



Student Services
+27 86 999 0001

Cape Town
+27 21 673 9100

Johannesburg
+27 11 718 4000

QUALIFICATION: Postgraduate Diploma in Banking (SAQA ID 93608, NQF LEVEL 8)
MODE OF DELIVERY: DISTANCE LEARNING ONLINE (CLAREMONT)

DESCRIPTION AND PROGRAMME PURPOSE

The Postgraduate Diploma in Banking will equip the student with the skills necessary to function in various management or specialist positions in the banking and financial services sector. The South African banking sector is viewed as a world-class, strong regulatory and supervisory environment, with adequate capital, technology and infrastructure, employing over 200 000 people. There is a continuous drive in the sector to employ qualified individuals, or to upskill internal staff, based on the regulatory and supervisory requirements. Hence, employment in the banking sector has always been highly sought after. The field has a strong professional image and offers a variety of opportunities for growth in an exciting and challenging environment, with opportunities for international exposure.

At the same time, the sector is changing at an unprecedented pace. Banking as an industry has been widely disrupted for a while already, and this is expected to continue. As traditional financial institutions transform, and new competitors enter the market, individuals need to be equipped with skills and competencies that are future-fit, and get their head around completely new roles and job profiles. Graduates are expected to be future-fit in terms of financial services specialist as well as management skills, but also general skills, such as creativity, systems-thinking, problem-solving and persuasion.

The Postgraduate Diploma in Banking will enable students to develop an understanding of generic banking and management topics at a strategic level, and to specialise in certain technical or departmental areas of the bank. In the compulsory subjects, students will be familiarised with strategic views on issues such as bank risk management, regulation, ethics and corporate governance, social responsibility, as well as international bank management and strategy. With this knowledge, students will be able to evaluate problems and advise on solutions in an ethical and professional manner within the highly regulated banking sector. Students will also be exposed to research methodology and complete a project in their field of expertise, be it retail and private or corporate and investment banking. Finally, electives will allow students to specialise in strategic management, financial services technology or corporate finance.

Hence, students who have achieved this Postgraduate Diploma will demonstrate competence in a wide range of current and future banking- and management-related aspects and will be able to establish themselves as

credible participants in their field. It will also open doors for advancement to more senior positions within the banking sector.

WHO SHOULD ENROL

The programme would be most suitable for an individual with a commerce-related degree who is working in the financial services sector and who wishes to broaden his banking knowledge with a view to enhancing potential career prospects at regional or head office level.

PROGRAMME OUTCOMES

Successful completion of this qualification should enable the student to:

- Apply knowledge of the concepts and the implementation of bank risk management.
- Demonstrate understanding of basic research methods in business, as well as an ability to write and present a report about a bank/work-related topic.
- Demonstrate an understanding of global bank regulation and ethical behaviour in the financial services industry.
- Display knowledge of the key issues in international bank management and strategy.
- Demonstrate an understanding of the different concepts applicable to specialised areas in the bank.

PROGRAMME STRUCTURE

Module Name	NQF	Credits	Compulsory/ Elective
Induction INPGB1-8	8	0	Compulsory
Bank Risk Management BRMA01-8	8	20	Compulsory
Business Ethics and Corporate Governance BECG01-8	8	15	Compulsory
Social Responsibility and Environmental Management SREM01-8	8	15	Compulsory
Research Methodology BRES01-8	8	20	Compulsory
International Bank Management and Strategy IBMS01-8		20	Compulsory
Banking Project BANP01-8	8	10	Compulsory
Bank Regulation BANR01-8	8	5	Compulsory
Financial Services Technology FSTE01-8	8	20	Electives: choose any 1 of these 3
Strategic Management STRM01-8	8	20	
Financial Reporting and Analysis and Corporate Finance FRAF01-8	8	25	

MODULE DESCRIPTIONS

Compulsory

Banking Project BANP01-8

The purpose of this module is to equip students to analyse and apply a research topic to their respective employer or chosen South African organisation. It is not recommended to start the qualification with this module.

Bank Regulation BANR01-8

The purpose of this module is to equip students with an understanding of global bank regulation in the banking sector. It will cover concepts such as regulation and supervision of banks, financial safety, and financial crises.

