

V. CONCLUSION

The approach and the tools described will help bank staff to develop the competencies necessary to do their jobs.

A "COMPETENCIES approach" to job definition helps to create a forward looking approach to bank jobs, to the changes likely to affect them, and to the appropriate human resource strategies required to prepare for the future.

This means, in particular, that potential transversal movements within the banking profession can be identified in advance.

Consequently, future training projects can be planned and the acquisition of competencies resulting from the training investment can be measured.

Lastly, these tools help to set up a system of participative management.

Managers and their teams acquire an overall picture of the changes, the need for adaptation and the individual possibilities to deal with them.

This improved shared knowledge of the goals to aim for, creates a greater potential for mobility and a more objective dialogue.

ANNEXES

A PREDICTION MECHANISM FOR PROFESSIONAL DEVELOPMENT AND QUALIFICATIONS IN BANKING 20 DOMAINES

(FIELDS OF KNOWLEDGE AND KNOW-HOW)

1 ECONOMIC, BANKING AND FINANCIAL EUROPEAN ENVIRONMENT

2 MARKETS AND BANKING TECHNIQUES, PRODUCTS AND SERVICES

3 FINANCIAL MARKETS AND TECHNIQUES

4 FINANCIAL AND ECONOMIC FIRM ANALYSIS

5 TAXATION

6 LAW

7 MATHEMATICS AND STATISTICS

8 TRADE AND NEGOTIATION TECHNIQUES

9 ACCOUNTING

10 BUDGET AND PLANNING TECHNIQUES

11 COMPUTER TECHNIQUES

12 SECURITY

13 ORGANISATION TECHNIQUES AND ADMINISTRATIVE METHODS

14 PREPARING INFORMATION AND DOCUMENTATION

15 MARKETING

16 TRAINING

17 STAFF MANAGEMENT

18 HUMAN RESOURCES MANAGEMENT

19 KNOWLEDGE OF THE COMPANY

20 COMMUNICATION

1. ECONOMIC, BANKING AND FINANCIAL EUROPEAN ENVIRONMENT

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Microeconomics and macroeconomics, national income, monetary and fiscal policy, international trade, exchange rates, balance of payment, money supply, inflation, unemployment, economic growth, loans and deposit, forecasting, budgeting, risks, securities.

Understand the nature and method of economics.

Understand the role and goals of firms in a market economy.

LEVEL 2 Ability to :

Describe the origins of banking and depository institutions.

Know the roles of a central bank.

Distinguish between the different definitions of money.

Seek for economic and financial information to deepen the analysis of a situation.

Explain how the banking system creates money.

Know the forms of business organization.

LEVEL 3 Ability to :

Know the theory of consumer behavior and the cost of production.

Distinguish between the characteristics of the four basic market models.

Analyze the objectives and tools of monetary policy.

Understand the scope and the objectives of financial management.

Apply the profit-maximization criterion to financial management.

Know the money market and the capital market.

Use the data of an economic study to draw local consequences.

LEVEL 4 Ability to :

Carry on an economic study on a local or regional plan.

Explain the operation of the circular flow model.

Understand the functioning of a market economy.

Explain the basic assumptions of the classical model .

Understand the role of money in the traditional macroeconomic system.

Analyse financial statements

Forecast financial requirements and propose adapted actions.

Computerize financial planning models.

LEVEL 5 Ability to :

Explain the economic functions of government.

Analyse the impact of fiscal policy.

Understand ultimate objectives and intermediate targets of monetary policy.

Understand the implementation of monetary policy and the central bank operating procedures.

Manage working capital.

Estimate cost of capital.

LEVEL 6 Ability to :

Take strategic long-term investment decisions.

Analyse risks.

Take strategic long-term financial decisions.

Criticize some of economical system.

Deal with current economic problems.

Understand the function of european monetary system.

Understand the coordination of international monetary and financial policy.

Set dividend policy.

Apply corporate restructuring.

2. MARKET AND BANKING TECHNIQUES, PRODUCTS AND SERVICES

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Cheque, loan, savings, credit card, credit transfer, ...

