertake the task as per workplace procedures</p> <p>2.4 Equivalent ratios and rates are simplified as per SOPs</p> <p>2.5 Quantities are calculated using ratios, rates and proportions as per SOPS</p> <p>2.6 Graphs, charts or tables are constructed to represent ratios, rates and proportions as per SOPs</p> <p>2.7 The outcomes reviewed and checked as per job specifications</p> <p>2.8 Information is record using mathematical language and symbols as per workplace procedures</p>
<p>3. Estimate, measure and calculate measurement for work</p>	<p>3.1 Measurement information embedded in workplace texts and tasks are extracted and interpreted as per job specifications</p> <p>3.2 Appropriate workplace measuring equipment are identified and selected as per job specifications</p> <p>3.3 Accurate measurements are estimated and made as per SOPs</p> <p>3.4 The area of 2D shapes including compound shapes are calculated as per SOPs</p> <p>3.5 The volume of 3D shapes is calculated using relevant formulas as per SOPs</p> <p>3.6 Sides of right angled triangles are calculated using Pythagoras' theorem as per SOPs</p> <p>3.7 conversions are perform between units of measurement as per job specification</p> <p>3.8 Problem solving processes are used to undertake the task as per workplace Procedures</p> <p>3.9 The measurement outcomes are reviewed and checked as per workplace procedures</p> <p>3.10 Information is recorded using mathematical language and symbols appropriate for the task as per workplace</p>

	procedures
4. Use detailed maps to plan travel routes for work	<p>4.1 Different types of maps are identified and interpreted as per job requirements</p> <p>4.2 Key features of maps are identified as per job requirements</p> <p>4.3 Scales are identified and interpreted as per job requirements</p> <p>4.4 Scales are applied to calculate actual distances</p> <p>4.5 Positions or locations are determined using directional information as per job requirements</p> <p>4.6 Routes are planned by determining directions and calculating distances, speeds and times as per job requirements</p> <p>4.7 Information is gathered and identified and relevant factors related to planning a route checked as per job requirements</p> <p>4.8 Relevant equipment is select and checked for accuracy and operational effectiveness as per job requirements</p> <p>4.9 Task is planned and recorded using specialized mathematical language and symbols appropriate for the task as per job requirements</p>
5. Use geometry to draw 2D shapes and construct 3D shapes for work	<p>5.1 A range of 2D shapes and 3D shapes and their uses in work contexts is identified as per job specifications</p> <p>5.2 Features of 2D and 3D shapes are named and described as per job specifications</p> <p>5.3 Types of angles in 2D and 3D shapes are identified as per job specifications</p> <p>5.4 Angles are drawn, estimated and measured using geometric instruments as per job requirements</p> <p>5.5 Angle properties of 2D shapes are named and identified as per SOPs</p> <p>5.6 Angle properties are used to evaluate unknown angles in shapes as per SOPs</p> <p>5.7 Properties of perpendicular and parallel lines are applied to shapes as per SOPs</p> <p>5.8 Understanding and use of symmetry is demonstrated as per SOPs</p> <p>5.9 Understanding and use of similarity is demonstrated as</p>

	<p>per SOPs</p> <p>5.10 The workplace tasks and mathematical processes required are identified as per workplace procedures</p> <p>5.11 2D shapes is drawn for work as per job specification</p> <p>5.12 3D shapes is constructed for work as per job specification</p> <p>5.13 The outcomes are reviewed and checked as per workplace procedures</p> <p>5.14 Specialized mathematical language and symbols appropriate for the task are used as per SOPs</p>
6. Collect, organize, and interpret statistical data for work	<p>6.1 Workplace issue requiring investigation are identified as per workplace procedures</p> <p>6.2 Audience / population / sample unit is determined as per workplace procedures as per workplace procedures</p> <p>6.3 Data to be collected is identified as per workplace procedures</p> <p>6.4 Data collection method is selected as per workplace procedures</p> <p>6.5 Appropriate statistical data is collected and organized as per SOPs</p> <p>6.6 Data is illustrated in appropriate formats as per SOPs</p> <p>6.7 The effectiveness of different types of graphs are compared as per SOPs</p> <p>6.8 The summary statistics for collected data is calculated as per SOPs</p> <p>6.9 The results / findings are interpreted as per SOPs</p> <p>6.10 Data is checked to ensure that it meets the expected results and content as per workplace procedures</p> <p>6.11 Information from the results including tables, graphs and summary statistics is extracted and interpreted as per workplace procedure</p> <p>6.12 Mathematical language and symbols are used to report results of investigation as per workplace procedure</p>
7. Use routine formula and algebraic	<p>7.1 Understanding of informal and symbolic notation, representation and conventions of algebraic expressions is demonstrated as per SOPs</p>

<p>expressions for work</p>	<p>7.2 Simple algebraic expressions and equations are developed as per job specification</p> <p>7.3 Operate on algebraic expressions as per job requirement</p> <p>7.4 Algebraic expressions are simplified as per job requirement</p> <p>7.5 Substitution into simple routine equations is done as per SOPs</p> <p>7.6 Routine formulas used for work tasks are identified and comprehended as per SOPs</p> <p>7.7 Routine formulas are evaluate by substitution as per SOPs</p> <p>7.8 Routine formulas transposed as per SOPs</p> <p>7.9 Appropriate formulas are identified and used for work related tasks as per workplace procedures</p> <p>7.10 Outcomes are checked and result of calculation used as per workplace procedures</p>
<p>8. Use common functions of a scientific calculator for work</p>	<p>8.1 Required numerical information to perform tasks is located as per job specification</p> <p>8.2 The order of operations and function keys necessary to solve mathematical calculation are determined as per job specification</p> <p>8.3 Function keys on a scientific calculator are identified and used as per SOPs</p> <p>8.4 Estimations are referred to check reasonableness of problem solving process as per workplace procedures</p> <p>8.5 Appropriate mathematical language, symbols and conventions are used to report results as per workplace procedures</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

Variable	Range
----------	-------

1. 2D shapes may include but not limited may include but not limited to:	<ul style="list-style-type: none"> • Triangles • Square • Rectangle • Triangle
--	--

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Measuring
- Logical thinking
- Computing
- Drawing of graphs
- Applying mathematical formulas
- Analytical

Required knowledge

The individual needs to demonstrate knowledge of:

- Types of common shapes
- Differentiation between two dimensional shapes / objects
- Formulae for calculating area and volume
- Types and purpose of measuring instruments
- Units of measurement and abbreviations
- Fundamental operations (addition, subtraction, division, multiplication)
- Rounding techniques
- Types of fractions
- Different types of tables and graphs
- Meaning of graphs, such as increasing, decreasing, and constant value
- Preparation of basic data, tables & graphs

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical aspects of Competency	Assessment requires evidence that the candidate: 1.1 Developed communication strategies to meet the organization requirements and applied in the
-----------------------------------	---

	<p>workplace</p> <p>1.2 Established and maintained communication pathways for effective communication in the workplace</p> <p>1.3 Used communication strategies involving exchanges of complex oral information</p>
2. Resource Implications	<p>The following resources should be provided:</p> <p>2.1 Access to relevant workplace or appropriately simulated environment where assessment can take place</p> <p>2.2 Materials relevant to the proposed activity or tasks</p>
3. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <p>3.1 Observation</p> <p>3.2 Oral questioning</p> <p>3.3 Written test</p> <p>3.4 Portfolio of Evidence</p> <p>3.5 Interview</p> <p>3.6 Third party report</p>
4. Context of Assessment	<p>Competency may be assessed:</p> <p>4.1 On-the-job</p> <p>4.2 Off-the –job</p> <p>4.3 During Industrial attachment</p>
5. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

DEMONSTRATE DIGITAL LITERACY

UNIT CODE: BUS/OS/BF/BC/03/6/A

UNIT DESCRIPTION

This unit describes competencies required to demonstrate digital literacy. It involves, identifying computer software and hardware, applying security measures to data, hardware, and software in automated environment, applying computer software in solving task, applying internet and email in communication at workplace, applying desktop publishing in official assignments and preparing presentation packages.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
These describe the key outcomes which make up workplace function	These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the Range</i>
1. Identify appropriate computer software and hardware	1.1 Concepts of ICT are determined in accordance with computer equipment 1.2 Classifications of computers are determined in accordance with manufacturers specification 1.3 Appropriate computer software is identified according to manufacturer’s specification 1.4 Appropriate computer hardware is identified according to manufacturer’s specification 1.5 Functions and commands of operating system are determined in accordance with manufacturer’s specification
2. Apply security measures to data, hardware, software in automated environment	2.1 <i>Data security and privacy are classified</i> in accordance with the prevailing technology 2.2 <i>Security threats</i> reidentified <i>and control measures</i> are applied in accordance with laws governing protection of ICT 2.3 Computer threats and crimes are detected in accordance to Information Management security guidelines 2.4 Protection against computer crimes is undertaken in accordance with laws governing protection of ICT
3. Apply computer software in	3.1 <i>Word processing concepts</i> are applied in resolving workplace tasks, report writing and documentation as per

