

**QUALIFICATION: Postgraduate Diploma in Banking (SAQA ID 93608, NQF LEVEL 8)****MODE OF DELIVERY: DISTANCE LEARNING ONLINE****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 continual 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 become familiar with 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, organisational 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, the elective on financial services technology will provide students with a background on the important concepts of artificial intelligence (AI) and the inexorable rise of machine learning that is transforming banking and financial services industries.

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 their 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
Leading an Organisation Responsibly LDRS01-8	8	20	Compulsory
Research Methodology BRES01-8	8	20	Compulsory
International Bank Management and Strategy IBMS01-8	8	20	Compulsory
Banking Project BANP01-8	8	10	Compulsory
Bank Regulation BANR01-8	8	5	Compulsory
Financial Services Technology FSTE01-8*	8	20	Elective

* The *FSTE01-8* elective must be completed to acquire sufficient credits to graduate.

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 and ethics in the banking sector. It will cover concepts such as regulation and supervision of banks, Basel Accords, 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.

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.

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 students 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.

Leading an Organisation Responsibly LDRS01-8

This module empowers students to critically evaluate the influence and impact of business enterprises in society and their responsibilities as corporate citizens. The module examines the social, ethical and environmental issues experienced by organisations in light of global and local challenges, as well as possible organisational responses, including involvement with community-based projects. Students will have the opportunity to support the sustainability of community-based projects through collaboration, active engagement and consultation.

Elective

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. This is followed by a discussion around changing consumer needs. Students are also introduced to the debate around competitive forces in the industry related to Fintech companies, and are challenged to reflect on possible future scenarios for the financial services industry – including their role and how they could fit in.

MINIMUM ADMISSION REQUIREMENTS

The minimum admission requirement is a relevant NQF 7 qualification (Bachelor's 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.

Applicants are requested to submit a detailed curriculum vitae displaying details of prior academic and employment history, which will be used as part of the admission review process.

Other certificates

Further to the requirements for admission already stated above, foreign nationals or South African nationals seeking to apply for admission onto the qualification based on a non-South African/foreign tertiary qualification, must obtain, and submit to Milpark, a Certificate of Equivalence from the South African Qualifications Authority (SAQA) (www.saqa.org.za).

Applicants with foreign tertiary qualifications are advised to submit their SAQA Certificate of Equivalence at the time of applying online for a Milpark Advanced Certificate.

Foreign nationals residing in South Africa on a temporary visa must provide proof from the South African Home Affairs offices that they are permitted to study and enrol for studies at the tertiary level.

Recognition of Prior Learning (RPL) applications

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.

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.

RPL applicants must have a minimum of 10 years of relevant employment experience and demonstrate potential to complete the programme, and must submit the following:

- 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.

Click on [RPL School of Financial Services](#) to view the RPL requirements for Financial Services programmes.

MODE OF DELIVERY

The following mode is available for this specific programme: Distance learning online (DLO).

ACCESS TO TECHNOLOGY

Through the *myMilpark* and *myCourses* online tuition and support environments, students have access to all course materials (including formative and summative assessments), discussion opportunities, administrative services and a wealth of external resources.

Minimum requirements to study online and complete assessments and online proctored assessments

- A laptop or personal computer (PC) with *one* of the following operating systems:
 - Windows 10+;
 - macOS 10.11+;
 - Ubuntu 18.04+;
 - Chrome 58+
- Continuous (daily) access to a stable internet connection with an upload and download speed of at *least* 5 Mbps.
- A camera/webcam (720p resolution)
- Speakers and a microphone OR headphones
- 2GB free RAM (memory)
- 250MB free disk space.

For more information, such as tips to help prevent technical issues during an online proctored assessment, visit [Technical requirements](#).

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), Emerald, 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.

Online lecturers

Comprehensive student support services are available. Students are provided with administrative support by Student Services. To assist with understanding content, students have access to online lecturers 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 seven compulsory modules and one elective module. Students require a minimum of 125 credits (total of eight 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 all students via the Assessment Guidelines.

Students will complete a final, summative assessment at the end of each module, which will contribute 60% towards their final mark for these modules.

DURATION

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). 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.