

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	Handle loan documentation processing
Code	109215L3
Range	Processing loan related documents for different types of loan products / services. This applies to inputting information and verifying the accuracy of all types of loan documents.
Level	3
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Demonstrate basic knowledge in bank lending to enterprise clients by applying the knowledge to define the work requirements and expectations clearly; • Understand features and operational procedures of loan processing in order to carry out the job effectively. <p>2. Applications</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Compile and verify all loan related documentations and information submitted; • Verify the identity of applicants and understand in details their background and businesses; • Liaise with credit bureaux or other business counterparts to exchange credit information related to applicants; • Verify authenticity of financial statements submitted by customers and request for further documents when necessary; • Issue facility letter to customer, stipulating all terms and conditions of the facility; • Check to ensure all terms and conditions are met as per loan agreement before the disbursement of fund. <p>3. Professional Behaviour and Attitude</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Check and reconfirm the accuracy of the calculated guarantees and loan disbursement amount in accordance to the record of application; • Handle the full or partial collaterals release according to customer's instruction and approved requirements; • Process loan disbursement in compliance with the working procedure, guidelines and other relevant legislation.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Execution of loan disbursement and settlement process in accordance with the bank's guidelines and clients' requests; • Preparation of loan related documents in accordance with the bank's working procedures, standards and stipulated templates to ensure the accuracy of information.
Remark	