

# Personal and Commercial Lending: Advanced

HIGHER NATIONAL DIPLOMA

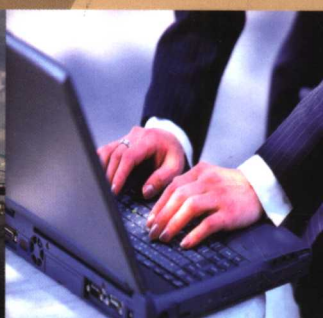
## 个人及商业信贷 (高级)

【英】苏格兰学历管理委员会 (SQA)

### Unit Student Guide

BUSINESS

DE5Y 35



 中国时代经济出版社

SCOTTISH  
QUALIFICATIONS  
AUTHORITY



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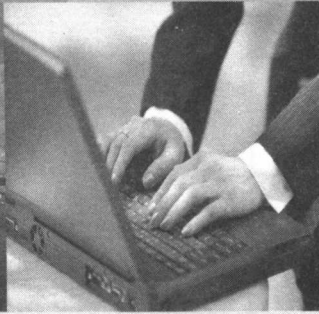
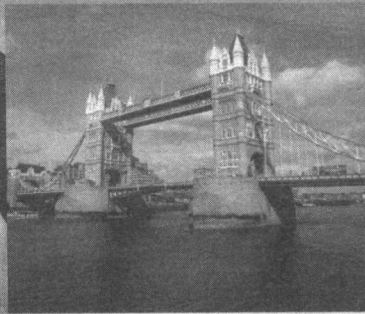
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Personal and Commercial Lending: Advanced

个人及商业信贷 (高级)

苏格兰学历管理委员会著

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# 1

## Introduction to the Scottish Qualifications Authority

This Unit **DE5Y 35 Personal and Commercial Lending** has been devised and developed by the Scottish Qualifications Authority (SQA). Here is an explanation of the SQA and its work:

The SQA is the national body in Scotland responsible for the development, accreditation, assessment, and certification of qualifications other than degrees.

Its website can be found at: [www.sqa.org.uk](http://www.sqa.org.uk)

SQA's functions are to:

- devise, develop and validate qualifications, and keep them under review;
- accredit qualifications;
- approve education and training establishments as being suitable for entering people for these qualifications;
- arrange for, assist in, and carry out the assessment of people taking SQA qualifications;

- quality-assure education and training establishments that offer SQA qualifications;
- issue certificates to candidates.

In order to pass SQA units, students must complete prescribed assessments. These assessments must meet certain standards.

The Unit Specification outlines the **four** Outcomes that students must complete in order to achieve this unit. The Specification also details the knowledge and/or skills required to achieve the Outcome or Outcomes. The Evidence Requirements prescribe the type, standard and amount of evidence required for each Outcome or Outcomes.

# 2

## Introduction to the Unit

### 2.1

What is the Purpose of this Unit?

This Unit is designed to enable you to understand the principles and products that apply when lending to personal and commercial borrowers. It prepares you for practical lending situations that would arise in the banking and related financial services industries, and is relevant to those with no experience or those who have a limited experience in lending.

### 2.2

What are the Outcomes of this Unit?

1. Apply the principles of lending in given personal borrowing situations.
2. Apply the principles of lending in given commercial borrowing situations.
3. Apply the principles of good security to given situations.
4. Explain the methods used to monitor and enforce the repayment of advances.

Further details can be found in Appendix 1—Unit Specifications.



## 2.3

What Do I  
Need to be  
Able to do in  
Order to  
Achieve this  
Unit?

In order to achieve this Unit you will be required to:

- Attend classes, workshops, tutorials etc. where appropriate;
- Prepare for each lesson;
- Take relevant notes where appropriate;
- Read the prepared materials provided in this Unit Student Guide;
- Read the recommended textbooks, journals and periodicals;
- Review materials for preparation of assessment;
- Complete a given assessment within the given timescale, and to the agreed standard.

## 2.4

Approximate  
Study time  
for This Unit

Completion of this Unit is intended to be flexible.

It is anticipated that you will be able to complete this Unit in approximately 80 hours.

This is inclusive of teaching time and self-study time. However, it is understood that, due to your individual circumstances, some of you will need less and others may need more time to complete.

