Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 2. General Enterprise Banking Operations and Support
(Key Function – 2.4 General Loan Products and Credit Related Transactions Processing)

Title	Arrange for disbursement of loans
Code	109214L3
Range	Handling of loan or mortgage applications for enterprise clients involving disbursement of fund regarding different types of loan products / services. Disbursement of funds include full payment on ordinary loans and further advances on existing loans granted.
Level	3
Credit	3 （For Reference Only）
Competency	Performance Requirements 1. Knowledge in the Subject Area Be able to: • Demonstrate basic knowledge in bank lending to enterprise clients by specifying the work requirements and expectations on loan disbursement; • Understand features and operational procedures of loan processing in order to carry out the job effectively. 2. Applications Be able to: • Compile a checklist of the required documents to disburse the loan in line with the bank's policies and practices; • Present the required documents to customers for their acceptance and arrange for signing of loan agreement and all other documentation; • Explain the details of the standard loan or mortgage disbursement procedures to the customers and check understanding of his/her responsibilities to repay the loan; • Verify applicants' information and loan or mortgage record in correspondence with loan application and agreement; • Verify and examine information or documents for loan or mortgage applications and agreements before disbursement of loans; • Consult with customers to verify financial or credit transactions when necessary; • Handle customers' enquiries or complaints in regard to their loan or mortgage. 3. Professional Behaviour and Attitude Be able to: • Communicate clearly to ensure all parties involved are clear about and commit to the implementation of the loan disbursement transactions; • Process loan disbursement to clients in compliance to regulatory requirements and the bank's policies; • Aware of changes in clients' needs and expectations in relation to varying business environment.
Assessment Criteria	The integral outcome requirements of this UoC are: • Handling of loan disbursement to clients on time in accordance with the bank's policies and instructions; • Processing repayments on time according to repayment schedules, bank's policies and instructions.
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