

Credit and lending operations analyst

Proficiency level

- X New Gen AI skills
- X Transferrable skills at the same proficiency level
- X New skills
- X Transferrable skills at a higher proficiency level¹

Skills Framework track	Operations	Job function	Customer operations	Job family	Credit and lending operations
Sub-sectors	Retail banking, corporate banking	Expected augmentation by Gen AI	Do more and do new: Gen AI can facilitate the preparation of payment instructions, validate documentation, and manage day-to-day credit transactions. Gen AI tools can also automate the monitoring and reporting of credit recovery, and propose efficiency improvements; output from Gen AI tools can be directly used by the Credit and Lending Operations Manager		

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Facilitate credit recovery activities	Monitor and report the status of credit recovery and collection for customer accounts being managed
Process credit application	Propose methods to improve overall processes and efficiency
	Ensure completion of KYC/Customer Due Diligence and other product requirements before processing
	Prepare payment instructions and/or notification letters
Manage credit documentation	Perform checks, validate documentation, and verify authorization for credit applications and processing
	Address front-office queries on credit processing status
	Review and validate borrowers' information and supporting documents required as part of credit application processes
Facilitate credit servicing	Process day-to-day transactions of credit disbursement and/or repayment and/or settlements and fees

New Gen AI skills

Prompt design	2
Gen AI principles and applications	2
Ethical and responsible Gen AI adoption	2

Additional skills required for potential redesigned role

Role 1: Transaction banking operations analyst (adj. ² Score: 0.58)					
Ethical culture	3	Risk management	3	Asset and liability management	3
Data governance	3	Standard operating procedures development	3	Trade finance management	3
Collateral management	3	Taxonomy application	4	Cash flow reporting	3
Financial statements review	4	Technology application	3		
Financial transactions	2	Treasury management	3		
Role 2: KYC/Customer due diligence analyst (adj. Score: 0.55)					
Continuous improvement management	3	Taxonomy application	3	Service challenges	3
Ethical culture	3	Customer acceptance checking and onboarding	2		
Stakeholder management	3	Regulatory risk assessment	3		
Data governance	3	Account management	3		
Regulatory compliance	3	Customer relationship management	3		

1. Transferrable skills with an increase in one level of proficiency is considered easier to acquire than transferable skills with multiple levels of increase in proficiency, followed by net new additional skills. Depending on job redesign for the financial institution, the financial institution will have to pick select skills to reskill employees on, via a combination of on-the-job training and existing courses.

2. Skills adjacency score.

Source: SkillsFuture Skills Framework