Bank Risk Management BRMA01-8

This module is aimed at building an understanding of the conceptual and implementation issues surrounding bank risk management. It presents techniques and practical issues at a management level, and fosters an understanding of the big picture when managing risk in a bank.

Business Ethics and Corporate Governance BECG01-8

This module exposes students to perspectives and philosophies on moral and business ethics. Students will develop skills to identify and manage issues related to ethical practice and decision-making, and will be exposed to the requirements and practice of good corporate governance.

Induction INPGB1-8

This module provides students with an introduction to the qualification and the distance learning online (DLO) method of delivery. The focus of the module will be to familiarise student with Milpark rules and policies. Students will also be introduced to the modules offered on the programme. This module is non-credit bearing.

International Bank Management and Strategy IBMS01-8

The purpose of this module is to equip students with an understanding of international bank management and strategy. Specific bank management topics are covered from an international viewpoint.

Research Methodology BRES01-8

After students have completed this module, they should have a good theoretical and practical understanding of conducting applied research in a relevant business sector. Emphasis is placed on identifying an appropriate and viable research problem, formulating aligned research questions and objectives, conducting a literature review, and selecting an appropriate design. Students will have to draft and submit an initial research report based on the research conducted, presenting their findings, conclusions, and recommendations.

Social Responsibility and Environmental Management SREM01-8

The purpose of this module is to empower students (business executives, managers and leaders) to understand the influence and impact of business enterprises and their responsibilities. The module examines the social, ethical, and environmental issues faced by both business and other kinds of organisations, providing business executives, managers, and leaders with a theoretically supported analytical perspective of Corporate Social

Responsibility (CSR) and enabling them to critically assess CSR issues, initiatives, drivers, and responses. The module will enable students to recognise that current forms of economic activity are either unsustainable or will at least be subject to a wider raft of ethical, social and environmental constraints in the future. As such, the module considers social, ethical, and environmental issues to the extent to which they represent both constraints and opportunities for commercial enterprise.

Electives

Financial Reporting and Analysis and Corporate Finance FRAF01-8

This module introduces the student to the analysis of specific areas of financial statements. It covers the concept of earnings quality and financial ratio analysis. It also introduces the student to selected corporate finance concepts, such as capital budgeting and structure, corporate governance and mergers, and acquisitions.

Financial Services Technology FSTE01-8

This module looks at the influence of technology on the Financial Services Industry, from different angles. First, suitable technologies are unpacked, which is followed by a discussion around the changing customer and his needs and with that of the product. Students are also introduced to the debate around competitive forces in the industry related to Fintech companies, and are challenged to reflect about a possible future scenario for the financial services industry – including their role and how they could fit in.

Strategic Management STRM01-8

This module is designed to provide students with an essential understanding of the role of strategy in an organisation. Fundamental tools for the strategic analysis of the external and internal environment of the organisation are presented. Students will also develop an appreciation of the strategic thinking process.

ADMISSION REQUIREMENTS

The minimum admission requirement is a relevant NQF 7 qualification (Bachelor degree or Advanced Diploma).

Depending on the modules completed in the undergraduate qualification as well as work experience, Milpark might recommend certain bridging modules for individuals who need to augment their knowledge on certain subject matters.

Other certificates

Any applicant who has a certificate other than a South African National Senior Certificate has to provide:

- a SAQA Certificate of Equivalence, if they want to enrol for a Higher Certificate, Advanced Certificate, Diploma or Postgraduate qualification (www.saqa.org.za);
- or a USAF Exemption Certificate, if they want to enrol for a Bachelor's degree (<https://mb.usaf.ac.za/>).

Recognition of Prior Learning (RPL) applications

**Kindly contact the relevant Programme Manager BEFORE applying online for admission on RPL grounds to determine availability, as RPL admissions are limited to 10% of the total intake and it is therefore continuously oversubscribed.*

Applicants who do not have the required degree but who have extensive work experience and/or proven leadership in their field of endeavour may apply in terms of Milpark's Recognition of Prior Learning policy; however, admission on these grounds is limited. RPL applicants must have a minimum of 10 years of employment experience and demonstrate potential to complete the programme, and must submit:

- a comprehensive curriculum vitae and relevant certificates.
- a one-page essay motivating why they believe they should be admitted to the programme.

