

Endorsed by:



QUALIFICATION: HIGHER DIPLOMA IN BANKING (SAQA I.D. 62814, NQF LEVEL 6)

MODE OF DELIVERY: DISTANCE LEARNING

DESCRIPTION

The primary purpose of this qualification is to produce graduates with a comprehensive understanding of the main domestic and international functions performed in the financial services industry. Special attention is paid to the South African financial services industry however, and the qualification introduces graduates also to monetary policies.

This qualification aims to provide qualifying graduates with the advanced competencies and skills necessary to apply the principles of the operations of the financial system within the domestic economy.

The qualification also aims to empower students by equipping them with the knowledge, skills, attitudes and values required to operate responsibly in the banking and financial services sector.

The Higher Diploma in Banking appears of the Financial Services Board's (FSB) list of recognised qualifications for FAIS Fit and Proper purposes. In terms of this rating the qualification is considered to be relevant to all product categories as a generic (G) qualification.

ADMISSION REQUIREMENTS

- A knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level); or
- The Milpark Business School Certificate in Banking: Financial Services (NQF Level 5); or
- The Institute of Bankers (IOB) Certificate in Banking (NQF Level 5); or
- An appropriate, accredited NQF Level 5 qualification equivalent; or
- An appropriate, accredited Bachelor's degree (NQF Level 6) (e.g. commerce, law).

In order to determine the curriculum for which a student may register, the Milpark Business School point system applies:

If you matriculated in 2007 or earlier			If you matriculated in 2008 or later	
Symbol	Higher Grade	Standard Grade	NSC Result	Points awarded
A	8	6	90-100%	8
B	7	5	80-89%	7
C	6	4	70-79%	6
D	5	3	60-69%	5
E	4	2	50-59%	4
F	3	1	40-49%	3
			30-39%	2
			0-29%	1

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A student who achieves more than 13 points may be admitted to the Higher Diploma in Banking.	Minimum 17 points on the points system: an achievement rating of 3 (40-49%) or better for two of the compulsory subjects and a rating of 2 (30-39%) or better for any other four subjects.
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Foreign applicants whose first language is not English may be required to provide proof of proficiency in English prior to admission to the qualification.

RPL access: Mature age applicants and applicants with non-South African school-leaving qualifications or previous tertiary education experience, will be considered individually by the Director.

Foreign students who do not hold a South African matric certificate need to apply for verification of equivalence with the South African Matriculation Board before entrance can be granted onto the qualification.

CERTIFICATION

On successful completion of the qualification the student will receive a Higher Diploma in Banking, NQF Level 6. This diploma is accredited by the Council on Higher Education (CHE).

EXIT-LEVEL OUTCOMES

On completion of Milpark Business School's Higher Diploma in Banking, and given the student's choice of specialisation, the qualifying student should be able to:

- Communicate effectively using verbal, non-verbal and written business communication in the banking environment
- Conduct numeric calculations in order to facilitate and interpret economic data accurately and appropriately
- Conduct him/herself professionally, demonstrating ethical behaviour in a workplace environment
- Infer, analyse and interpret risk management data for reporting procedures
- Develop and demonstrate a thorough understanding of bank credit as encountered in banking
- Develop an understanding of marketing in the banking environment
- Demonstrate a detailed understanding of the treasury and international banking aspects
- Demonstrate an understanding of estates and trusts
- Develop and demonstrate a thorough understanding of financial planning
- Demonstrate an understanding of the place and role of property in the South African economy

ASSESSMENT

Students are required to submit an assignment for each module, which contributes 30% towards the final mark. Students will write a final summative assessment at the end of each semester, which contributes 70% towards to the final mark. Students need to obtain a sub-minimum mark of 40% in the final summative assessment and an overall mark of 50% in order to pass the module.

DURATION

The qualification duration for distance-learning students is a minimum of two years and a maximum of six years.

PROGRAMME OUTLINE

Students can select a specialisation stream on level 1. Once a specialisation stream has been selected the same stream must be followed on level 2.

Level 1	Credit	Marketing & Sales	Treasury & International Banking	Estate & Trust	Financial Planning	Property
Fundamental 2 Modules	Economics 1 Banking 1		Banking 1 Personal Financial Planning 1		Banking 1 Economics 1	
Core 3 Modules	Banking Law 1	Principles of Marketing 1	Financial Markets 1	Financial Planning Products	Financial Planning Products	Property Investment 1
	Credit Risk Assessment 1	Marketing Mix	Treasury Management 1	Income Tax 1	Income Tax 1	Property Law 1
	Accounting 1	Marketing Strategy 1	International Trade Finance	Wills & Admin of Deceased Estates	Financial Planning Law	Financial Concepts
Electives Select one from the list in the specialist core	Financial Concepts OR Business Management 1	Personal Selling OR Business Management 1	Financial Concepts OR Credit Risk Assessment 1		Financial Concepts OR Business Management for Financial Planners 1	Business Management 1 OR Credit Risk Assessment 1
Level 2	Credit	Marketing & Sales	Treasury & International Banking	Estate & Trust	Financial Planning	Property
Fundamental 2 Modules	Banking 2 Risk Management		Banking 2 Personal Financial Planning 2		Banking 2 Risk Management	
Core 3 Modules	Banking Law 2	Principles of Marketing 2	Treasury Management 2	Income Tax 2	Income Tax 2	Property Investment 2
	Credit Risk Assessment 2	Marketing Strategy 2	Financial Markets 2	Corporate Financial Planning	Legal Aspects of Financial Planning	Valuations & Economics
	Accounting 2	Sales & Service Management	International Monetary Economics	Estate Planning	Corporate Financial Planning	Funding & Risk Management
Electives Select one from the list in the specialist core	Finance OR Business Management 2	Sales Practice OR Business Management 2	Business Management 2 OR Principles of Business (for exemption purposes only)	Business Management 2 OR Principles of Business (for exemption purposes only)	Business Management for Financial Planners 2 OR Principles of Business (for exemption purposes only)	Business Management 2 OR Principles of Business (for exemption purposes only)

FURTHER STUDIES

A student who transfers to another diploma or degree programme within Milpark Business School may receive credit for relevant modules successfully completed towards the Higher Diploma in Banking.

A student who has completed certain modules in the Higher Diploma in Banking at Milpark Business School and who wishes to transfer to another tertiary-level institution, should be able to apply successfully for exemption from relevant modules on the basis of modules passed at Milpark Business School. Subject to certain limitations, Milpark Business School may permit students to articulate into its Bachelor of Commerce in Banking Management.

Other institutions may also consider modules achieved in pursuit of the HDip for credit towards related Level 6 qualifications, or for entry into Level 6 qualifications in related discipline areas (examples include a Bachelor of Commerce in Banking, or Economics, or a Bachelor of Business Administration degree). Students should note that articulation or entry into programmes offered by other institutions is always at the discretion of the recipient institutions.

ABOUT THE BUSINESS SCHOOL

Milpark Business School offers a range of tertiary qualifications, conditionally accredited by the Higher Education Quality Committee (HEQC) of the Council on Higher Education (CHE). Milpark Business School offers both distance-learning and contact-learning options, and workshops. The qualifications on offer include Certificate and Diploma programmes, a Bachelor of Commerce in Banking Management, as well as an MBA.

PRICING

Course fees include study material and one assessment. Please contact one of our campuses for more information.

DISCLAIMER

The content of this brochure, accurate at time of going to print, is subject to change without notification because of legislation, market requirements or any other reason. Milpark Business School reserves the right to change the programme content without notice.

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