**2.5  
Equipment/  
Material  
Required for  
this Unit**

There are no specific requirements. You will need to complete the following Unit Student Guides to meet all the requirements of this unit:

Unit Student Guide — Personal and Commercial Lending: An Introduction

Unit Student Guide — Personal and Commercial Lending: Advanced

**2.6  
Symbols Used  
in this Unit**

The various Learning Materials sections are designed so that you can work at your own pace, with tutor support. As you work through the Learning Materials (see Section 5), you will encounter symbols. These symbols indicate that you are expected to complete a task. These tasks are not Outcome Assessments. They are exercises designed to consolidate learning or encourage thought, in preparation for the Outcome Assessment (see Section 3—Assessment Information for this Unit).

## Activity

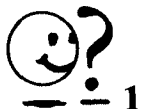


This symbol indicates an Activity. Usually, Activities are used to improve or consolidate your understanding of the subject in general or a particular feature of it.

In this unit, you are asked to undertake a number of Activities. Many of these are designed to test your understanding of what has gone before, others to pre-test your understanding of what is to follow.

Occasionally you will be asked to use alternative source material e.g. the Internet, to find out relevant information for yourself.

## Self-Assessed Question



This symbol indicates a Self-Assessed Question. Using a Self-Assessed Question helps you check your understanding of the content that you have already covered. The Self-Assessed Questions in this guide will often take the form of questions that require brief answers. They are designed to test your understanding of the material and to encourage you to investigate further into the subject.

Everything is provided for you to check your own responses. Answers to the Self-Assessed Questions are to be found at the back of the Unit Student Guide. Where suggested responses to Self-Assessed Questions are provided in the Unit Student Guide, **students are strongly discouraged from looking at these responses before they attempt the Self-Assessed Question.** The Self-Assessed Questions throughout the Unit Student Guide will help you to prepare yourself for the formal assessments, and to identify topic areas in which you might require clarification and additional tutor support. The Self-Assessed Questions will not serve this purpose if you look at the answers before trying them!

Self-Assessed Questions and Activities are designed to

be checked by you. No tutor input is necessary at this stage unless special help is requested, although from time to time your tutor may wish to view your responses to Self-Assessed Questions to see how you are progressing.

# 3

## Assessment Information for this Unit

### 3.1

What Do I  
Have to Do to  
Achieve This  
Unit?

There are **four** Outcomes in this Unit, and there is usually **one** formative Assessment that relates to these **four** Outcomes. In order to achieve this Unit, you will be asked to present evidence in your assessment to show that you have acquired all the minimum knowledge and skills to meet the Outcomes for the Unit, as identified in the Unit specification for **Personal and Commercial Lending**.

For this Unit you are required to complete a summative assessment based on the contents of a given case study. The case study will be provided to you seven to ten days prior to the assessment date. On the day of the assessment you will be required to answer a number of unseen questions.

You will not be permitted to bring to the assessment any textbooks, notes or other material that you have prepared yourself.



# 4

## Suggested Lesson Plan

The Learning Materials (see Section 5) are designed to lead you through a series of activities, which will allow you to consolidate your learning and check on your own progress.

The learning material Unit **Personal and Commercial Lending** is split between the following guides:

- Unit Student Guide—Personal and Commercial Lending: An Introduction
- Unit Student Guide—Personal and Commercial Lending: Advanced.

The following suggested lesson plan is for the whole Unit. The lesson plan is based on a notional 80 hours of contact between tutors and students and assumes class contact sessions lasting 2 hours.



<b>Lesson Number</b>	<b>Topic(s)</b>
1	<p>Introduction to the module; explanation of the Unit specification; use of Student guide; explanation of the Unit assessment</p> <ul style="list-style-type: none"><li>• Why understanding lending is important</li><li>• Professional approach to lending</li><li>• Systematic approach to lender</li></ul>
2	<ul style="list-style-type: none"><li>• Principles of lending</li><li>• Personal information relevant to personal lending decisions</li><li>• Importance of source and timing of income</li></ul>
3	<ul style="list-style-type: none"><li>• Restrictions on lending</li><li>• Additional factors relating to personal lending decisions</li><li>• Personal lending sources:<ul style="list-style-type: none"><li>○ Providers</li><li>○ Methods of delivery</li></ul></li></ul>
4	<ul style="list-style-type: none"><li>• Products:<ul style="list-style-type: none"><li>○ Short term borrowing</li><li>○ Medium term borrowing</li></ul></li></ul>
5	<ul style="list-style-type: none"><li>• Long term borrowing:<ul style="list-style-type: none"><li>○ Mortgages:</li><li>○ Types</li><li>○ Other loans:</li><li>○ Bridging loans</li></ul></li></ul>