<p>solving tasks</p>	<p>the job requirements</p> <p>3.2 Word processing utilities are applied in accordance with workplace procedures</p> <p>3.3 Worksheet layout is prepared in accordance with work procedures</p> <p>3.4 Worksheet is built and data manipulated in the worksheet in accordance with workplace procedures</p> <p>3.5 Continuous data manipulated on worksheet is undertaken in accordance with work requirements</p> <p>3.6 Database design and manipulation is undertaken in accordance with office procedures</p> <p>3.7 Data sorting, indexing, storage, retrieval and security is provided in accordance with workplace procedures</p>
<p>4. Apply internet and email in communication at workplace</p>	<p>4.1 Electronic mail addresses are opened and applied in workplace communication in accordance with office policy</p> <p>4.2 Office internet functions are defined and executed in accordance with office procedures</p> <p>4.3 Network configuration is determined in accordance with office operations procedures</p> <p>4.4 Official World Wide Web is installed and managed according to workplace procedures</p>
<p>5. Apply Desktop publishing in official assignments</p>	<p>5.1 Desktop publishing functions and tools are identified in accordance with manufactures specifications</p> <p>5.2 Desktop publishing tools are developed in accordance with work requirements</p> <p>5.3 Desktop publishing tools are applied in accordance with workplace requirements</p> <p>5.4 Typeset work is enhanced in accordance with workplace standards</p>
<p>6. Prepare presentation packages</p>	<p>6.1 Types of presentation packages are identified in accordance with office requirements</p> <p>6.2 Slides are created and formulated in accordance with workplace procedures</p> <p>6.3 Slides are edited and run-in accordance with work procedures</p> <p>6.4 Slides and handouts are printed according to work requirements</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

Variable	Range
1. Appropriate computer hardware may include but not limited to:	Collection of physical parts of a computer system such as: <ul style="list-style-type: none"> • Computer case, monitor, keyboard, and mouse • All the parts inside the computer case, such as the hard disk drive, motherboard and video card
2. Data security and privacy may include but not limited to:	<ul style="list-style-type: none"> • Confidentiality of data • Cloud computing • Integrity -but-curious data surfing
3. Security and control measures may include but not limited to:	<ul style="list-style-type: none"> • Counter measures against cyber terrorism • Risk reduction • Cyber threat issues • Risk management • Pass-wording
4. Security threats may include but not limited to:	<ul style="list-style-type: none"> • Cyber terrorism • Hacking

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Analytical skills
- Interpretation
- Typing
- Communication
- Computing (applying fundamental operations such as addition, subtraction, division and multiplication)
- Using calculator
- Basic ICT skills

Required Knowledge

The individual needs to demonstrate knowledge of:

- Software concept
- Functions of computer software and hardware
- Data security and privacy
- Computer security threats and control measures
- Technology underlying cyber-attacks and networks
- Cyber terrorism
- Computer crimes
- Detection and protection of computer crimes
- Laws governing protection of ICT
- Word processing;
 - Functions and concepts of word processing.
 - Documents and tables creation and manipulations
 - Mail merging
 - Word processing utilities
- Spread sheets;
 - Meaning, formulae, function and charts, uses and layout
 - Data formulation, manipulation and application to cells
 -
- Database;
 - Database design, data manipulation, sorting, indexing, storage retrieval and security
- Desktop publishing;
 - Designing and developing desktop publishing tools
 - Manipulation of desktop publishing tools
 - Enhancement of typeset work and printing documents
- Presentation Packages;
 - Types of presentation Packages
 - Creating, formulating, running, editing, printing and presenting slides and handouts
- Networking and Internet;
 - Computer networking and internet.
 - Electronic mail and world wide web
- Emerging trends and issues in ICT;
 - Identify and integrate emerging trends and issues in ICT
 - Challenges posed by emerging trends and issues

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

<p>1. Critical Aspects of Competency</p>	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 Identified and controlled security threats 1.2 Detected and protected computer crimes 1.3 Applied word processing in office tasks 1.4 Designed, prepared work sheet and applied data to the cells in accordance to workplace procedures 1.5 Opened electronic mail for office communication as per workplace procedure 1.6 Installed internet and World Wide Web for office tasks in accordance with office procedures 1.7 Integrated emerging issues in computer ICT applications 1.8 Applied laws governing protection of ICT
<p>2. Resource Implications</p>	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
<p>3. Methods of Assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Observation 3.2 Oral questioning 3.3 Written test 3.4 Portfolio of Evidence 3.5 Interview 3.6 Third party report
<p>4. Context of Assessment</p>	<p>Competency may be assessed:</p> <ul style="list-style-type: none"> 4.1 On-the-job 4.2 Off-the –job 4.3 During Industrial attachment
<p>5. Guidance information for assessment</p>	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

DEMONSTRATE ENTREPRENEURIAL SKILLS

UNIT CODE : BUS/OS/BF/BC/04/6/A

UNIT DESCRIPTION

This unit covers the competencies required to demonstrate understanding of entrepreneurship. It involves demonstrating understanding of an entrepreneur, entrepreneurship, and self-employment, identifying entrepreneurship opportunities, creating entrepreneurial awareness, applying entrepreneurial motivation, developing business innovative strategies and developing business plan.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
<p>1. Demonstrate understanding of an Entrepreneur</p>	<p>1. 1 Entrepreneurs and Business persons are distinguished as per principles of entrepreneurship 1. 2 <i>Types of entrepreneurs</i> are identified as per principles of entrepreneurship 1. 3 Ways of becoming an Entrepreneur are identified as per principles of Entrepreneurship 1. 4 <i>Characteristics of Entrepreneurs</i> are identified as per principles of Entrepreneurship 1. 5 Factors affecting Entrepreneurship development are explored as per principles of Entrepreneurship</p>
<p>2. Demonstrate understanding of Entrepreneurship and self-employment</p>	<p>2. 1 Entrepreneurship and self-employment are distinguished as per principles of entrepreneurship 2. 2 Importance of self-employment is analysed based on business procedures and strategies 2. 3 <i>Requirements for entry into self-employment</i> are identified according to business procedures and strategies</p>

	<p>2. 4 Role of an Entrepreneur in business is determined according to business procedures and strategies</p> <p>2. 5 Contributions of Entrepreneurs to National development are identified as per business procedures and strategies</p> <p>2. 6 Entrepreneurship culture in Kenya is explored as per business procedures and strategies</p> <p>2. 7 Born or made Entrepreneurs are distinguished as per entrepreneurial traits</p>
<p>3. Identify Entrepreneurship opportunities</p>	<p>3.1 Sources of business ideas are identified as per business procedures and strategies</p> <p>3.2 Business ideas and opportunities are generated as per business procedures and strategies</p> <p>3.3 Business life cycle is analysed as per business procedures and strategies</p> <p>3.4 Legal aspects of business are identified as per procedures and strategies</p> <p>3.5 Product demand is assessed as per market strategies</p> <p>3.6 Types of business environment are identified and evaluated as per business procedures</p> <p>3.7 Factors to consider when evaluating business environment are explored based on business procedure and strategies</p> <p>3.8 Technology in business is incorporated as per best practice</p>
<p>4. Create entrepreneurial awareness</p>	<p>4.1 Forms of businesses are explored as per business procedures and strategies</p> <p>4.2 Sources of business finance are identified as per business</p>

	<p>procedures and strategies</p> <p>4.3 Factors in selecting source of business finance are identified as per business procedures and strategies</p> <p>4.4 Governing policies on Small Scale Enterprises (SSEs) are determined as per business procedures and strategies</p> <p>4.5 Problems of starting and operating SSEs are explored as per business procedures and strategies</p>
<p>5. Apply entrepreneurial motivation</p>	<p>5.1 Internal and external motivation factors are determined in accordance with motivational theories</p> <p>5.2 Self-assessment is carried out as per entrepreneurial orientation</p> <p>5.3 Effective communications are carried out in accordance with communication principles</p> <p>5.4 Entrepreneurial motivation is applied as per motivational theories</p>
<p>6. Develop innovative business strategies</p>	<p>6.1 Business innovation strategies are determined in accordance with the organization strategies</p> <p>6.2 Creativity in business development is demonstrated in accordance with business strategies</p> <p>6.3 Innovative business strategies are developed as per business principles</p> <p>6.4 Linkages with other entrepreneurs are created as per best practice</p> <p>6.5 ICT is incorporated in</p>

	business growth and development as per best practice
7. Develop Business Plan	<p>7.1 Identified Business is described as per business procedures and strategies</p> <p>7.2 Marketing plan is developed as per business plan format</p> <p>7.3 Organizational/Management plan is prepared in accordance with business plan format</p> <p>7.4 Production/operation plan in accordance with business plan format</p> <p>7.5 Financial plan is prepared in accordance with the business plan format</p> <p>7.6 Executive summary is prepared in accordance with business plan format</p> <p>7.7 Business plan is presented as per best practice</p>

RANGE

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

Variable	Range
1. Types of entrepreneurs may include but not limited to:	<ul style="list-style-type: none"> • Innovators • Imitators • Craft • Opportunistic

	<ul style="list-style-type: none"> • Speculators
2. Characteristics of Entrepreneurs may include but not limited to:	<ul style="list-style-type: none"> • Creative • Innovative • Planner • Risk taker • Networker • Confident • Flexible • Persistent • Patient • Independent • Future oriented • Goal oriented
3. Requirements for entry into self-employment may include but not limited to	<ul style="list-style-type: none"> • Technical skills • Management skills • Entrepreneurial skills • Resources • Infrastructure
4. Internal and external motivation may include but not limited to:	<ul style="list-style-type: none"> • Interest • Passion • Freedom • Prestige • Rewards • Punishment • Enabling environment • Government policies
5. Business environment may include but not limited to:	<ul style="list-style-type: none"> • External • Internal • Intermediate