Ability to :

Recognise payment instruments (cheque, credit transfer, withdrawal, bill of exchange).

Check the obligatory mentions, the validity and the use conditions.

Execute the current tradings such as : payment, refund and exchange.

Know the main characteristics of the bank products and services.

LEVEL 2 Ability to :

Answer to any demand concerning the functioning of a bank account.

Identify the possible incidents in the functioning and collect the information in order to make a decision.

Execute properly the procedures concerning an operation on a bank account or a loan.

LEVEL 3 Ability to :

Explain and sum up the specificities of the banking products.

Analyse a file, propose a suitable solution and set it up.

LEVEL 4 Ability to :

Offer the clients the whole possibilities of : credits, financing and investment techniques.

Design and implement the suitable operations to fulfil a specific or complex demand and follow the functioning.

Integrate the modifications of the environment and propose specific procedures.

Analyse the risk and the rentability.

LEVEL 5 Ability to :

Design any complex financing or investment (i.e.: tax-lease, project financing...).

Resolve any technical problem in the products management system.

LEVEL 6 Ability to :

Conceive and implement new concepts of financing and investment.

3. FINANCIAL MARKETS AND TECHNIQUES

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

credit, money, currency, stock exchange, forward markets, financial intermediaries, options, long-term forecasts, produce exchange, coupon, stockbroker.

Ability to :

Identify basic usual information about financial markets.

LEVEL 2 Ability to :

Supply financial relevant data to bank experts so as to draw up specific reports.

Implement common financial transactions according to pre-defined proceedings and cautions.

LEVEL 3 Ability to :

Analyse general and concrete transactions in a specific financial market.

Draw up financial proposals according to clear outlines.

Interpret a financial chart taking our valuable conclusions and proposals.

LEVEL 4 Ability to :

Deal in stocks and shares.

Estimate exchange-risk.

Define and implement a specific plan for a pre-defined financial market.

Draw up a financial plan as a result of a company demand (i.e. an issue).

Define the terms and conditions of financial agreements with partners or companies.

Analyse the results corresponding to a professional team devoted to specific financial transactions.

LEVEL 5 Ability to :

Define the terms of performance and price.

Define bank strategies in financial market activities.

Adapt known firm techniques, concepts, methods and theories to be applied in financial markets.

Estimate and break up global devaluation risk and security depreciation-risk.

LEVEL 6 Ability to :

Device new techniques, concepts, methods and theories to be applied in financial markets.

4. FINANCIAL AND ECONOMIC FIRM ANALYSIS

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

capital and reserves, net working capital, liquidity, ratio, overdraft, net assets, credit standing, company, solvency, ...

Ability to :

Recognise basic concepts and terms referring financial and economic firm analysis.

Select and order specific documentation connected with common credit transactions.

Check and up date the borrowing firms' files.

LEVEL 2 Ability to :

Identify financial requirements of small firms by means of pre-defined proceedings.

Collect specific financial and economic data of a firm demanding credit in order to provide relevant information for a pre-defined report.

Recognise the payment possibilities of small firm on regular basis.

Suggest the convenience to grant a loan in certain conditions.

LEVEL 3 Ability to :

Analyse clients' financial position (small and middling enterprises).

Draw up specific reports concerning borrowers' demands with proposals on the basis of previous analysis.

Implement credit follow-up measures and proceedings.

Read balance sheet.

LEVEL 4 Ability to :

Analyse the balance sheet of important firms and other relevant information concerning its commercial activities in order to estimate its financial needs.

Propose complementary external or internal audit reports to contrast conclusions.

LEVEL 5 Ability to :

Analyse complex credit operations (i.e. floating loans, joint-ventures or swaps).

Define the terms of certain financial agreements with significant firms (i.e. to place an issue).

Define bank strategy in delinquent operations and recovery.

LEVEL 6 Ability to :

Analyse special complex operations (i.e. mergers, take-overs or bad risks).

