

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 2a. Other Services on Enterprise Banking Operations and Support (for Large Corporations)

(Key Function – 2a.2 Syndicated Loan and Other Structured Products Processing)

Title	Arrange loan facility for complex products
Code	109241L4
Range	Coordinating and organizing different processes related to complex loan arrangement. This covers the loan disbursement and collection process of structured loan products.
Level	4
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 proficient knowledge in corporate finance by developing the features of loan facility for complex lending arrangements such as syndicated lending, securitization, collateralized debt obligations (CDOs); • Understand the key activities in loan disbursement and collection hence to ensure a smooth operation process. <p>2. Applications</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Liaise with legal personnel to obtain and perform perfecting of collateral according to the terms stated in the agreements; • Evaluate critically the profiles (e.g. nature, size), businesses and operations of institutional clients and design customized service package to facilitate their use of the banking services; • Vet drawdown notices from the borrowers to ensure accuracy of information and arrange for fund disbursement; • Coordinate the distribution of repayments by the borrowers to different lenders. <p>3. Professional Behaviour and Attitude</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Coordinate collection of funds from different lenders in the cases of syndicated lending according to the amounts and time as specified in the agreements; • Advise lenders in case of default by the borrowers in order to protect the interest of participating parties; • Coordinate the repayment and collateral release according to customer's instruction and approved requirement.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Arrangement of loan disbursement and collection and overseeing the processes in order to ensure delivery of services as agreed in the agreement with borrowers.
Remark	