

**The London Institute  
of Banking & Finance**

# **LIBF Level 5 Commercial and Corporate Lending (CCL)**

Qualification Specification



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## Purpose of the qualification

### Why study the LIBF Level 5 Commercial and Corporate Lending (CCL)?

Commercial and Corporate Lending (CCL) is aimed at individuals who are working with, or aspiring to work with businesses operating in the £25m - £300m turnover range. The CCL qualification is designed to develop your understanding and ability to analyse the detailed lending and other relationships that exist between a financial institution and its corporate and commercial customers. It considers how lending propositions should be tailored to suit businesses working within a range of different sectors and also the broader spectrum of other more specialised services and products provided within commercial and corporate banking relationships.

As a comprehensive introduction to mid-market lending, when you study CCL you will explore the financial and practical aspects of business relationships. You will focus on the analysis of lending propositions and structuring of suitable solutions. You will also consider sustainability, types and appropriateness of security and developing strategies to manage and monitor insolvency issues. The qualification builds upon, and develops, your previous knowledge and understanding of the application of business conduct rules in a lending environment.

### Objectives

To provide the knowledge and skills required to be an effective commercial and corporate lender within the financial services sector.

### Key content areas

- the legal principles and practical issues of effective commercial and corporate customer relationship management.
- commercial and corporate lending propositions.
- using techniques of credit risk assessment to justify lending decisions.
- the methods of effective credit monitoring, control and recovery and how and when to apply them.
- the key features of services relevant to a customer's situation and making appropriate recommendations in specific cases.
- the general principles, legal aspects and practical implications of security and insolvency.

## Qualification learning outcomes

LO	Detail
LO1	Describe the ethics, processes and regulatory background when managing different types of customer
LO2	Understand and analyse the financial and commercial assessment of a commercial and corporate lending proposition.
LO3	Explore and assess the lending application
LO4	Evaluate the terms and conditions of lending
LO5	Explain the strengths and weaknesses of different types of security and issues in terms of realisation
LO6	Explain credit monitoring, control and recovery
LO7	Understand and apply the impacts and actions to take in terms of insolvency
LO8	Explain lending and associated products / services relevant to commercial and corporate customers

## Key skills developed

The qualification will encourage students to:

- apply theory to the working environment;
- analyse problems, identify solutions and make clear decisions;
- communicate solutions to complex problems in a clear manner; and
- work and study independently.

## Entry requirements

There are no specific entry requirements for this qualification.

However, we would recommend that you have previously successfully studied the Banking: Conduct of Business rules. Our Level 3 Certificate in Business Banking (CertBB) provides a comprehensive introduction to the business rules whilst our Level 4 Diploma in Business and Commercial Banking & Conduct (DipBB&C) develops this knowledge further.

You should also understand basic accounting rules and be confident in your ability to study the mathematical elements of the course along with your ability to study in English.

## Recognition of prior learning

In line with the London Institute of Banking & Finance regulations, as CCL is a single unit qualification, recognition of prior learning does not apply.

## **Progression and preparation for further study**

CCL provides a platform for continued study within the financial services sector and a wide range of other business-related disciplines.

Upon successful completion of the Level 5 Commercial and Corporate Lending (CCL) qualification, there are opportunities for further study with The London Institute of Banking & Finance. CCL forms part of the [Professional Diploma in Banking & Finance](#) designation.

On successful completion of the Professional Diploma in Banking & Finance designation, you will be eligible to apply for Associate membership status of The London Institute of Banking & Finance.

## **Apprenticeships**

CCL is not currently available through an apprenticeship standard.

## **Preparation for employment / professional development**

CCL is designed to develop your knowledge and understanding of commercial and corporate lending practices and portfolio management skills. It will also enhance broader skills that are valued within the finance sector and others.

## **Structure**

CCL contains one mandatory unit which must be passed in order to obtain the qualification.

## **Total Qualification Time (TQT)**

Total Qualification Time (TQT) is a prediction of the total time a student with no prior knowledge might need to complete the course.

TQT consists of two elements, Guided Learning (GL) and all other hours:

- GL is time spent studying under the immediate guidance or supervision of a teacher.
- All other hours include hours spent unsupervised in research, learning, e-learning, exam preparation, and formal assessments.

CCL is primarily considered a distance-learning, session-based qualification.

Guided Learning Hours	10 hours
Other hours	340 hours
Total Qualification Time	350 hours

Grade classifications are pre-determined and align to the published grade descriptors available to learners.

However, the grade classifications may be subject to change under the jurisdiction of the assessment board where this is necessary to maintain standards of validity.

### Learning resources

You are provided with the following learning resources:

- online access via MyLIBF to the learning materials (which includes core learning materials, videos, quizzes and other interactive activities)- [www.myLIBF.com](http://www.myLIBF.com);
- access to KnowledgeBank (e-library) through MyLIBF;
- unit syllabus;
- study planner;
- exemplar exam paper with model answers;
- webinars; and
- 'ask the expert' forum.

### What to do before the assessment

You will be registered for a specific exam session. Your exam date will be provided and you will be able to select where to sit the exam from a range of locations.

Six weeks before the exam date, a pre-released case study will be provided. This case study provides the background detail upon which your main assessment tasks will be focussed.

To prepare for the exam, you should make use of all learning resources and study guides and explore the different areas described within the case study.

## Assessment

Assessment is by a single, three hour exam with an additional 15 minutes reading time. The first part will be based on the pre-released case study and will be worth a total of 70 marks. The second part will have four short answer questions and will be worth a total of 30 marks.

To pass the unit you must achieve the minimum pass mark, 50% of the marks available. The structure of the assessment ensures that all aspects of the course content are subject to external assessment.

A Chief Examiner's report will be provided to highlight general areas of strength and weakness noticed within the examination, as well as to provide guidance for future students.

## Qualification grading

The qualification will be graded Pass / Distinction. To pass you must achieve a minimum mark of 50%.

The qualification grade boundaries are as follows:

Grade	Percentage mark
Pass	50-69%
Distinction	70-100%

## Study period

CCL has a six month study period.

## Re-sit attempts

As the CCL qualification comprises a single examination, if you are not successful you will need to re-register for a subsequent session.

## Appendices

### Appendix 1 – Regulation detail

This document describes the regulation detail that is applicable to the qualification.

<b>Qualification title</b>	LIBF Level 5 Commercial and Corporate Lending (CCL)
<b>Ofqual qualification number</b>	603/2324/3
<b>Qualification level</b>	5
<b>European Qualifications Framework (EQF) level</b>	5
<b>Qualification Type</b>	Vocationally-Related Qualification
<b>Guided learning hours</b>	10
<b>Total qualification time</b>	350
<b>Total credits</b>	35
<b>Sector Subject Area</b>	15. Business, Administration, Finance and Law
<b>Sub SSA</b>	15.1 Accounting and finance
<b>Overall grading type</b>	Pass / Distinction
<b>Assessment methods</b>	Examination
<b>Regulated in</b>	England
<b>Qualification for ages</b>	19+
<b>Operational start date</b>	1 September 2017
<b>Qualification description</b>	CCL consists of one mandatory unit. A total credit value of 35 must be obtained for achievement of the qualification.