Device new method and techniques in financial and economic analysis issues.

5. TAXATION LEVEL 0

No knowledge is required or possessed.

LEVEL 1

The following vocabulary is familiar :

V.A.T., income tax, capital gains tax, corporation tax, investment tax credit, capital gain, earned income, accrual basis, turnover tax...

Ability to :

Identify basic concepts and terms connected with taxation matters.

Identify tax forms and transmit to the concerned department.

LEVEL 2 Ability to :

Identify and comply with taxation norms and proceedings of common bank operations (i.e. loan and mortgages contracts).

Fill up pre-set tax forms in an appropriate way.

LEVEL 3 Ability to :

Analyse common tax situation concerning employees, customers, commercial traffic and company duties.

Select and implement appropriate solutions to common tax problems.

Follow up the taxation practices of the company.

LEVEL 4 Ability to :

Analyse tax situations so as to estimate the most convenient and appropriate decisions.

Manage ordinary and complex tax concepts properly.

Check tax implications in common bank traffic.

LEVEL 5 Ability to :

Define and propose new tax structures and strategies for new bank operations or products.

Solve any tax problem referred to clients, partners or treasury.

LEVEL 6 Ability to :

Define new taxation approaches in order to reduce capital gain taxes.

6. LAW LEVEL 0

No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

notarial deed, contract under private seal, rider, mortgage, pledge agreement, guarantee, endorsement, replevin, power of attorney, assignation, assignment of receivables, creditor, debtor, jurisprudence....

Ability to : Identify the legal documents in a file.

LEVEL 2 Ability to :

Draw up legal documents by filling in preset forms (i. e. : loan contract...).

Identify and comply with the legal norms and procedures for the opening and the management of a bank account.

LEVEL 3 Ability to :

Analyse common legal situations about people, goods, bonds and security law. Select and implement appropriate solutions.

Follow up the bank's legal life.

LEVEL 4 Ability to :

Have a good command of common civil law's general concepts.

Analyse legal situations in order to estimate complexity and risks and deal with it in an appropriate way.

Check the consistency of the clauses of a contract.

Apply laws about labour relation.

LEVEL 5 Ability to :

Propose new orientations concerning law applications.

Define the legal structure of every new bank operation.

Solve any problem in commercial contract between firms even on an european level and master european law.

LEVEL 6

Ability to propose to competent authorities, the evolution of concepts in matter of civil and commercial law.

7. ECONOMIC MATHEMATICS AND STATISTICS

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Equation, function, variable, interest rate, present and future value, compound interest, discount rate, cash flow, sample, mean, mode, distribution, probability.

Ability to :

Compute the future and present value of a sum of money.

Compute different averages in series.

LEVEL 2 Ability to :

Relate algebra and geometry - graphical representation.

Use the basic functions of future and present value

(Compounding and discounting).

Summarizing data into a frequency distribution.

LEVEL 3 Ability to :

Use the general discounted cash flow (DCF) valuation model (stream of payments, annuities, etc).

Cumulate and interpret of frequency distributions.

Compute standard deviation.

Design a sample survey.

LEVEL 4 Ability to :

Take decisions for investments (playback period, NPV, IRR, etc).

Take decisions for financing (corporate financing, different claims : contractual, preferred and residual, leasing, etc).

Use Probability Theory.

Test of hypotheses.

LEVEL 5 Ability to :

Apply derivatives and partial derivatives in business and economics.

Apply definite integration in business and economics.

Measure betas.

Use of bayesian theory.

Develop regression models.

Estimate cost of capital.

Test of homogeneity and independence of samples.

LEVEL 6 Ability to :

Apply differential and difference equations in economic models.

Apply matrix algebra in business and economics.

Analyse time series

Correlate time series and forecasting.

8. TRADE AND NEGOTIATION TECHNIQUES

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

supplier, client, target, market, offer, competition, mailing list, telephone marketing, rate, expiry date, deadline...

Ability to :

Welcome clients or suppliers, listen, understand, respond to simple requests or steer them toward the best representative.

