

LIBF Level 4 Diploma in Business and Commercial Banking & Conduct (DipBB&C[®])

Qualification Specification



PURPOSE OF THE QUALIFICATION	3
WHY STUDY THE DIPLOMA IN BUSINESS AND COMMERCIAL BANKING & CONDUCT (DIPBB&C®)?	3
OBJECTIVES	3
KEY CONTENT AREAS	3
QUALIFICATION LEARNING OUTCOMES	3
KEY SKILLS DEVELOPED	4
ENTRY REQUIREMENTS	4
RECOGNITION OF PRIOR LEARNING (RPL)	4
PROGRESSION AND PREPARATION FOR FURTHER STUDY	4
APPRENTICESHIPS	4
PREPARATION FOR EMPLOYMENT	4
STRUCTURE	5
TOTAL QUALIFICATION TIME (TQT)	5
LEARNING RESOURCES	6
WHAT TO DO BEFORE THE ASSESSMENT	6
ASSESSMENT	6
QUALIFICATION GRADING	7
RESIT ATTEMPTS	7
APPENDICES	8
APPENDIX 1 – REGULATION DETAIL – DIPBB&C®	8
APPENDIX 2 – CERTBB&C®	9
APPENDIX 3 – ABBC – UNIT DETAILS	9

Purpose of the qualification

Why study the LIBF Level 4 Diploma in Business and Commercial Banking & Conduct (DipBB&C®)?

DipBB&C® has been developed for staff in Relationship Management roles within business and commercial banking. It provides a deeper appreciation of the evaluation tools used for identifying borrowing requirements and the process of recommending sources of appropriate finance options to customers. In addition, your studies will cover the key skills and practices of being a successful relationship or lending manager, covering key relationship building and negotiation models.

Objectives

Your studies will cover the rules, practices and guidelines in business banking and its related products, as well as the different types of risks and how to manage these. You will also develop your understanding of financial and non-financial analysis and how different methods can be used for various lending propositions.

Key content areas

- The business banking environment.
- The range of business banking customer needs, wants and aspirations.
- How regulation and legislation affects financial services organisations and their customers.
- The operation and features of key business banking financial products and services.
- The need to provide high standards of customer service.

Qualification learning outcomes

On completing this qualification, you will be able to:

LO1	distinguish between the different parties in the business banking environment and understand the products and services provided by them.
LO2	the role of the business banking relationship manager.
LO3	evaluate and offer solutions to business banking customers.
LO4	evaluate borrowing requirements and sources of finance appropriate to the needs of different customers.
LO5	apply and justify appropriate techniques in the management of lending accounts using compliant and sustainable business banking principles and practices.

Key skills developed

The qualification will encourage you to:

- develop an understanding of how and why customers use a range of business banking products and the legislation relating to them;
- demonstrate numeracy skills, including the ability to manipulate financial ratios and other numerical data;
- use appropriate data and information from a range of sources to make financial decisions; and
- increase your ability to work and learn independently.

Entry requirements

There are no specified entry requirements. However, you need to be satisfied of your ability to study in English at Level 4. You will also need a level of numeracy that will enable you to manipulate and calculate various ratios and formulae relevant to the course.

Recognition of prior learning (RPL)

The London Institute of Banking & Finance recognises prior learning in different forms. Potentially this means that you may not be required to register for every unit. Details of how to apply for recognition of prior learning are available on our [website](#).

Progression and preparation for further study

If you wish to develop your skills further in Business and Commercial Banking you can progress to the Level 5 Commercial and Corporate Lending or the Level 4 Certificate in Relationship Management.

Apprenticeships

As part of DipBB&C®, CertBB&C® forms part of the Relationship Manager - Banking, Compliance/ Risk Officer and Senior Customer Services Financial Advisor Trailblazer Apprenticeships. Further details can be found on the [Gov website](#).

Preparation for employment

DipBB&C® develops further knowledge and understanding of the business banking industry and enhances skills that are valued within that sector and others, but it does not qualify you for direct entry to a particular occupational role.

