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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.

Employment in the banking sector is 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. Students who have achieved this Postgraduate Diploma will demonstrate competence in a wide range of banking-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.

The Postgraduate Diploma in Banking will enable students to develop an understanding of generic banking topics at a strategic level, and also 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 risk management, regulation, ethics, 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. Electives will allow students to specialise in different areas of banking, such as retail and private banking, corporate and investment banking, credit, corporate finance or management. Students will also conduct an integrated banking project, where topical issues in the banking industry are researched and reported upon.

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	Offered in	NQF	Credits	Compulsory/ Elective
Bank Risk Management BRMA01-8	Semester 1	8	20	Compulsory
Corporate and Investment Banking CIBA01-8	Semester 1	8	20	Compulsory: choose any 1 of these 2
Retail and Private Banking RPBA01-8	Semester 1	8	20	
Bank Regulation and Ethics BRET01-8	Semester 2	8	20	Compulsory
International Bank Management and Strategy IBMS01-8	Semester 2	8	20	Compulsory
Integrated Banking Project IBPR01-8	Semester 2	8	20	Compulsory
Credit Portfolio and Risk Management CPRM01-8	Semester 1	8	20	Electives: choose any 1 of these 3
Strategic Management STRM01-8	Both semesters	8	20	
Financial Reporting and Analysis and Corporate Finance FRAF01-8*	Trimester 3	8	25	

*In 2019, this module is offered in Trimester 3 (August–December) with formative assessments spread over 16 weeks and an exam immediately after that.

MODULE DESCRIPTIONS

Compulsory

Bank Regulation and Ethics BRET01-8

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

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.

Corporate and Investment Banking CIBA01-8

This module introduces students to the world of corporate and investment banking. This includes knowledge about the challenges and success factors, cultural issues, as well as typical products in this business segment. Students are exposed to various practical strategies and case studies of banks.

Integrated Banking Project IBPR01-8

The purpose of this module is to equip students with an understanding of a basic research approach. It will also equip them to analyse and apply a research topic to their respective employer or chosen South African organisation in the financial services industry. Students gain experience in writing a research report for a specific audience.

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. The module also introduces students to cross-border financing as well as expansion strategies that banks might decide upon.

Retail and Private Banking RPBA01-8

This module aims to familiarise students with the world of retail and private banking, and empower them to manage in this area. This includes building meaningful relationships and understanding the clients' needs in this field. It will also enable students to analyse current and future trends in this area of banking.

Electives

Credit Portfolio and Risk Management CPRM01-8

The purpose of this module is to introduce students to credit portfolio and risk management. This module will show students how to optimise, manage and hedge liquid credit portfolios by, for example, applying innovative derivative instruments. It will also reinforce the principles of credit analysis.

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.

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.

Recognition of Prior Learning (RPL) applications:

Milpark admits a small number of students onto its programme via Recognition of Prior Learning (RPL). Applicants who have relevant work experience and/or training/qualifications lower than NQF 7, will be considered individually by the relevant Dean.

Foreign students

Foreign applicants whose first language is not English are required to provide proof of proficiency in English prior to admission to the qualification. Foreign students who do not hold a South African matric certificate must present a matric verification from the South African Matriculation Board on application.

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 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. 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 broadband internet access
2. Firefox/Internet Explorer/Chrome web browser
3. Microsoft Word
4. PDF Viewer
5. Ability to scan and upload documents
6. Email/Cellphone for notification and communication.

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 Emerald (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 *Integrated Banking Project* module. Students require a minimum of 120 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 write 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: 120). 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. 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.

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