Recognize commercial documentation mail.

Check and up date the client file.

LEVEL 2 Ability to :

Identify the financial needs or the investments of a client on the private market, on a regular basis.

Identify and choose the products or services best suited to simple needs.

Guide or make an appointment for specific information.

Deal directly with a client's complaints or requests for information.

Implement a commercial plan in a predefined operational context.

LEVEL 3 Ability to :

Analyse the client's overall position on the private market.

Draw up proposals according to a clear outline.

Negotiate specific clauses in a contract.

Handle a client portfolio, follow and assess its development.

Implement specific marketing plans corresponding to a specific portfolio, or product.

Interpret a chart monitoring the objectives and draw up a simple conclusion and suggest adjustments in terms of objectives to be met.

LEVEL 4 Ability to :

Define and implement a specific marketing plan in a specifically defined context.

Draw up a marketing plan in response to an appeal.

Negotiate or renegotiate with a view to concluding agreements or relative contracts concerning financial transaction or partnership.

Create and expand a network of prescribers and partners.

Analyse the marketing results of a section or a department.

LEVEL 5 Ability to :

Define the terms of performance and price.

Define the strategy firm's marketing development and negotiation.

Adapt known marketing techniques to suit other areas (new markets, new products).

LEVEL 6

Ability to devise new concepts and theories in the marketing field.

9. ACCOUNTING

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

credit, debt, balance, interest receivable, commitment, invoice, date of value, bookkeeping voucher, accounting system.

Ability to :

Register standard data.

Implement basic controls such as check the balances.

LEVEL 2 Ability to :

Make an entry.

Implement a reconciliation of accounts and an elementary variance analysis.

Control the expense invoicing and the relevant allocation.

LEVEL 3

Ability to :

Master accounting practice in a specific domain (loan, investment...).

Analyse and justify accounts and check the allocations.

Propose appropriate procedure to solve an accounting problem.

LEVEL 4 Ability to :

Master all the accounting rules concerning the settlement of accounts procedures.

Apply the accounting regulations.

Detect a deviation, propose and effect alteration in the accounting instructions.

LEVEL 5 Ability to :

Draw up the income statement.

Control and analyse the financial statements of the firm.

Get moving the accounting system of the company.

Define and enforce the internal control rules.

LEVEL 6 Ability to :

Develop new concepts in accounting.

10. BUDGET AND PLANNING TECHNIQUES

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar:

Takings, loss, expense, gain, cost, budget, margin, commitments, balance, surplus.

Ability to :

Notice a situation in red or surplus in a simple expense budget of the department.

Register simple data on a budget roll.

LEVEL 2 Ability to :

Identify the concrete needs of a department or a section in order to prepare eventual budget and planning schemes.

Implement partial aspects of a specific budget or planning programme in a pre-defined operational context.

LEVEL 3 Ability to :

Apply firm planning and budget orientations in a certain area.

Understand, assume and pursue general and specific company objectives.

Analyse specific variances from estimated sections, branches or departments' forecasts.

Propose simple correcting measures to be applied in concrete areas.

LEVEL 4 Ability to :

Define and implement bank objectives and budget orientations in a predefined area or operational context.

Check firm specific result in order to estimate concrete deviations.

Draw up complex correcting plans for a section or a department.

LEVEL 5

Ability to :

Define and implement strategic bank's objectives.

Analyse the results and find out the forecast profitability sources.

LEVEL 6 Ability to :

Adapt and implement new techniques in the budget and planning field.

11.COMPUTER TECHNIQUES

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

software, application programme, work file, spreadsheet programme, automated teller machine.

Ability to :

Use the basic functions of an application programme.

Know the basic functions of a computer system.

LEVEL 2 Ability to :

Program a private application.

Put in and check the functioning of a computer or a automated teller machine.

Provide routine maintenance.

LEVEL 3 Ability to :

Control and optimize the functioning of computer systems. Advise on the use.

Maintain the application programmes. Analyse the technical hitches and conceive adapted solutions.