In addition, an applicant may be required to present him/herself for an interview with the Selection Panel.

MODE OF DELIVERY

The following mode is available for this specific programme: Distance learning online (DLO). Please note that there are mode factsheets available that explain each mode in detail.

ACCESS TO TECHNOLOGY

Milpark provides students with materials, resources, formative and summative 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 contain links 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. The student will need continuous (daily) access to study, using the resources mentioned above, and to submit and receive assignments.

Summative assessments (exams) and selected formative assessments will be invigilated remotely with well-proven online proctoring services. Students will need to use their own device and ensure that they have the minimum system requirements in place.

Minimum system requirements

1. Reliable broadband internet access
2. Firefox/Chrome/Edge web browser
3. Microsoft Word
4. PDF Viewer
5. Ability to scan and upload documents

6. Email/cellphone for notification and communication.
7. Access to video-conferencing technology, such as Skype/Zoom.

For remotely proctored exams, students need their own device (laptop, Mac or desktop) with the following minimum system requirements in place:

	Windows	Mac	Linux	Chrome OS
Operating System	Windows 7+	macOS 10.11+	Ubuntu 18.04+	Chrome 58+
Processor	Intel Pentium or better	Intel	Intel Pentium or better	Intel or ARM
Free Disk Space	250 MB	250 MB	250 MB	250 MB
Free RAM	2 GB ¹	2 GB ¹	2 GB ¹	1 GB ¹
Upload Speed	0.092 Mbps - 0.244 Mbps ²			
Microphone	Any Microphone, either internal or external ³			
Webcam	320x240 VGA resolution (minimum) internal or external ³			

1. Free RAM is the minimum amount of memory that is not in use by other applications.
2. Depends on the exam settings, secure browser has no upload speed requirement.
3. Only required for proctoring, secure browser functionality does not require audio/visual recording.

STUDENT SUPPORT

Library access

The Milpark Library 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 on 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)*.

RULES OF PROGRESSION

Students are required to complete five compulsory modules and one elective module. Students cannot begin with an elective module or the *Banking Project* module. Students require a minimum of 125 credits (total of six modules) to complete the qualification.

ASSESSMENT

Students are required to submit multiple assignments and other formative assessments for each module, which contribute 40% towards the final mark. The exact assessment requirements will be communicated to the student at the start of the semester.

Students will complete a final, summative assessment at the end of each semester for the compulsory modules, which will contribute 60% towards their final mark for these modules. The final submission for the research module contributes 70% of the final mark.

DURATION

Distance Learning students have a minimum of one year and a maximum of three years to complete this qualification.

CERTIFICATION

On successful completion of the qualification, the student will receive a Postgraduate Diploma in Banking, NQF Level 8 (credits: 125). The Postgraduate Diploma in Banking is accredited by the Higher Education Quality Committee of the Council on Higher Education (CHE).

FURTHER STUDIES

Milpark Education is committed to the process of lifelong learning and opening access to higher education. The programme is offered at NQF level 8 and will provide for articulation options into NQF level 9 programmes. Students may proceed to Milpark's Master of Business Administration (MBA). Beyond Milpark Education, this qualification should articulate with other Master's qualifications in the relevant fields of banking or business management.

A student who transfers from one to another qualification within Milpark Education may be given credit for some modules successfully completed. In this case specifically, students can get exemption for two modules on the MBA: BECG01-8 and SREM01-8. A student who has completed certain modules on this qualification at Milpark Education and who wishes to transfer to another tertiary-level institution, should be able to apply for exemption from relevant modules on the basis of the modules that have been passed at Milpark Education.

PRICING

All module fees include one round of formative and summative assessments (supplementary examinations excluded). Module fees do not include the cost of prescribed textbooks, which will be for the student's own account. The prescribed book list will be available on the Milpark website under the relevant qualification information documents and on *myMilpark* on registration.

DISCLAIMER

The content of this brochure is accurate at the time of going to print. Milpark Education reserves the right to change the programme 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

STUDENT SERVICES: 086 999 0001

studentservices@milpark.ac.za (Students wanting to register)

support@milpark.ac.za (Admin/support-related queries)