<p>6. Forms of businesses may include but not limited to:</p>	<ul style="list-style-type: none"> • Sole proprietorship • Partnership • Limited companies • Cooperatives
<p>7. Governing policies may include but not limited to:</p>	<ul style="list-style-type: none"> • Increasing scope for finance • Promoting cooperation between entrepreneurs and private sector • Reducing regulatory burden on entrepreneurs • Developing IT tools for entrepreneurs
<p>8. Innovative business strategies may include but not limited to:</p>	<ul style="list-style-type: none"> • New products • New methods of production • New markets • New sources of supplies • Change in industrialization

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Analytical
- Management
- Problem-solving
- Root-cause analysis
- Communication

Required Knowledge

The individual needs to demonstrate knowledge of:

- Decision making
- Business communication
- Change management
- Competition
- Risk
- Net working
- Time management
- Leadership
- Factors affecting entrepreneurship development
- Principles of Entrepreneurship
- Features and benefits of common operational practices, e. g., continuous improvement (kaizen), waste elimination,
- Conflict resolution
- Health, safety and environment (HSE) principles and requirements
- Customer care strategies
- Basic financial management
- Business strategic planning
- Impact of change on individuals, groups and industries
- Government and regulatory processes
- Local and international market trends
- Product promotion strategies
- Market and feasibility studies
- Government and regulatory processes
- Local and international business environment
- Relevant developments in other industries
- Regional/ County business expansion strategies

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	1. 1 Assessment requires evidence that the candidate: 1. 2 Distinguished entrepreneurs and businesspersons correctly 1. 3 Identified ways of becoming an entrepreneur appropriately
-----------------------------------	---

	<p>1. 4 Explored factors affecting entrepreneurship development appropriately</p> <p>1. 5 Analysed importance of self-employment accurately</p> <p>1. 6 Identified requirements for entry into self-employment correctly</p> <p>1. 7 Identified sources of business ideas correctly</p> <p>1. 8 Analysed business life cycle accurately</p> <p>1. 9 Generated Business ideas and opportunities correctly</p> <p>1. 10 Identified legal aspects of business correctly</p> <p>1. 11 Assessed product demand accurately</p> <p>1. 12 Determined Internal and external motivation factors appropriately</p> <p>1. 13 Carried out communications effectively</p> <p>1. 14 Identified sources of business finance correctly</p> <p>1. 15 Determined Governing policy on small scale enterprise appropriately</p> <p>1. 16 Explored problems of starting and operating SSEs effectively</p> <p>1. 17 Developed Marketing, Organizational/Management, Production/Operation and Financial plans correctly</p> <p>1. 18 Prepared executive summary correctly</p> <p>1. 19 Determined business innovative strategies appropriately</p> <p>1. 20 Presented business plan effectively</p>
2. Resource Implications	<p>The following resources should be provided:</p> <p>2.1 Access to relevant workplace where assessment can take place</p> <p>2.2 Appropriately simulated environment where assessment can take place</p>
3. Methods of Assessment	<p>3.1 Written tests</p> <p>3.2 Oral questions</p> <p>3.3 Third party report</p> <p>3.4 Interviews</p> <p>3.5 Portfolio of Evidence</p>

4. Context of Assessment	Competency may be assessed 4.1 On-the-job 4.2 Off-the –job 4.3 During Industrial attachment
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

easytvvet.com

DEMONSTRATE EMPLOYABILITY SKILLS

UNIT CODE: BUS/OS/BF/BC/05/6/A

UNIT DESCRIPTION

This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating interpersonal communication, critical safe work habits, leading a workplace team, planning and organizing work, maintaining professional growth and development, demonstrating workplace learning, problem solving skills and managing ethical performance.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function.	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the Range</i>
1. Conduct self-management	1.1 Personal vision, mission and goals are formulated based on potential and in relation to organization objectives 1.2 Emotional intelligence is demonstrated as per workplace requirements. 1.3 Individual performance is evaluated and monitored according to the agreed targets. 1.4 Assertiveness is developed and maintained based on the requirements of the job. 1.5 Accountability and responsibility for own actions are demonstrated based on workplace instructions. 1.6 Self-esteem and a positive self-image are developed and maintained based on values. 1.7 Time management, attendance and punctuality are observed as per the organization policy. 1.8 Goals are managed as per the organization's objective 1.9 Self-strengths and weaknesses are identified based on personal objectives
2. Demonstrate interpersonal communication	2.1 Writing skills are demonstrated as per communication policy 2.2 Negotiation and persuasion skills are demonstrated as per communication policy

	<p>2.3 Internal and external stakeholders' needs are identified and interpreted as per the communication policy</p> <p>2.4 Communication networks are established based on workplace policy</p> <p>2.5 Information is shared as per communication policy</p>
<p>3. Demonstrate critical safe work habits</p>	<p>3.1 Stress is managed in accordance with workplace policy.</p> <p>3.2 Punctuality and time consciousness is demonstrated in line with workplace policy.</p> <p>3.3 Personal objectives are integrated with organization goals based on organization's strategic plan.</p> <p>3.4 Resources are utilized in accordance with workplace policy.</p> <p>3.5 Work priorities are set in accordance to workplace goals and objectives.</p> <p>3.6 Leisure time is recognized and utilized in line with personal objectives.</p> <p>3.7 Drugs and substances of abuse are identified and avoided based on workplace policy.</p> <p>3.8 HIV and AIDS prevention awareness is demonstrated in line with workplace policy.</p> <p>3.9 Safety consciousness is demonstrated in the workplace based on organization safety policy.</p> <p>3.10 Emerging issues are identified and dealt with in accordance with organization policy.</p>
<p>4. Lead a workplace team</p>	<p>4.1 Performance targets for the team are set based on organization's objectives</p> <p>4.2 Duties are assigned in accordance with the organization policy.</p> <p>4.3 Forms of communication in a team are established according to organization's policy.</p> <p>4.4 Team performance is evaluated based on set targets as per workplace policy.</p> <p>4.5 Conflicts are resolved between team members in line with organization policy.</p> <p>4.6 Gender related issues are identified and mainstreamed in accordance workplace policy.</p> <p>4.7 Human rights and fundamental freedoms are identified and respected as Constitution of Kenya 2010.</p> <p>4.8 Healthy relationships are developed and maintained in line with workplace.</p>

<p>5. Plan and organize work</p>	<p>5.1 Work plans are prepared based on activities and budget. 5.2 Assigned tasks are interpreted and expectations identified as per the workplace instructions. 5.3 Task occupational safety and health requirements are identified and observed regulations. 5.4 Work resources are identified, mobilized, allocated and utilized based on organization work plans. 5.5 Work activities are monitored and evaluated in line with work plans and workplace policy. 5.6 Work plans are reviewed based on target and available resources.</p>
<p>6. Maintain professional growth and development</p>	<p>6.1 Personal training needs are identified and assessed in line with the requirements of the job. 6.2 Training and career opportunities are identified and utilized based on job requirements. 6.3 Resources for training are mobilized and allocated based organizations and individual skills needs. 6.4 Licensees and certifications relevant to job and career are obtained and renewed as per policy. 6.5 Work priorities and personal commitments are balanced and managed based on requirements of the job and personal objectives. 6.6 Recognitions are sought as proof of career advancement in line with professional requirements.</p>
<p>7. Demonstrate workplace learning</p>	<p>7.1 Learning opportunities are sought and managed based on job requirement and organization policy. 7.2 Improvement in performance is demonstrated based on courses attended. 7.3 Application of learning is demonstrated in both technical and non-technical aspects based on requirements of the job 7.4 Time and effort is invested in learning new skills based on job requirements 7.5 Initiative is taken to create more effective and efficient processes and procedures in line with workplace policy. 7.6 New systems are developed and maintained in accordance with the requirements of the job. 7.7 Awareness of personal role in workplace innovation is demonstrated based on requirements of the job.</p>
<p>8. Demonstrate</p>	<p>8.1 Creative, innovative and practical solutions are developed</p>

problem solving skills	<p>based on the problem</p> <p>8.2 Independence and initiative in identifying and solving problems is demonstrated based on requirements of the job.</p> <p>8.3 Team problems are solved as per the workplace guidelines</p> <p>8.4 Problem solving strategies are applied as per the workplace guidelines</p> <p>8.5 Problems are analyzed and assumptions tested as per the context of data and circumstances</p>
9. Manage ethical performance	<p>9.1 Policies and guidelines are observed as per the workplace requirements</p> <p>9.2 Self-worth and professionalism is exercised in line with personal goals and organizational policies</p> <p>9.3 Code of conduct is observed as per the workplace requirements</p> <p>9.4 Integrity is demonstrated as per legal requirement</p>

RANGE

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

Variable	Range
1. Drug and substance abuse may include but not limited to:	<p>Commonly abused</p> <ul style="list-style-type: none"> • Alcohol • Tobacco • Miraa • Over-the-counter drugs • Cocaine • Bhang • Glue
2. Feedback may include but not limited to:	<ul style="list-style-type: none"> • Verbal • Written • Informal • Formal