Structure

DipBB&C® is made up of **three mandatory units** which need to be successfully completed to achieve the certificate:

- ii **Unit 1:** Principles of Business Banking (POBB)
- iii **Unit 2:** Provide Solutions to Business Banking Customers (PSBB)
- iiii **Unit 3:** Advanced Business and Commercial Banking & Conduct (ABBC)

Unit Name	Credits	Qualification
Unit 1: Principles of Business Banking (POBB)	10 credits	LIBF Level 3 Certificate in Business Banking and Conduct (CertBB&C®)
Unit 2: Provide Solutions to Business Banking Customers (PSBB)	3 credits	
Unit 3: Advanced Business and Commercial Banking & Conduct (ABBC)	24 credits	LIBF Level 4 Diploma in Business and Commercial Banking & Conduct (DipBB&C®)

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.

DipBB&C® is primarily considered a distance learning qualification with on-demand and coursework examination sessions.

Guided Learning Hours	5 hours
Other hours	365 hours
Total Qualification Time	370 hours

Learning resources

The following learning resources are provided:

Included within the qualification registration fee

- hard-copy versions of learning materials;
- online access via **My LIBF** to learning materials, including activities to help consolidate learning, and to KnowledgeBank (virtual library);
- unit syllabuses;
- specimen papers; and
- Chief Examiner Reports.

What to do before the assessment

For CertBB&C, you must be registered to sit examinations at a centre of your choice (subject to demand / availability); managed by you. Examinations are sat electronically at any one of the 150 Pearson VUE test centres across the UK. It is recommended that examinations are booked two months in advance of the date you wish to sit. However, subject to availability, an examination can be booked as little as two working days in advance. Examinations can be booked over the [phone](#) or via the [Pearson VUE website](#).

For ABB&C, you will automatically be registered for a specific examination session.

To prepare for each assessment, you should make use of all learning resources.

Assessment

All components and units are mandatory and assessed. For CertBB&C®, each unit is assessed through multiple-choice questions at the same examination. A total of 80 marks are available from both units comprising 50 marks in Unit 1 and 30 marks in Unit 2. The unit pass mark is 70%, to pass each unit the you must achieve the minimum pass mark.

Feedback for MCQ assessments is provided in your analysis sheets (available on www.mylibf.ac.uk) for the qualification to see your assessment performance.

ABB&C assessment is by a single, three hour written exam with an additional 15 minutes reading time. ABB&C comprises a pre-released company information document

approximately six weeks before the exam date. The exam paper will then comprise a number of questions relating to the pre-released document, with a total value of 70 marks. There will also be another section comprising short answer questions with a total value of 30 marks. The pass mark for this unit is 50%.

The structure of the assessment ensures that all aspects of the course content are subject to external examination.

Qualification grading

The overall DipBB&C® qualification will be graded Fail/Pass/Merit/Distinction and will be based on your performance in ABB&C as follows:

Qualification Grade	Raw mark
Fail	0–49
Pass	50–69
Merit	70–89
Distinction	90–100

Resit attempts

CertBB&C® has a 12 month registration period and ABB&C has a six month registration period. If you have been unsuccessful in an examination, you will only resit the unit you were unsuccessful in. There are no restrictions on the number of times you can resit a unit although each resit will require a new registration.

Appendices

Appendix 1 – Regulation detail – DipBB&C®

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

Qualification title	LIBF Level 4 Diploma in Business and Commercial Banking & Conduct (DipBB&C®)
Ofqual qualification number	601/4792/1
Qualification level	4
European Qualifications Framework (EQF) level	5
Qualification Type	Vocationally-Related Qualification
Operational start date	1 October 2014
Offered in	England, Wales and Northern Ireland
Available in	England
Qualification or ages	19+
Sector subject area	15.1 Accounting and Finance
Total credits	37
Guided learning hours	5
Total Qualification Time	370
Overall grading type	Pass
Assessment methods	Multiple-choice and typed examinations
Qualification description	The Level 4 Diploma in Business and Commercial Banking & Conduct consists of three mandatory units. A total credit value of 37 must be obtained for achievement of the qualification.

Appendix 2 – CertBB&C®

The CertBB&C® unit descriptions and syllabuses can be found within the CertBB&C® qualification specification.

Appendix 3 – ABBC – Unit details

Advanced Business and Commercial Banking & Conduct (ABBC)

Unit description

This unit develops your understanding of the UK business and commercial banking industry, and the tools and terminology necessary to evaluate the borrowing and other financial requirements of your client. You will be able to apply your understanding of the roles of the relationship manager as risk managers and analyse the importance of lending responsibly.