LEVEL 4 Ability to :

Conceive and implement the computer facilities plan according to the strategic policy of the firm.

Optimize the computer tools and follow up the evolutions of technology.

LEVEL 5 Ability to :

Analyse an information system in order to transcribe into applications programmes.

Define the global architecture of computer systems.

Design and implement an information system.

LEVEL 6 Ability to :

Develop new concepts in computer technology.

Adapt and implement new advancement in computer system.

12. SECURITY

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Arrival - and departure - procedures. Procedures at hold-ups, hostage-taking, bomb threats and transport of values. Organization of security procedures with safe - deposit boxes, alarm-systems, surveillance systems, entrance control, fire - and water security.

Common knowledge of safety procedures and the demands on the staff.

Ability to :

Understand the importance of safety procedures and the importance of applying them in case of emergency.

LEVEL 2 Ability to :

Act on the procedures within ones own working area, including ability to handle a threatening situation.

Inform the security service in case of incident.

LEVEL 3 Ability to :

Use and act upon the procedures in several working areas.

Analyse the necessary procedures and to create motivation for debate and cooperation.

Detect the causes and origin of an incident and propose improvements.

Study the technical structure of the equipment used in safety procedures.

Communicate the relevant instruction to the staff.

LEVEL 4 Ability to :

Take responsibility of design and implementation of the security systems.

LEVEL 5 Ability to

Define the politic of development and improvement of the security system of the firm.

Analyse needs, propose, evaluate and manage implementation of decisions.

LEVEL 6 Ability to :

Design and implement new approaches and techniques in protection and security.

13. ORGANISATION TECHNIQUES AND ADMINISTRATIVE METHODS

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

The company's structure of organization : headquarters, division offices, branches, categories of jobs, levels of authority, loan-granting authority, organization chart, instructions, procedures, filing, archives.

Ability to :

Know and act on simple administrative procedures.

LEVEL 2 Ability to :

Act on and control the application of administrative procedures within ones own working area.

Identify ones own loan-granting authority.

Relate to colleagues and superiors in the organization structure.

Follow a filing plan and organize engagements on a diary.

LEVEL 3 Ability to :

Act upon and overview the organization structure and administrative procedures within several working areas, in a department.

Analyse the needs for modifications and improvements of a procedure or an administrative circuit and propose adapted solutions.

Create motivation for debate and cooperation.

LEVEL 4 Ability to :

Carry on an audit of the organisation and formulate and revise instructions, among others in cooperation with the computer function.

LEVEL 5 Ability to :

Overview complex problems regarding the development of the organization structure and administrative procedures of the whole firm

Involve all aspects in the process of implementing modifications.

Run an opportuneness study and carry on a strategic organization mission.

LEVEL 6

Ability to design and implement and communicate new strategic organization concepts.

14. PREPARING INFORMATION AND DOCUMENTATION

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Handling of post, distribution, filing, forms, information of the customer, letter, note, fax, telex, spreadsheet, bibliography, periodical.

Ability to :

Use a fax, a photocopier

Type a document .

Find and file a document in a classification.

Update mailing list.

LEVEL 2 Ability to :

Select the correct information or form.

Use a word processor or a spreadsheet and print in a clear and professional way any document and letter.

Make reservations for travels and hotels.

LEVEL 3 Ability to :

Use any information shaping software.

Adapt the presentation of a form. Define the presentation norms of a document.

Make a complete model of catalogue.

Select articles and documents in order to make a press review.

LEVEL 4 Ability to :

Carry on a search of information on a specific theme and establish a bibliography.

Select and control subcontractors required to print or shape the firm's documents.

LEVEL 5 Ability to :

Define the firm strategy of publication and documentation and follow the implementation.

LEVEL 6

Ability to develop and implement new techniques in preparing information and documentation.

15. MARKETING

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Market, target, market share, profitability, rate, product, packaging, logo, marketing mix positioning.

Ability to

Deal with well defined, repetitive marketing tasks : collection and classification of information.