3. Relationships may include but not limited to:	<ul style="list-style-type: none"> • Man/Woman • Trainer/trainee • Employee/employer • Client/service provider • Husband/wife • Boy/girl • Parent/child • Sibling relationships
4. Forms of communication may include but not limited to:	<ul style="list-style-type: none"> • Written • Visual • Verbal • Non verbal • Formal and informal
5. Team may include but not limited to:	<ul style="list-style-type: none"> • Small work group • Staff in a section/department • Inter-agency group
6. Personal growth may include but not limited to:	<ul style="list-style-type: none"> • Growth in the job • Career mobility • Gains and exposure the job gives • Net workings • Benefits that accrue to the individual as a result of noteworthy performance
7. Personal objectives may include but not limited to:	<ul style="list-style-type: none"> • Long term • Short term • Broad • Specific
8. Trainings and career opportunities may includes but not limited to	<ul style="list-style-type: none"> • Participation in training programs • Serving as Resource Persons in conferences and workshops
9. Resource may include may but not limited to:	<ul style="list-style-type: none"> • Human • Financial • Technology
10. Innovation may include but not limited to:	<ul style="list-style-type: none"> • New ideas • Original ideas • Different ideas • Methods/procedures • Processes

	<ul style="list-style-type: none"> • New tools
11. Emerging issues may include but not limited to:	<ul style="list-style-type: none"> • Terrorism • Social media • National cohesion • Open offices
12. Range of media for learning may include but not limited to:	<ul style="list-style-type: none"> • Mentoring • peer support and networking • IT and courses

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Interpersonal
- Communication
- Critical thinking
- Organizational
- Negotiation
- Monitoring
- Evaluation
- Record keeping
- Problem solving
- Decision Making
- Resource utilization
- Resource mobilization

Required Knowledge

The individual needs to demonstrate knowledge of:

- Work values and ethics
- Company policies
- Company operations, procedures and standards
- Occupational Health and safety procedures
- Fundamental rights at work
- Workplace communication
- Concept of time

- Time management
- Decision making
- Types of resources
- Work planning
- Organizing work
- Monitoring and evaluation
- Record keeping
- Gender mainstreaming
- HIV and AIDS
- Drug and substance abuse
- Professional growth and development
- Technology in the workplace
- Innovation
- Emerging issues

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical aspects of Competency	Assessment requires evidence that the candidate: <ul style="list-style-type: none"> 1.1 Conducted self-management 1.2 Demonstrated interpersonal communication 1.3 Demonstrated critical safe work habits 1.4 Demonstrated the ability to lead a workplace team 1.5 Planned and organized work 1.6 Maintained professional growth and development 1.7 Demonstrated workplace learning 1.8 Demonstrated problem solving skills 1.9 Demonstrated the ability to manage performance ethically
2. Resource Implications	The following resources should be provided: <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency in this unit may be assessed through: <ul style="list-style-type: none"> 3.1 Observation 3.2 Oral questioning 3.3 Written test

	<p>3.4 Portfolio of Evidence</p> <p>3.5 Interview</p> <p>3.6 Third party report</p>
4. Context of Assessment	<p>Competency may be assessed:</p> <p>4.1 On-the-job</p> <p>4.2 Off-the –job</p> <p>4.3 During Industrial attachment</p>
5. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

easytvvet.com

DEMONSTRATE ENVIRONMENTAL LITERACY

UNIT CODE: BUS/OS/BF/BC/06/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to demonstrate environmental literacy. It involves, controlling environmental hazard and environmental pollution, demonstrating sustainable resource use, evaluating current practices in relation to resource usage, identifying environmental legislations/conventions for environmental concerns, implementing specific environmental programs, monitoring activities on environmental protection/Programs , analyzing resource use and developing resource conservation plans

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
These describe the key outcomes which make up workplace function.	These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the Range</i>
1. Control environmental hazard	1.1 Storage methods for environmentally hazardous materials are strictly followed according to environmental regulations and OSHS. 1.2 Disposal methods of hazardous wastes are followed according to environmental regulations and OSHS. 1.3 PPE is used according to OSHS.
2. Control environmental Pollution	2.1 Environmental pollution control measures are implemented in accordance with international protocols. 2.2 Procedures for solid waste management are observed according Environmental Management and Coordination Act 1999 2.3 Methods for minimizing noise pollution is complied with based on Noise and Excessive Vibration <i>Pollution and Control Regulations, 2009</i>
3. Demonstrate sustainable resource use	3.1 Methods for minimizing wastage are complied with based on organizational waste management guide 3.2 Waste management procedures are employed

	<p>following principles of 3Rs (Reduce, Reuse, Recycle)</p> <p>3.3 Methods for economizing and reducing resource consumption are practiced as per the Constitution of Kenya 2010 Article 69 .</p>
4. Evaluate current practices in relation to resource usage	<p>4.1 Information on resource efficiency systems and procedures are collected and provided as per work groups/sector</p> <p>4.2 Current resource usage is measured and recorded as per work group</p> <p>4.3 Current purchasing strategies are analyzed and recorded according to industry procedures.</p> <p>4.4 Current work processes to access information and data is analyzed following enterprise protocol.</p>
5. Identify environmental legislations/conventions for environmental concerns	<p>5.1 Environmental legislations/conventions and local ordinances are identified according to the different environmental aspects/impact</p> <p>5.2 Industrial standard/environmental practices are described according to the different environmental concerns</p>
6. Implement specific environmental programs	<p>6.1 Programs/Activities are identified according to organizations policies and guidelines.</p> <p>6.2 Individual roles/responsibilities are determined and performed based on the activities identified.</p> <p>6.3 Problems/constraints encountered are resolved in accordance with organizations’ policies and guidelines</p> <p>6.4 Stakeholders are consulted based on company guidelines</p>
7. Monitor activities on Environmental protection/Programs	<p>7.1 Activities are periodically monitored and Evaluated according to the objectives of the environmental program</p> <p>7.2 Feedback from stakeholders are gathered and considered in Proposing enhancements to the program based on consultations</p> <p>7.3 Data gathered are analyzed based on Evaluation requirements</p> <p>7.4 Recommendations are submitted based on the findings</p>

	<p>7.5 Management support systems are set/established to sustain and enhance the program</p> <p>7.6 Environmental incidents are monitored and reported to</p> <p>7.7 concerned/proper authorities</p>
8. Analyze resource use	<p>8.1 All resource consuming processes are Identified as per the organizational work plan</p> <p>8.2 Quantity and nature of resource consumed is determined based on processes</p> <p>8.3 Resource flow is analyzed as per different parts of the process.</p> <p>8.4 Wastes are classified according to NEMA regulations on waste management.</p>
9. Develop resource Conservation plans	<p>9.1. Efficiency of use/conversion of resources is determined according to industry protocol.</p> <p>9.2. Causes of low efficiency of use of resources are Determined based on industry protocol.</p> <p>9.3. Plans for increasing the efficiency of resource use are developed based on findings.</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

Variable	Range
1. PPE may include but not limited to	<ul style="list-style-type: none"> • Mask • Gloves • Goggles • Safety hat • Overall • Hearing protector

<p>2. Control measures may include but not limited to</p>	<ul style="list-style-type: none"> • Methods for minimizing or stopping spread and ingestion of airborne particles • Methods for minimizing or stopping spread and ingestion of gases and fumes • Methods for minimizing or stopping spread and ingestion of liquid wastes
---	---

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Measuring
- Recording
- Analytical
- Monitoring
- Communication
- Writing

Required Knowledge

The individual needs to demonstrate knowledge of:

- PPEs
- Environmental regulations
- OSHS
- Pollution
- Waste management
- Principle of 3Rs
- Types of resources
- Techniques in measuring current usage of resources
- Environmental hazards
- Regulatory requirements

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

<p>1. Critical Aspects of Competency</p>	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 Controlled environmental hazard 1.2 Controlled environmental pollution 1.3 Demonstrated sustainable resource use 1.4 Evaluated current practices in relation to resource usage 1.5 Demonstrated knowledge of environmental legislations and local ordinances according to the different environmental issues /concerns. 1.6 Described industrial standard environmental practices according to the different environmental issues/concerns. 1.7 Resolved problems/ constraints encountered based on management standard procedures 1.8 Implemented and monitored environmental practices on a periodic basis as per company guidelines 1.9 Recommended solutions for the improvement of the program 1.10 Monitored and reported to proper authorities any environmental incidents
<p>2. Resource Implications</p>	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.1 Workplace with storage facilities 2.2 Tools, materials and equipment relevant to the tasks (e.g. Cleaning tools, cleaning materials, trash bags) 2.3 PPE, manuals and references 2.4 Legislation, policies, procedures, protocols and local ordinances relating to environmental protection 2.5 Case studies/scenarios relating to environmental Protection
<p>3 Methods of Assessment</p>	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Observation 3.2 Oral questioning 3.3 Written test 3.4 Portfolio of Evidence 3.5 Interview 3.6 Third party report
<p>4 Context of Assessment</p>	<p>Competency may be assessed</p> <ul style="list-style-type: none"> 4.1 On-the-job 4.2 Off-the –job

	4.3 During Industrial attachment
5 Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

easytvvet.com

DEMONSTRATE OCCUPATIONAL SAFETY AND HEALTH PRACTICES

UNIT CODE: BUS/OS/BF/BC/07/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to demonstrate occupational health and safety practices. It involves identifying workplace hazards and risks, identifying and implementing appropriate control measures to hazards and risks and implementing OSH programs, procedures and policies/guidelines.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
These describe the key outcomes which make up workplace function.	These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the Range</i>
1. Identify workplace hazards and risk	1.1 <i>Hazards</i> in the workplace are identified <i>based their indicators</i> 1.2 Risks and hazards are evaluated based on legal requirements. 1.3 <i>OSH concerns</i> raised by workers are addressed as per legal requirements.
2. Control OSH hazards	2.1 Hazard prevention <i>and control measures</i> are implemented as per legal requirement. 2.2 Risk assessment is conducted and a risk matrix developed based on likely impact. 2.3 <i>Contingency measures</i> , including <i>emergency procedures</i> during workplace <i>incidents and emergencies</i> are recognized and established in accordance with organization procedures.
3. Implement OSH programs	3.1 Company OSH program are identified, evaluated and reviewed based on legal requirements. 3.2 Company OSH programs are implemented as per legal requirements. 3.3 Workers are capacity built on OSH standards and procedures as per legal requirements 3.4 <i>OSH-related records</i> are maintained as per legal requirements.