Unit title	Advanced Business and Commercial Banking & Conduct (ABBC)
Ofqual unit reference number	A/506/7358
Unit level	4
Typical study hours	240

Please always review the latest document available through our website.

Unit 1 assessment methodology

- i. The assessment of ABB&C has two components:
 - a. A pre-release company information document, available six weeks before the exam. Section A will comprise a number of questions relating to the pre-released information and will be worth 70 marks in total.
 - b. Section B will comprise a number of short answer questions and will be worth 30 marks in total.

ABB&C assessment is by a single, three hour exam with an additional 15 minutes reading time.

Unit 1 assessment criteria

Assessment criteria The learner when awarded credit for this unit will:	Assessment content Assessment will require a learner to demonstrate that they can:
1. Be able to evaluate borrowing requirements and sources of finance appropriate to the needs of different customers.	Principles of sustainable lending <ul style="list-style-type: none"> • Non-financial analysis tools <ul style="list-style-type: none"> ➤ Porter’s Five Forces ➤ PESTEL/LEPEST ➤ Product and business life cycles ➤ SWOT analyses • Risk assessment <ul style="list-style-type: none"> ➤ Risk management ➤ Industry risk analysis ➤ Business risk analysis ➤ Risk associated with various business structures ➤ Risk mitigation techniques ➤ Credit policy ➤ Risk grading • Management Assessment <ul style="list-style-type: none"> ➤ Ownership and control ➤ Corporate governance ➤ The role of the Decision Making Unit (DMU) ➤ Business Strategy • Purpose of lending <ul style="list-style-type: none"> ➤ Working capital/working capital cycle ➤ New ventures ➤ Management buy-ins/outs ➤ Business expansion ➤ Capital expenditure ➤ Property Lending – Investment and Development ➤ Seasonal requests (incl. farming)

	<ul style="list-style-type: none">• Analyse appropriate sources of finance<ul style="list-style-type: none">➤ Overdrafts and loans➤ Factoring/invoice discounting➤ Asset finance➤ Term lending➤ Equity finance➤ Bonds and Bank Guarantees➤ International trade finance➤ Franchising➤ Interest rate and currency products➤ Government backed schemes➤ Directors loans• Financial analysis<ul style="list-style-type: none">➤ Statement of comprehensive income➤ Statement of financial position➤ Statement of cash flows➤ Ratio analysis➤ Projections and forecasts<ul style="list-style-type: none">➤ Stress testing projections and forecasts➤ Sensitivity and scenario planning <p>Evaluation of the lending proposition - RIOTARS</p> <ul style="list-style-type: none">• Security<ul style="list-style-type: none">➤ Types of security➤ Legal principles and process of taking security➤ Property valuations• Lending structures and documentation<ul style="list-style-type: none">➤ Terms and conditions➤ Risk pricing
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<p>2. Be able to apply and justify appropriate techniques in the management of lending accounts using compliant and sustainable business banking principles and practices.</p>	<ul style="list-style-type: none"> • The impact of the key and non-regulatory influences on business and commercial banking <ul style="list-style-type: none"> ➤ Regulatory influences ➤ Non-regulatory influences <p>The role and responsibilities of the relationship manager</p> <p>The key skills of a successful lending manager</p> <ul style="list-style-type: none"> ➤ Risk management ➤ Building relationships ➤ Communication and active listening ➤ Negotiation ➤ Time management ➤ The role of a Trusted Professional <ul style="list-style-type: none"> • Monitoring and control of lending <ul style="list-style-type: none"> ➤ Interim management accounts ➤ Lending covenants ➤ Documentation ➤ Purpose of reviewing customers' accounts and projections • Warning signs of bad debt <ul style="list-style-type: none"> ➤ Cross-firing cheques ➤ Unauthorised overdrafts ➤ Overtrading ➤ Unpaid cheques • Responses to warning signs <ul style="list-style-type: none"> ➤ Specialist support ➤ Recovery • Insolvency and administration <ul style="list-style-type: none"> ➤ Insolvency Act 1986 and Enterprise Act 2002 ➤ Different methods of dealing with insolvency
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