Seek for factual information about products and customers readily available without the need for further interpretation.

LEVEL 2 Ability to :

Understand basic marketing matters as well limited requirement to absorb and interpret information.

Take care so that appearance of sales units adapt to bank environment.

Set up and modify subordinates action plans against any motivations of sales goals.

Inform management of customer needs.

LEVEL 3 Ability to :

Inform others within the bank about their predefined marketing and sales objectives.

Handle possible questions or give explanations, even in case of customers complaints.

Spot deviations against forecasts, budgets and goal set and to recommend correcting actions.

Control regularly that all advertising supports are in order and updated.

Set sales targets of subordinates.

LEVEL 4 Ability to :

follow and control results of each sales unit (branch, section) and give instructions to correct deviations.

Listen and reformulate customers needs and complaints.

Review business and marketing plans and objectives with other department.

Control results periodically and adapt actions according to bank's strategy.

LEVEL 5 Ability to :

Develop fresh approaches to problems and recognize the need for new services/products/policies.

Develop strategic effective plans to promote banks products and services.

Identify customers needs and forecast the evolutions.

Install the process of control fixed by top management.

Propose to establish new branches.

Decide about the necessity of market research.

LEVEL 6 Ability to :

Make marketing decisions, about the positioning of the bank and the products and about the elements of marketing mix, where no precedents exist because of a deep knowledge of all relevant markets, products and competitors.

Develop new business strategies or services.

16. TRAINING

LEVEL 0 No knowledge required or possessed.

LEVEL 1 The following vocabulary is familiar :

Training period, education program, trainer, registration, summons, seminar, training plan.

Ability to :

Raise questions on work in cooperation with colleagues and together develop and support one another (everyday training).

Formulate and transmit a training demand. Make sure that the registration form is properly filled out.

LEVEL 2 Ability to :

Identify the training needs related to common professional situations.

Pass on a knowledge or a know-how on the work station within procedures.

LEVEL 3 Ability to :

Implement various training techniques.

Identify the pre-requisite to access to a training. through questionnaires, interviews etc.

Propose and conceive a training sequence in order to reach a specific goal.

Realize training supports and slides.

Explain a reasoning, a service, a procedure.

Be a resource person within the area.

LEVEL 4 Ability to :

Carry out training according to a fixed course plan.

Plan and arrange the training programs contents.

Make out programs following an examination of the training needs and an evaluation of related results.

LEVEL 5 Ability to :

Analyse educational needs and develop annual training plans.

Budget the training plan.

Select external training firms and trainers.

Carry out and adjust the training according to the different needs expressed by the trainees.

Evaluate a training system.

Contribute to development of new methods and techniques for competence development.

LEVEL 6 Ability to :

Invent new training methods and introduce innovative programs to meet future requirements of competence development

Develop new areas for training as the business' strategies demand.

17. STAFF MANAGEMENT

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

staff management, work organisation, control ...

Ability to :

Oversee occasionally other employees carrying out the same or similar work.

LEVEL 2 Ability to :

Oversee small groups of staff or in a small section or department whose work is well defined.

Influence these through on the job training and development and/or professional guidance.

Allocate work.

Keep straightforward day to day discipline and oversee the quality of work carried out.

Assure group cohesion, increase group performance and effectiveness.

LEVEL 3 Ability to :

Supervise in a full time base a section where there is a diversity of staff possibly located at more than one site.

Delegate responsibilities.

Provide specialist and professional guidance and training.

Keep discipline of staff under his/her control.

LEVEL 4 Ability to :

Plan the allocation and resourcing of staff under control.

Motivate and guide the staff which may be performed directly or, more usually, via subordinate staff who themselves carry out their work with a high degree of discretion.

LEVEL 5 Ability to :

Have comprehensive management responsibilities over large numbers of staff, through other managers.

Plan the long-term organization of staff, leaving short and medium term staff management matters to subordinate managers.

LEVEL 6 Ability to :

Have responsibility for the long term strategic management of people and be involved in developing strategies across a range of HR activities.