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

Variable	Range
1. Hazards may include but not limited to:	<ul style="list-style-type: none">• Physical hazards – impact, illumination, pressure, noise,• vibration, extreme temperature, radiation• Biological hazards- bacteria, viruses, plants, parasites, mites, molds, fungi, insects• Chemical hazards – dusts, fibers, mists, fumes, smoke, gasses, vapors• Ergonomics• Psychological factors – over exertion/ excessive force, awkward/static positions, fatigue, direct pressure,• varying metabolic cycles• Physiological factors – monotony, personal relationship, work out cycle• Safety hazards (unsafe workplace condition) – confined space, excavations, falling objects, gas leaks, electrical, poor storage of materials and waste, spillage, waste and debris• Unsafe workers’ act (Smoking in off-limited areas, Substance and alcohol abuse at work)
2. Indicators may include but not limited to:	<ul style="list-style-type: none">• Increased of incidents of accidents, injuries• Increased occurrence of sickness or health complaints/ symptoms• Common complaints of workers related to OSH• High absenteeism for work-related reasons

<p>3. OSH concerns may include but not limited to:</p>	<ul style="list-style-type: none"> • Workers' experience/observance on presence of work hazards • Unsafe/unhealthy administrative arrangements (prolonged work hours, no break time, constant overtime, scheduling of tasks) • Reasons for compliance/non-compliance to use of PPEs or other OSH procedures/policies/guidelines
<p>4. Safety gears /PPE (Personal Protective Equipment) may include but not limited to:</p>	<ul style="list-style-type: none"> • Arm/Hand guard, gloves • Eye protection (goggles, shield) • Hearing protection (ear muffs, ear plugs) • Hair Net/cap/bonnet • Hard hat • Face protection (mask, shield) • Apron/Gown/coverall/jump suit • Anti-static suits • High-visibility reflective vest
<p>5. Appropriate risk controls may include but not limited to:</p>	<ul style="list-style-type: none"> • Appropriate risk controls in order of impact are as follows: • Eliminate the hazard altogether (i.e., get rid of the dangerous machine) • Isolate the hazard from anyone who could be harmed (i.e., keep the machine in a closed room and operate it remotely; barricade an unsafe area off) • Substitute the hazard with a safer alternative (i.e., replace the machine with a safer one) • Use administrative controls to reduce the risk (i.e., train workers how to use equipment safely; train workers about the risks of harassment; issue signage) • Use engineering controls to reduce the risk (i.e., attach guards to the machine to protect users) • Use personal protective equipment (i.e., wear gloves and goggles when using the machine)
<p>6. Contingency measures may include but not limited to:</p>	<ul style="list-style-type: none"> • Evacuation • Isolation • Decontamination • (Calling designed) emergency personnel

7. Incidents and emergencies may include but not limited to:	<ul style="list-style-type: none"> • Chemical spills • Equipment/vehicle accidents • Explosion • Fire • Gas leak • Injury to personnel • Structural collapse • Toxic and/or flammable vapors emission.
8. OSH-related Records may include but not limited to:	<ul style="list-style-type: none"> • Medical/Health records • Incident/accident reports • Sickness notifications/sick leave application • OSH-related trainings obtained

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Interpersonal
- Presentation
- Risk assessment
- Evaluation
- Critical thinking
- Problem solving
- Negotiation

Required Knowledge

The individual needs to demonstrate knowledge of:

- General OSH Principles
- Occupational hazards/risks recognition
- OSH organizations providing services on OSH evaluation and/or work environment measurements (WEM)
- National OSH regulations; company OSH policies and protocols
- Systematic gathering of OSH issues and concerns
- General OSH principles
- National OSH regulations
- Company OSH and recording protocols, procedures and policies/guidelines

- Training and/or counseling methodologies and strategies

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

<p>1. Critical Aspects of Competency</p>	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 Identified hazards in the workplace based their indicators 1.2 Evaluated workplace hazards based on legal requirements. 1.3 Addressed OSH concerns raised by workers as per legal requirements. 1.4 Implemented hazard prevention and control measures as per legal requirement. 1.5 Conducted risk assessment as per legal requirement. 1.6 Developed risk matrix based on likely impact. 1.7 Recognized and established contingency measures in accordance with organization procedures. 1.8 Identified, evaluated and reviewed company OSH program based on legal requirements. 1.9 Implemented company OSH programs as per legal requirements. 1.10 Capacity built workers on OSH standards and procedures as per legal requirements 1.11 Maintained OSH-related records as per legal requirements.
<p>2. Resource Implications</p>	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.3 Access to relevant workplace where assessment can take place 2.4 Appropriately simulated environment where assessment can take place
<p>3. Methods of Assessment</p>	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Observation 3.2 Oral questioning 3.3 Written test 3.4 Portfolio of Evidence 3.5 Interview 3.6 Third party report
<p>4. Context of Assessment</p>	<p>Competency may be assessed:</p> <ul style="list-style-type: none"> 4.1 On-the-job 4.2 Off-the –job

	4.3 During Industrial attachment
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

easytvvet.com

CORE UNITS OF COMPETENCY

easyvet.com

PROCESS CREDIT FACILITIES

UNIT CODE: BUS/OS/BF/CR/01/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to process credit facilities. It involves conducting customer screening, advising client on credit, conducting security/collateral perfection, conducting credit appraisal, facilitating valuation of security and communicating credit decision.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Conduct customer screening	1.1 <i>Customer details</i> are obtained as per KYC policy 1.2 Purpose of the credit is identified as per the customer needs 1.3 Amount of credit requested is established as per customer needs
2. Advise client on credit	2.1 Customers are informed on the repercussion of non-disclosure of information as per credit policy 2.2 Customers are informed on credit repayment amount as per credit policy 2.3 Customers are informed on credit repayment period as per credit policy 2.4 Customers are informed on credit repayment date as per credit policy 2.5 Customers are informed on interest rates and other costs as per credit policy
3. Conduct security/collateral perfection	3.1 Security is identified as per bank policy 3.2 Acceptability of the security is ascertained as per bank policy 3.3 Sufficiency of the security is established as per bank policy 3.4 Legal documentation on the security is created as per bank policy 3.5 Security visit is conducted as per bank policy

	<p>3.6 Ownership of the security is verified as per bank policy</p> <p>3.7 Existence of <i>encumbrances</i> is established as per bank policy</p>
4. Conduct credit appraisal	<p>4.1 Customer ability to pay is ascertained as per bank policy</p> <p>4.2 Customer risk profile is ascertained as per bank credit policy</p> <p>4.3 Purpose of credit facility is established as per bank policy</p>
5. Facilitate valuation of security	<p>5.1 Security valuer is appointed as per bank requirements</p> <p>5.2 Details of the security are obtained as per the location of the security</p> <p>5.3 Valuation report is prepared as per valuer information</p> <p>5.4 Valuation report is filed as per banking procedures</p> <p>5.5 Amendments are made on credit as per the valuation report</p>
6. Communicate credit decision	<p>6.1 Credit decision is received from approval authority as per standard operating procedure</p> <p>6.2 Credit decision is interpreted as per standard operating procedure</p> <p>6.3 <i>Action</i> is taken as per standard operating procedure</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Customer details may include but not limited to:	<ul style="list-style-type: none"> • Name • Age • Marital status • Physical address • Contact • Nature of work
2. Encumbrances may include but not limited to:	<ul style="list-style-type: none"> • Caveat • Joint ownership • Legality of ownership

3. Action may include but not limited to:	<ul style="list-style-type: none"> • Approval • Decline • Security addition
---	--

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Accuracy
- Numeracy
- communication
- IT
- problem solving
- dispute resolution
- organizational
- teamwork
- self-management
- analytical

Required Knowledge

The individual needs to demonstrate knowledge of:

- products
- policies and procedures in credit
- industry legislation and statutory requirements
- ✓ Privacy Act
- ✓ Credit Act
- codes of practice including:
 - ✓ Consumer Credit Code
- security checking procedures
- security documents
- work place environment

- the operation and maintenance of equipment which may include:
 - ✓ transaction terminals
 - ✓ numerical display boards
 - ✓ calculators
 - ✓ scanners

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrated ability to; <ul style="list-style-type: none"> 1.1 Conduct customer screening 1.2 Conduct search 1.3 Obtain consent of using security 1.4 Obtain credit administration approval 1.5 Value the credit security 1.6 Carry out joint registration 1.7 Obtain approval to disburse
2. Resource Implications	The following resources should be provided: <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency in this unit may be assessed through: <ul style="list-style-type: none"> 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
4. Context of Assessment	Competency may be assessed <ul style="list-style-type: none"> 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information for	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

assessment	
------------	--

easytvvet.com

MARKET BANK PRODUCTS

UNIT CODE: BUS/OS/BF/CR/02/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to market bank products. It involves identifying potential customer, identifying customer need and closing the sale.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Identify potential customer	1.1 Data mining is performed as per bank details 1.2 Referrals are identified as per organizational procedures 1.3 New customer is visited as per banking policy 1.4 Cold calls are conducted as per banking policy
2. Identify customer need	2.1 Customer banking products are identified as per customer details 2.2 Customer business industry is established as per customer details 2.3 <i>Customer social status</i> is established as per banking policy 2.4 Customer product gap is identified as per customer details
3. Close the sale	3.1 Customer need are matched with product as per banking procedures 3.2 Customer are informed on product options as per banking procedures 3.3 Customer are advised on product needs as per banking procedures 3.4 <i>Sale</i> is documented as per banking policy

