

Endorsed by:



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

**MODE OF DELIVERY: CONTACT 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 also introduces graduates 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.

## 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 points 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

### HEAD OFFICE CAPE TOWN

2nd Floor Sunclare Building  
Cnr Protea and Dreyer Roads, Claremont  
PO Box 44235, Claremont, 7735

Phone: 021 673 9100  
Fax: 021 673 9111  
Fax to email: 021 673 9111

### JOHANNESBURG

Corner Main Road East and Landau Terrace,  
Melville Extension 2  
PO Box 91714, Auckland Park, 2007

Phone: 011 718 4000  
Fax: 011 718 4001

### DURBAN

4 Derby Place, Derby Downs, University Road,  
Westville, 3631  
PO Box 2248, Westville, 3631

Phone: 031 266 0444  
Fax: 031 266 0466

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.
----------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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 contact students is a minimum of two years and a maximum of three years.

## **PROGRAMME OUTLINE**

Contact learning students will follow the Credit Specialisation Stream:

### **Level 1**

Economics 1  
Banking 1  
Banking Law 1  
Credit Risk Assessment 1  
Accounting 1  
Financial Concepts

### **Level 2**

Banking 2  
Risk Management 2  
Banking Law 2  
Credit Risk Assessment 2  
Accounting 2  
Business Management 2

## **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 range from a Bachelor of Commerce in Banking Management and Certificate and Diploma programmes to an MBA.

**PRICING**

Course fees include lectures and study material. 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.

Website: [www.milpark.ac.za](http://www.milpark.ac.za)

Email: [info@milpark.ac.za](mailto:info@milpark.ac.za)