18. HUMAN RESOURCES MANAGEMENT

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

Classification, integration, appointment, promotion, mobility, career, predictive management, skill level, qualification, personal specifications, recruitment.

Ability to :

Identify a document and to allocate it to the proper individual file.

LEVEL 2 Ability to :

Fill up the staff roll.

Create and update a qualifications record.

Give simple information about positions, in terms of : activities, mobility path and training programs.

Hold the first level of integration of a newly recruited collaborator.

LEVEL 3 Ability to :

Lead the personnel annual evaluation interview.

Make a job description in the department area.

Participate to shortlisting applicants.

Explain the firm's classification and remuneration systems

Identify and argue the needs for human resources in the department.

Follow the integration of a newly recruited collaborator.

Propose to collaborators short term professional orientations.

LEVEL 4 Ability to :

Carry out any job description and to participate to the recruiting profil definition.

Design the documents and media used for the personnel evaluation system, for recruitment, for integration...

Define, put on and promote the human resources management system.

Assess, forecast and advise career evolutions.

LEVEL 5 Ability to :

Define the job, remuneration and social development politics complying with the firm strategy.

Design and carry on the human resources management system suitable with the firm strategic orientations.

LEVEL 6 Ability to :

Conceive new concepts and new approaches in the human resources management.

Develop an effective manpower planning system and personnel policy.

19. KNOWLEDGE OF THE COMPANY

LEVEL 0 No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

The company's history, culture, future, placement in society, staff policy, social conventions, personal appearance, internal work organization, working areas, relations to the costumers, the products of the company, staff benefits, educational matters, organisational matters, branch, retail banking network.

Ability to :

Locate the Departments and Services into the company's head office.

Explain the main mission of the firm

LEVEL 2 Ability to :

Act upon the demands within ones own working area, including ability to identify the relevant products of the company.

Name the top managers of the firm.

Present to a client briefly the activities of the department and guide a visitor into the unit.

LEVEL 3 Ability to :

Act upon the demands within several working areas.

Identify and select the right decisional level, in the every day work.

LEVEL 4 Ability to :

Act upon the demands within several areas and communicate this knowledge to the staff.

LEVEL 5 Ability to :

Analyse the company and the staff situation and to come up with proposals of modifications and improvements.

LEVEL 6 Ability to :

Develop the domain, line up decisions in the domain and implement decisions.

Be responsible of continuing information to the staff.

Create a new corporate culture.

20. COMMUNICATION

LEVEL 0 No use of communication. No transmission and no reception of messages is realized.

LEVEL 1 Ability to :

Use a common, simple vocabulary.

Describe a situation, or a task. Understand simple orders.

Read and understand a written note.

LEVEL 2 Ability to :

Make a written or verbal report.

Welcome, listen to, explain and counsel someone.

Lead a dialogue on a simple matter, directly or on the phone.

Correct spelling or grammatical mistakes in a document.

LEVEL 3 Ability to :

Explain orally a procedure or the principal stages of a process.

Organize and conduct a working party.

Write up a short report, synthesize documents.

LEVEL 4 Ability to :

Adapt the way of expressing to the audience.

Give a talk on a professional subject.

Use appropriate methods to increase meetings' efficiency.

Write detailed report, commentaries, articles.

LEVEL 5 Ability to :

Improvise a conference or give a lecture to a large audience.

Generate group dynamics in order to obtain the agreement of meeting members.

Write up a complex study. Build up an argumentation and recommend specific conclusions.

LEVEL 6 Ability to develop new concepts in communication.

DOMAINE :

Describe the activities that have to be done in the domaine :

(From the more simple to the more complex)

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For each activity, define the competency in term of : ability to + verb

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Group competencies into levels :

LEVEL 0

No knowledge is required or possessed.

LEVEL 1 The following vocabulary is familiar :

LEVEL 2 Ability to :

LEVEL 3 Ability to :

LEVEL 4 Ability to :

LEVEL 5 Ability to :

LEVEL 6 Ability to :