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Customer social status may include but not limited to:	<ul style="list-style-type: none"> • Employment details • Marital status • Education details • Dependency
2. Sale may include but not limited to:	<ul style="list-style-type: none"> • Account opening • Credit application • Debt cards • Credit cards • Mobile banking

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Analytical
- Critical thinking
- Communication
- Negotiation
- Persuasive
- Selling

Required Knowledge

The individual needs to demonstrate knowledge of:

- Cash handling
- Bank product
- Market niche
- Business competitors

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	<p>Assessment requires evidence that the candidate:</p> <p>Demonstrated ability to;</p> <p>1.1 Identify potential customer</p> <p>1.2 Identify customer need</p>
-----------------------------------	--

	1.3 Close the sale
2. Resource Implications	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency in this unit may be assessed through: 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
4. Context of Assessment	Competency may be assessed 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

easytvet.com

PERFORM CREDIT ADMINISTRATION

UNIT CODE: BUS/OS/BF/CR/03/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to perform credit administration. It involves monitoring the credit repayment, analyzing periodic financials, conducting customer visit, preparing call report, collecting credit arrears, issuing demand letter and performing credit restructuring.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Monitor the credit repayment	1.1 Credit repayment report is retrieved as per credit policy 1.2 Credit repayment report is reviewed as per credit policy 1.3 Action is taken as per credit repayment report
2. Analyze periodic financials	2.1 Financials are identified as per credit policy 2.2 Parameter of financial analysis is determined as per standard operating procedures 2.3 financial analysis Parameter are measured as per standard operating procedures 2.4 financial analysis Parameter are qualified as per standard operating procedures
3. Conduct customer visit	3.1 Customers are identified as per standard operating procedures 3.2 Purpose of customer visit is established as per standard operating procedures 3.3 Customer physical location is established as per standard operating procedures 3.4 Customer physical address is verified as banking policy 3.5 Customer are notified of the visit as per standard operating procedure
4. Prepare call report	4.1 Details of customer to be visited are obtained as per standard operating procedure

	<p>4.2 Visit details are captured as per standard operating procedure</p> <p>4.3 Visit report is prepared as per standard operating procedure</p> <p>4.4 Action on visit report is taken as per organizational policy</p>
5. Collect credit arrears	<p>5.1 Credit arrears are established as per standard operating procedures</p> <p>5.2 Customer linked accounts are identified as per credit policy</p> <p>5.3 Recovery from linked account is established as per the credit policy</p> <p>5.4 Action is taken as per credit policy</p>
6. Issue demand letter	<p>6.1 Customer arrears are identified as per standard operating procedure</p> <p>6.2 Demand letters are prepared as per standard operating procedure</p> <p>6.3 Demand letters are dispatched as per standard operating procedure</p> <p>6.4 Demand letters are recorded as per standard operating procedure</p> <p>6.5 Demand letters are filed as per organizational policy</p>
7. Perform credit facility restructuring	<p>7.1 Customer request is received as per standard operating procedure</p> <p>7.2 Customer details are obtained as per standard operating procedure</p> <p>7.3 Acceptability of credit restructure is confirmed as per bank policy</p> <p>7.4 Credit restructure is captured in the system as per standard operating procedure</p> <p>7.5 Credit restructure decision is made as per bank policy</p> <p>7.6 Credit restructure decision is communicated to customer as per banking policy</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
----------	-------

1. Action may include but not limited to:	<ul style="list-style-type: none"> • Collect credit arrears • Communicate to customer • Escalate
---	---

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Numeracy
- communication
- IT
- problem solving
- dispute resolution
- organizational
- self-management
- analytical
- interpersonal

Required Knowledge

The individual needs to demonstrate knowledge of:

- Credit policy
- Risk
- Risk assessment
- Credit management sector
- Organizational policy, procedures and systems
- Norms and culture of different customers

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrated ability 1.1 Monitor the credit repayment 1.2 Qualify financial analyses parameter
-----------------------------------	--

	<ul style="list-style-type: none"> 1.3 Conduct customer visit 1.4 Prepare visit report 1.5 Collect credit arrears 1.6 Issue demand letter.
2. Resource Implications	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
4. Context of Assessment	<p>Competency may be assessed</p> <ul style="list-style-type: none"> 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

ESTABLISH CREDIT COLLETERAL

UNIT CODE: BUS/OS/BF/CR/04/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to establish credit collateral. It involves identifying security options, determining sufficiency of collateral, executing legal document, conducting security perfection and Maintaining credit security documents.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Identify security options	1.1 Type of collateral is determined as per credit category 1.2 Exposure is determined as per the credit policy. 1.3 Exposure is matched with collateral as per the credit policy.
2. Determine sufficiency of collateral	2.1 Security ownership is determined as per law 2.2 Security caveat is determined as per law 2.3 Use of collateral elsewhere is determined as per law 2.4 Security valuation is conducted as per credit policy
3. Execute legal documents	3.1 Customer is issued with offer letter and other legal documents as per credit policy 3.2 Offer letter and other legal documents are signed as per banking policy 3.3 Offer letter and other legal documents are confirmed as per credit policy 3.4 Offer letter and other legal documents are signed by advocate as per credit policy 3.5 Legal documents are witnessed as per credit policy
4. Conduct security perfection	4.1 Security documents are obtained as per credit policy 4.2 Security documents are compiled as per joint registration legal requirement 4.3 Legal charge on property is obtained as per banking policy

5. Maintain credit security documents	5.1 Legal documents are filed as per standard operating procedures 5.2 Security documents are stored as per standard operating procedures 5.3 Security documents register is maintained as per credit policy 5.4 Insurance register is maintained as the credit policy 5.5 Valuation report is maintained as per credit policy
---------------------------------------	--

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Securities may include but not limited to:	<ul style="list-style-type: none"> • Personal real estate. • Home equity. • Personal vehicles. • Paychecks. • Cash or savings accounts. • Investment accounts. • Paper investments.
2. Legal documents may include but not limited to:	<ul style="list-style-type: none"> • Guarantee • 3rd party guarantee • Letter of hypothecation • Chattels mortgage • Director’s guarantee

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Reporting
- Complaint handling
- Leadership skills

- Team player
- Organizing
- Time management
- Problem solving
- Analytical

Required Knowledge

The individual needs to demonstrate knowledge of:

- Computer packages
- Bank operational procedures
- Legal operating environment
- Banking policies and procedures
- Security management

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: 1.1 Match exposure with collateral. 1.2 Determine Sufficiency of the collateral. 1.3 Sign and witness the legal documents 1.4 Conduct joint registration 1.5 Maintain credit security documents
2. Resource Implications	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency in this unit may be assessed through: 3.1 Written 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
4. Context of Assessment	Competency may be assessed 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

for assessment	
-------------------	--

easytvvet.com

MANAGE CUSTOMER RELATIONSHIP

UNIT CODE: BUS/OS/BF/CR/05/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to manage customer relationship. It involves managing customers' communication, segmenting bank customers, inducting customer into loyalty program and monitoring customer satisfaction.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function.	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements. <i>Bold and italicized terms are elaborated in the range.</i>
1. Manage customers communication	1.1 . Communication strategy is developed as per organizational service charter. 1.2 <i>Communication channels</i> are identified as per the customer service charter. 1.3 Communication content is developed as per nature of the customer. 1.4 Feedback mechanism is developed as per customer service charter.
2. Segment bank customers	2.1 Customers are classified as per bank policy 2.2 . Customers are assigned products as per bank policy 2.3 Customers are recognized as per product type 2.4 Customers are informed on their segment as per bank policy 2.5 Customer feedback on their segment is obtained as per bank policy
3. Induct customer into loyalty program	3.1 Loyal customers are identified as per banking policy 3.2 Customers are informed of the loyalty programme as per banking policy 3.3 Loyal customers are registered in loyalty programme as per banking policy
4. Monitor	4.1 Customers are informed of feedback mechanism as

customer satisfaction	<p>per banking policy</p> <p>4.2 Customer feedback are analyzed as standard operating procedures</p> <p>4.3 Course of action is determined as per the nature of the feedback</p>
-----------------------	--

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

Variable	Range
1. Communication channels may include but not limited to:	<ul style="list-style-type: none"> • Emails • Telephones • Face to face • Video conferencing

REQUIRED KNOWLEDGE AND UNDERSTANDING

The individual needs to demonstrate knowledge of:

- Computer packages
- Bank operational procedures
- Legal operating environment
- Banking policies and procedures
- Customer service knowledge

SKILLS

The individual needs to demonstrate the following skills:

- Communication skills
- Complaint handling
- Leadership skills
- Team player
- Organizing

- Time management
- Problem solving
- Analytical
- Microsoft word

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrate; 2.1 Manage customer's communication 2.2 Segment customers 2.3 Register loyal customers in loyalty program 2.4 Analyze customer feedback
2. Resource Implications	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency may be accessed through: 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies 3.5 Role playing
4. Context of Assessment	Competency may be assessed 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.

