

QUALIFICATION: ESSENTIAL BANKING PRINCIPLES EBPR01-OS
MODE OF DELIVERY: ONLINE**DESCRIPTION****PROGRAMME PURPOSE**

Although many non-traditional banks have entered the banking industry, banking still requires highly specialised skills, especially at a senior level. This six-week course will introduce those with career aspirations to advanced banking concepts. We begin with an introduction to the financial system and central banks to prepare the participant to understand regulation and supervision in the banking sector, which has become even more important after the global financial crisis. Closely related to this, the course will also assess the management of a bank's various risks. Participants will also be exposed to business development approaches in banking at an introductory level. We look at bank financial statements and how to analyse a bank's performance by evaluating key financial ratios. Apart from that, we examine how banks make money and how various areas of banking can operate successfully and efficiently. We discuss the branch, divisional and regional accounts of banks. Lastly, we investigate the sources of funding of bank clients and business credit decision-making by banks.

This course is suited to individuals who have one or more of the training or career needs mentioned below:

- I have a non-banking-related degree and need to understand banking at a more advanced level in order to operate successfully in my senior job.
- I am a graduate trainee with a non-banking related degree and need to up my banking knowledge in order to be more valuable in the marketplace.
- I work in retail/branch banking and would like to prepare myself for a more senior management position at regional/provincial or head office level.
- I would like to study towards a Postgraduate Diploma in Banking, but do not fulfil all the admission requirements.

Online learning provides you with the opportunity to complete the course in a flexible environment from any location. While you will be required to spend time online weekly, you will be able to structure your study time around your own unique work/personal schedule.

PROGRAMME OUTCOMES

1. Demonstrate an understanding of different areas of banking and the typical products/services sold.
2. Display basic knowledge of the workings of international lending and financial markets.
3. Demonstrate an understanding of bank supervision and regulation.
4. Display knowledge of the role of central banks in the financial system.
5. Demonstrate knowledge of how to manage various banking risks and the challenges faced.
6. Demonstrate a basic understanding of business development in banking.
7. Analyse a bank financial statement and draw conclusions from it, as well as make recommendations in terms of performance.
8. Demonstrate knowledge of different sources of finance, an optimal capital structure and the related costs involved.
9. Display basic knowledge of business credit decision making and risk management.

PROGRAMME STRUCTURE

The following key topics are covered in the course:

- Different areas of banking (including the products/services they offer) and introduction to international banking
- Bank regulation and central banking
- Bank risk management
- Introduction to business development
- Financial statements of banks and how banks make money
- Introduction to business credit and corporate finance.

MODULE DESCRIPTIONS

Online Short Course: Essential Banking Principles EBPR01-OS

ADMISSION REQUIREMENTS

Open enrolment. Proficiency in English is required.

English proficiency

Applicants are required to be proficient in English prior to admission to the course. Applicants whose first language is not English may be required to provide proof of proficiency.

ACCESS TO TECHNOLOGY

Milpark provides students with materials, resources, formative assessments (including online tests and quizzes), discussion opportunities and a number of administrative services as part of the *myMilpark* and *myCourses* online tuition and support environments. Course materials direct students to additional external resources in the form of links to downloadable documents, websites and videos.

Having access to the above online facilities is essential for efficient communication, learning and success. You will need continuous (daily) access to study, using the resources mentioned above, and to submit and receive your assignments.

Minimum system requirements

1. Reliable internet connection with continuous access
2. Firefox/Internet Explorer/Chrome web browser
3. Microsoft Word
4. The means to open and read PDF documents
5. The means to scan and upload documents
6. Email/cellphone for notification and communication.

STUDENT SUPPORT

Library access

The Milpark Library now provides access to e-books in a virtual library called Cyberlibris (Scholartext). Lecturers may create smart bookshelves per course or module for students to access (these shelves can contain prescribed and recommended books). Students can also create their own personal smart bookshelves containing resources for their studies. Having access to a digital library means that thousands of students can access books and resources from anywhere at the same time online. There is no need to make reservations and requests, and no limit to the time a student has to access a book. With the implementation of Cyberlibris, students also have access to full-text resources via ProQuest (global), Ebsco (global) and Sabinet (South African publications), to assist with research and to enrich their learning experience. Access to the Library is included in the module fee.

Tutor

Comprehensive student support services are available. Students are provided with administrative support by Student Services. To assist with understanding content, students have access to tutors whom they can contact individually. Students who experience study and/or personal problems have access to a student counsellor. All support services are available to registered students via *myMilpark* (*myCourses*).

ASSESSMENT

An integrated approach to assessment is applied. The practical nature of the course is emphasised in all assessments.

The following are examples of assessments/activities that you could be exposed to during your course:

- Online quiz or online test
- Individual and/or group assignments with open-ended questions
- Online discussion forums with other students and your course lecturer
- Watching videos and summarising the main points
- Reading and engaging with study material, articles or information on websites
- Researching a specific topic and summarising your findings.

The exact structure of your assessments will be communicated to you in a detailed assessment plan when the course commences. A minimum final mark of 50% will be required in order to complete the course successfully.

DURATION

This course will run over a period of six weeks, running from Tuesday to Monday every week.

CERTIFICATION

Upon successful completion of the study programme and internal assessments, candidates will be awarded the Short Course Certificate in Essential Banking Principles.

FURTHER STUDIES

Students who have successfully completed this short course certificate may articulate onto other short courses. Students may at any time apply for admission to any of Milpark's further or higher education qualifications, where they may be admitted, subject to the admission requirements of each qualification.

PRICING

The course fees include access to the online environment (including library services) for the full duration of the course, all study material, access to the lecturer online and one cycle of assessments.

DISCLAIMER

The content of this brochure is accurate at the time of going to print. Milpark Education reserves the right to change the course content due to changes in legislation, market requirements and other reasons. Notice of such changes will be published on our website.

WEBSITE: www.milpark.ac.za

EMAIL: info@milpark.ac.za

JOHANNESBURG CAMPUS: Tel: (011) 718-4000 Fax: (011) 482-1814

Cnr Main Road and Landau Terrace, Melville Ext 2

P O Box 91714, Auckland Park, 2006

Email: studentservices@milpark.ac.za

Website: www.milpark.ac.za

CAPE TOWN CAMPUS: Tel: (021) 673-9100