OFFER CUSTOMER SERVICE

UNIT CODE: BUS/OS/BF/CR/06/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to offer customer service. It involves handling customer enquiries, managing customer complaints, guiding customers on banking services and responding to internal queries.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Handle customer enquiries	1.1 Customer details are obtained as per standard operating procedures 1.2 Customer concerns are recorded as per standard operating procedures 1.3 Understanding of customer queries is acknowledged as per standard operating procedures 1.4 <i>Customer queries</i> are responded to as per standard operating procedures
2. Manage customer complaints	2.1 Customer details are obtained as per standard operating procedures 2.2 Customer complaint are recorded as per standard operating procedures 2.3 Understanding of customer complaint is acknowledged as per standard operating procedures 2.4 Customer complaint are responded to as per standard operating procedures
3. Guide customers on banking services	3.1 Customer needs are understood as per work place procedures 3.2 Services offered at different work station is understood as per organizational structure 3.3 Bank products are identified as per organizational structure 3.4 Customers are served as per their need

4. Respond to internal queries	4.1 Internal queries are received as per standard operating procedures 4.2 Internal queries are analyzed as per standard operating procedures 4.3 Internal queries are acted upon as per standard operating procedures 4.4 Mails are received and dispatched as per standard operating procedures
--------------------------------	--

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Customer queries may include but are not limited to:	<ul style="list-style-type: none"> • account statement • balance • cheque book • debit card

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- communication
- negotiation
- conflict resolution
- listening
- budgeting
- financial management
- problem-solving

Required Knowledge

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques

- Credit and debt recovery principles and techniques
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements
- Organizational credit management policies and procedures
- Stress management techniques.

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrated ability to: 1.1 Respond to customer queries 1.2 Respond to customer complaint 1.3 respond to internal queries
2. Resource Implications	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Methods of Assessment	Competency in this unit may be assessed through: 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
4. Context of Assessment	Competency may be assessed 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.

PROVIDE TELLERING SERVICE

UNIT CODE: BUS/OS/BF/CR/07/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to provide tellering service. It involves facilitating cash deposit, processing cash withdrawals, facilitating purchase of foreign currency, facilitating sell of foreign currency, facilitating account to account transfer, facilitating interbank local and foreign transfer, balancing end day till and issuing bankers cheque.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Facilitate cash deposit	1.1 Customer request is received as per banking policy 1.2 <i>Customer details</i> is verified as per banking policy 1.3 Cash is confirmed as per banking policy 1.4 Cash is counted as per banking policy 1.5 Cash is stored as per standard operating procedures 1.6 Cash deposit duplicate slip is signed by customer as per banking policy 1.7 Copy of deposit slip is issued as per banking policy
2. Process cash withdrawals	2.1 Customer request is received as per banking policy 2.2 Customer details is verified as per banking policy 2.3 Customer balance is confirmed as per standard operating procedures 2.4 Cash is retrieved from till as per banking policy 2.5 Cash is counted as per banking policy 2.6 Cash is confirmed by customer as per banking policy 2.7 Cash withdrawal duplicate slip is signed by customer as per banking policy 2.8 Copy of cash withdrawal duplicate slip is stored as per banking policy
3. Facilitate purchase of foreign currency	3.1 Customer request is received as per banking policy 3.2 Confirm if the bank deals with the currency as per the organizational policy

	<p>3.3 Validity of the currency is confirmed as per standard operating procedures</p> <p>3.4 Exchange rate is negotiated based on the bank policy.</p> <p>3.5 Exchange rate is confirmed</p> <p>3.6 The foreign currency is counted.</p> <p>3.7 Equivalent Kenya shillings are issued.</p> <p>3.8 Receipts are printed in duplicate.</p> <p>3.9 Customer copy of the receipt is issued and the bank copy retained.</p> <p>3.10 Foreign currency is kept in the till.</p>
4. Facilitate sell of foreign currency	<p>4.1 Customer request is received as per banking policy</p> <p>4.2 Confirm if the bank deals with the requested currency</p> <p>4.3 Exchange rate is negotiated based on the bank policy</p> <p>4.4 Exchange rate is confirmed as banking policy</p> <p>4.5 Kenya Shilling is received as per standard operating procedures</p> <p>4.6 Kenya Shilling is counted and confirmed as per standard operating procedures</p> <p>4.7 The foreign currency is issued as per banking policy</p> <p>4.8 Receipts are printed in duplicate as per standard operating procedures</p> <p>4.9 Customer copy of the receipt is issued and the bank copy retained as per standard operating procedures</p> <p>4.10 Kenya shillings are kept in the till as per standard operating procedures</p>
5. Facilitate account to account transfer	<p>5.1 Customer request is received as per standard operating procedures</p> <p>5.2 Customer details is verified as per banking policy</p> <p>5.3 Customer balance is confirmed as per standard operating procedures</p> <p>5.4 Cash is transferred as per banking policy</p> <p>5.5 Cash transfer slip is printed in duplicate as per banking policy</p> <p>5.6 Copy of the signed cash transfer slip is issued as per banking policy</p>
6. Facilitate interbank local	<p>6.1 Customer request is received as per standard</p>

and foreign transfer	<p>operating procedures</p> <p>6.2 Customer details is verified as per banking policy</p> <p>6.3 Customer balance is confirmed as per standard operating procedures</p> <p>6.4 Cash is transferred as per banking policy</p> <p>6.5 Transfer form is filed in duplicate as per standard operating procedures</p> <p>6.6 Transfer receipt is issued to customer as per standard operating procedures</p> <p>6.7 Transfer receipt is processed as per standard operating procedures</p>
7. Balance end day till	<p>7.1 Cash is bundled as per standard operating procedures</p> <p>7.2 Cash is counted as per standard operating procedures</p> <p>7.3 System balance are checked as per standard operating procedures</p> <p>7.4 System balance is checked against physical cash as per standard operating procedures</p> <p>7.5 Report on check of system balance against physical cash is verified as per standard operating procedure</p> <p>7.6 Till is returned to strong room as per standard operating procedures</p>
8. Issuance of banker's cheque	<p>8.1 Customer request is received as per standard operating procedures</p> <p>8.2 Customer details is verified as per banking policy</p> <p>8.3 Customer balance is confirmed as per standard operating procedures</p> <p>8.4 Bankers' cheque is printed as per standard operating procedures</p> <p>8.5 Bankers' cheque is recorded as per standard operating procedures</p> <p>8.6 Bankers' cheque is signed as per organizational policy</p> <p>8.7 Confirmation slip is issued in duplicate as per standard operating procedures</p> <p>8.8 Bankers' cheque and duplicate slip is issued to customer as per standard operating procedures</p>

9. Facilitate cheque deposit	<p>9.1 Customer request is received as per banking policy</p> <p>9.2 Customer details is verified as per banking policy</p> <p>9.3 Cheques are scanned for clearing as per bank procedure</p> <p>9.4 Cheque deposit duplicate slip is signed by customer as per banking policy</p> <p>9.5 Cheque is confirmed as per banking policy</p> <p>9.6 Cheque is archived as per standard operating procedures</p>
10. Facilitate cheque withdrawal	<p>10.1 Customer request is received as per banking policy</p> <p>10.2 Customer details is verified as per banking policy</p> <p>10.3 Customer balance is confirmed as per standard operating procedures</p> <p>10.4 Cash is retrieved from till as per banking policy</p> <p>10.5 Cash is counted as per banking policy</p> <p>10.6 Cash is confirmed by customer as per banking policy</p> <p>10.7 Cash withdrawal duplicate slip is signed by customer as per banking policy</p> <p>10.8 Copy of cash withdrawal duplicate slip is stored as per banking policy</p>

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Customer details may include but are not limited to:	<ul style="list-style-type: none"> • Signature • Signatories • Dates • Amount in words • Amount in figures • Status of cheque leaf

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- communication
- negotiation
- conflict resolution
- listening
- budgeting
- financial management
- problem-solving

Required Knowledge

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques
- Credit and debt recovery principles and techniques
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements
- Organizational credit management policies and procedures
- Stress management techniques.

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrated ability to: 1.1 Facilitate cash deposit 1.2 Process cash withdrawals 1.3 Facilitate purchase of foreign currency 1.4 Facilitate sell of foreign currency 1.5 Facilitate account to account transfer 1.6 Facilitate interbank local and foreign transfer 1.7 Balance end day till 1.8 Issue banker's cheque
2. Resource Implications	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take

	<p>place</p> <p>2.2 Appropriately simulated environment where assessment can take place</p>
3. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <p>3.1 Written tests</p> <p>3.2 Oral questioning</p> <p>3.3 Third party reports</p> <p>3.4 Case studies</p>
3. Context of Assessment	<p>Competency may be assessed</p> <p>4.1 Off the job</p> <p>4.2 on the job</p> <p>4.3 During industrial attachment</p>
4. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

easyvet.com

MANAGE BACK OFFICE

UNIT CODE: BUS/OS/BF/CR/08/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to manage back office. It involves processing employee salary, managing suspense account, managing asset register, managing office stationery, managing bank voucher, performing data clean up and managing customer account.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Process employee salary	1.1 Business customer request is received as per standard operating procedures 1.2 Business customer request details are verified as per standard operating procedures 1.3 Business customer employee details are checked as the company records 1.4 Business customer account balance is checked as per standard operating procedures 1.5 Details of business customer employee are captured in the system as per organizational policy
2. Manage suspense account	2.1 Suspense reports are retrieved as per standard operating procedures 2.2 Suspense reports are analyzed as per standard operating procedures 2.3 Source of suspense entries are identified as per standard operating procedures 2.4 Entries in suspense account are acted on as per standard operating procedures

<p>3. Manage asset register</p>	<p>3.1 Bank assets are marked as per standard operating procedures 3.2 Bank asset are posted in asset register as per standard operating procedures 3.3 Bank asset register are maintained as per standard operating procedures 3.4 Asset requisition is handled as per organization policy</p>
<p>4. Manage office stationery</p>	<p>4.1 Record of bank stationery is maintained as per organizational policy 4.2 New asset requisition is handled as per organization policy 4.3 Reorder level is managed as per organizational policy 4.4 Obsolete stationery is disposed as per standard operating procedure 4.5 Stationery room is maintained as per standard operating procedure</p>
<p>5. Manage bank voucher</p>	<p>5.1 Vouchers are checked against record as per standard operating procedure 5.2 Vouchers are reconciled as per standard operating procedure 5.3 Vouchers are archived as per standard operating procedure 5.4 Vouchers are retrieved as per standard operating procedure 5.5 Vouchers are destroyed as per standard operating procedure</p>
<p>6. Perform data clean up</p>	<p>6.1 customer records are checked as per standard operating procedure 6.2 Customer details are checked as per standard operating procedure 6.3 Missing details are captured as per standard operating procedure 6.4 Action is taken as per standard operating procedure</p>

7. Manage customer account	<p>7.1 Customer account records are checked as per standard operating procedure</p> <p>7.2 <i>Undesirable characteristics</i> are identified as per standard operating procedure</p> <p>7.3 Action is taken on undesirable characteristics as per banking policy</p>
----------------------------	--

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Action may include but not limited to:	<ul style="list-style-type: none"> • calling customer • flag account • collect the documents
2. Undesirable characteristics may include but not limited to:	<ul style="list-style-type: none"> • Zero balance account • Dormant account • Overdrawn account

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Negotiation
- Conflict resolution
- Listening
- Budgeting
- Financial management
- Problem-solving

Required Knowledge

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques

- Credit and debt recovery principles and techniques.
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements.
- Organizational credit management policies and procedures
- Stress management techniques.

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	<p>Assessment requires evidence that the candidate:</p> <p>Demonstrated ability to:</p> <ul style="list-style-type: none"> 1.1 Process employee salary 1.2 Identify source of suspense entries 1.3 Manage asset register 1.4 Manage office stationery 1.5 Manage voucher 1.6 Perform data clean up 1.7 Manage customer account
2. Resource Implications	<p>Competency may be assessed</p> <ul style="list-style-type: none"> 2.1 Off the job 2.2 on the job 2.3 During industrial attachment
1. Methods of Assessment	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Written tests 3.2 Oral questioning 3.3 Third party reports 3.4 Case studies
2. Context of Assessment	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
3. Guidance information for assessment	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

MANAGE ELECTRONIC BANKING

UNIT CODE: BUS/OS/BF/CR/09/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to manage electronic banking. It involves processing registration request, managing service providers, managing bank customers, reconciling online transaction and recovering of default account.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT These describe the key outcomes which make up workplace function (to be stated in active)	PERFORMANCE CRITERIA These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Process registration request	1.1 Customer registration requests are received as per bank procedures 1.2 Customer requests verified as per bank policy 1.3 Customer online accounts created as per customer request 1.4 Online accounts activated as per bank procedure 1.5 Communication to the customer is done as per bank procedure
2. Manage service providers	2.1 Compliance with Service Level Agreements (SLA) is ensured as per the policy. 2.2 Service provider report are sought as per SLAs 2.3 Engagement for proposed system improvements is conducted as per SLA 2.4 Agreed changes are implemented as per bank request
3. Manage bank customers	3.1 Customer's instructions are received as per bank procedure 3.2 Customer instructions are actioned as per customer request 3.3 Actioned customer request is communicated as per bank procedure 3.4 Customer feedback is received as per bank procedure 3.5 Customer queries and complaints are resolved as per bank procedure 3.6 Frequently asked questions (FAQs) framework is established as per bank policy
4. Reconcile online transaction	4.1 Reports from service provider are received as per SLAs 4.2 Customer requests are compared against the bank and service provider report

	4.3 Variance as established as per the comparison report 4.4 Adjustments are made as per the variance report 4.5 Adjustment results are communicated to customer as per bank procedures 4.6 Adjustments reports are filed as per bank policy
5. Recovery of default account	5.1 Default account are identified as per repayment report 5.2 Customer are informed of their status as per repayment report 5.3 Credit facilities are reclassified as per payment performance 5.4 Credit reference bureaus are notified of the customer status as per regulatory requirement 5.5 Collection agencies are identified as per bank policy 5.6 Service Level Agreement are set as per bank policy

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Actioned may include but not limited to:	<ul style="list-style-type: none"> • fund transfer • withdrawal • cheque book request • blocking of ATM cards

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Negotiation
- Conflict resolution
- Listening
- Budgeting
- Financial management
- Problem-solving

Required Knowledge

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques
- Credit and debt recovery principles and techniques.
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements.
- Organizational credit management policies and procedures
- Stress management techniques.

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

<p>1. Critical Aspects of Competency</p>	<p>Assessment requires evidence that the candidate: Demonstrated ability to:</p> <ul style="list-style-type: none"> 1.1 Process registration request 1.2 Understanding of service level agreement 1.3 Understanding of service providers 1.4 Manage bank customers 1.5 Understanding of reconciliation process 1.6 Identify default account 1.7 inform customers of their status as per repayment report
<p>2. Resource Implications</p>	<p>The following resources should be provided:</p> <ul style="list-style-type: none"> 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
<p>3. Methods of Assessment</p>	<p>Competency in this unit may be assessed through:</p> <ul style="list-style-type: none"> 3.1 Written tests 3.2 Oral questioning 3.3 Third party report 3.4 Case studies
<p>4. Context of Assessment</p>	<p>Competency may be assessed</p> <ul style="list-style-type: none"> 4.1 Off the job 4.2 on the job 4.3 During industrial attachment
<p>5. Guidance information for assessment</p>	<p>Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.</p>

MANAGE BANK COMPLIANCE

UNIT CODE: BUS/OS/BF/CR/10/6/A

UNIT DESCRIPTION

This unit specifies the competencies required to manage bank compliance. It involves profiling bank customers, verifying bank compliance status, preparing regulatory reports, reporting bank performance to the board, seeking approval of bank products and services and handling interbank relationships.

ELEMENTS AND PERFORMANCE CRITERIA

ELEMENT	PERFORMANCE CRITERIA
These describe the key outcomes which make up workplace function (to be stated in active)	These are assessable statements which specify the required level of performance for each of the elements (to be stated in passive voice) <i>Bold and italicized terms are elaborated in the Range</i>
1. Profile bank customers	1.1 Bank customers are classified as per the risk profile 1.2 Customers are assigned risk levels as per bank regulations 1.3 On-boarded customers are monitored as per bank policy
2. Verify bank compliance status	2.1 Bank regulators are identified as per bank policy 2.2 Bank compliance standards are identified as per regulators guideline 2.3 Bank compliance status is checked as per the regulatory standards
3. Prepare regulatory reports	3.1 Regulatory data is obtained as per bank reports 3.2 Regulatory data is analyzed as per regulatory requirement 3.3 Regulatory data is compiled as per regulatory requirement 3.4 Generate the regulatory reports as per regulatory requirements 3.5 Submit the regulatory report as per the regulatory requirements 3.6 Regulatory queries are responded to as per bank procedure 3.7 Bank compliance performance is reported to board as per bank policy
4. Seek approval of bank products and services	4.1 Bank product and services proposal are received as per bank policy 4.2 Bank product and services proposal are submitted to Central Bank as per regulatory guidelines 4.3 Amendments on tariffs are submitted to CBK as per regulatory guidelines

	4.4 CBK feedback is received as per regulatory guidelines
5. Handle interbank relationships	5.1 Operations of correspondence accounts is facilitated as per bank policy 5.2 Exchange of security keys is facilitated as per counterparty agreements 5.3 International trade is facilitated as per correspondence banks guidelines 5.4 An interbank account settlement is facilitated as per regulatory and counterparty requirements.

RANGE

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

VARIABLE	RANGE
1. Risk levels may include but are not limited to:	<ul style="list-style-type: none"> • Mild • Moderate

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit of competency.

Required Skills

The individual needs to demonstrate the following skills:

- Communication
- Negotiation
- Conflict resolution
- Listening
- Budgeting
- Financial management
- Problem-solving

Required Knowledge

The individual needs to demonstrate knowledge of:

- Conflict resolution and negotiation techniques
- Credit and debt recovery principles and techniques.
- Financial delegations and limits applied within organization and specific to role
- Legislative, regulatory and industry code requirements.
- Organizational credit management policies and procedures

- Stress management techniques.

EVIDENCE GUIDE

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

1. Critical Aspects of Competency	Assessment requires evidence that the candidate: Demonstrated ability to: 1.1 understanding of risk levels 1.2 understanding of compliance standards 1.3 understanding of regulatory requirement 1.4 understanding of prudential guidelines 1.5 understanding of international trade
2. Resource Implications	Competency may be assessed 2.1 Off the job 2.2 on the job 2.3 During industrial attachment
3. Methods of Assessment	Competency in this unit may be assessed through: 3.1 Written tests 3.2 Oral questioning 3.3 Third party report 3.4 Case studies
4. Context of Assessment	The following resources should be provided: 2.1 Access to relevant workplace where assessment can take place 2.2 Appropriately simulated environment where assessment can take place
5. Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended.