

SAQA ID
20185

DURATION
12 Months

CREDITS
120

SETA
Bank

FETC:

BANKING
NQF Level 4



WHO SHOULD STUDY THIS COURSE?

The purpose of this qualification aligns with the objectives of the National Qualifications Framework outlined in Section 2 of the South African Qualifications Act, 58 of 1995. According to the South African Qualifications Authority Act, 38 of 1995, the National Qualifications Framework aims to create a unified framework for recognizing learning achievements, facilitate access to education, training, and career progression, improve the quality of education and training, address historical inequalities in education and employment, and contribute to the holistic development of learners and the nation as a whole.

This qualification is designed with a focus on promoting equity. It aims to encompass the full range of skills possessed by any learner, regardless of their prior educational background. Furthermore, the qualification aims to accommodate the unique skill sets, needs, potential, and talents of individual learners to ensure equitable opportunities.

In compliance with Regulation 6140 of 1998 and the specific requirements of the banking industry, the purpose of this qualification is to combine learning outcomes in business, commerce, management studies, and related fields, with a specific focus on the banking sub-field. The qualification aims to equip learners with competence and a foundation for further learning.

By incorporating essential core, fundamental, and elective unit standards, this qualification aims to enhance the personal development of learners by providing them with status, recognition, credentials, and licensing opportunities. It also strives to improve the marketability and employability of learners and create pathways for further education and training. Additionally, the qualification aims to benefit society and the economy by fostering responsible citizenship, increasing social and economic productivity, producing skilled professionals, and addressing historical inequalities.

Exit Level Outcomes

1. Exit-level outcomes

The exit-level outcomes of the qualification will be the sum of the outcomes of all the unit standards constituting the qualification. It is not possible to be more specific about the exit-level outcomes because the flexibility envisaged in the qualification makes countless permutations of unit standards possible. This flexibility is desirable because it reflects the multi-disciplinary nature of banking work, and the fluidity of jobs and roles within the banking profession.

It has been established that all the critical cross-field outcomes identified in various literature released by the South African Qualifications Authority are achieved through any permutation of unit standards complying with the minimum requirements for the qualification. It may accordingly be concluded that, regardless of the permutation of constituent unit standards selected by the learner, the qualification will have played a crucial role in promoting life-long learning.

The sum of the specific outcomes of the unit standards comprising the qualification should make the learner competent for his/her job in banking, recognizing that no prescribed combination of unit standards will make the learner competent for all jobs in banking, even at a particular level of work.

It is not possible to catalogue the assessment criteria of all the unit standards which might form a part of the qualification. However, as it is envisaged, the assessment criteria pertinent to the exit-level outcome of the qualification will be the assessment criteria associated with every individual unit standard comprising the qualification. Exiting from the qualification is possible from every point, because the learner would retain credit in respect of every unit standard which he/she obtained credit for during the course of his/her engagement with

the qualification. While it is not possible to be more specific than that about early exit outcomes, this approach makes it possible to guarantee that every learner will enjoy the promised benefit of portability of unit standards.

For the learner who exits the qualification before completion, the opportunity always remains to re-enter the qualification, or even to re-enter a qualification at a higher level, incorporating the applicable unit standards for which he/she already has credit. In any event, the specific and critical cross-field learning outcomes which are required for competence in terms of the qualification should be consistent with the requirements for effective performance in the job.

2. Specific outcomes

This qualification is highly flexible, in that it accommodates the combination of a wide range of unit standards. The need for this flexibility results from the dynamic environment of the banking sector and also reflects the fact that general education are valued in the banking sector. This qualification allows learners as much opportunity as possible to deploy what they learn in and for the workplace in obtaining this qualification.

However, because of the flexibility, it is not possible (and nor is it desirable) to state a narrow set of specific outcomes which will be associated with this qualification. Rather the specific outcomes of the qualification must always be seen as the sum of the specific outcomes of its constituent unit standards.

This means that different learners who possess this qualification may have achieved different “sums of specific outcomes”, so to speak. This should not represent a problem as long as learners and employers are aware that this qualification does not imply a single, invariant set of specific outcomes. Moreover, it is hoped

that learners will not see this qualification as an end-point in their learning but rather as a milestone and will continue learning towards further qualifications. As banking is such a wide, fluid environment and career paths in banking are so various and intermixed, it seems far less valuable to try to tie learners to rigid, predetermined sets of specific outcomes than it is to recognise the skills they possess, and to encourage them to expand on these.

3. Critical cross-field outcomes

The unit standards comprising this qualification will indicate the appropriate critical cross-field outcomes. Each unit standard is complete within itself and can be an exit level outcome enabling the learner to exit the qualification at any point. Credits achieved within the qualification are retained by the learner and are portable.

No matter what its constituent unit standards, providing that the minima that is prescribed are adhered to, the learner who acquires the qualification will be able:

To identify and solve problems in which responses display that responsible decisions using critical and creative thinking have been made;

To work effectively with others as a member of a team;

To organize and manage him/herself and his/her activities responsibly and effectively;

To collect, analyse, organize and critically evaluate performance;

To communicate effectively using mathematical and language skills;

To demonstrate an understanding of the world as a set of related systems by recognizing that problem-solving contexts do not exist in isolation; and

To benefit by full personal development, thus contributing to the social and economic development of South African society at large.

Admission Requirements:

1. Communication at NQF Level 3.
2. Mathematical Literacy at NQF Level 3.

ASSOCIATED ASSESSMENT CRITERIA

Section 8 of the Regulations under the South African Qualifications Authority Act of 1995 outlines the requirements for registering qualifications in South Africa. One of the requirements is that qualifications should incorporate integrated assessment methods to ensure their purpose is achieved. These assessment methods can include portfolios, simulations, workplace assessments, written and oral examinations.

In the banking industry, individual skills development is becoming more important. Individuals need to develop unique career paths to adapt to a constantly changing and fast-paced environment.

The purpose of the qualification is to recognize the skills that bank employees already possess. It is acknowledged that the combination of skills will vary from employee to employee and from bank to bank. Flexibility is essential to ensure that suitable qualifications are easily accessible to any bank employee. Therefore, qualifications in banking are determined based on individual needs rather than a fixed formula.

This qualification is composed of unit standards from various fields, with each unit standard representing a specific level of achievement. Each unit standard has its own assessment criteria, and admission to the qualification is granted based on the individual's compliance with those criteria. The unit standards define the expected level of performance and specify the assessment criteria for judging competence in different circumstances.

Various assessment tools are used, including written instruments (tests, case studies, projects), on-the-job observations, simulations, role-plays, structured classroom discussions, portfolios of evidence, and technology-based testing. The selection of assessment methods depends on the purpose of the assessment, such as assessing knowledge through written methods or practical competence through on-the-job demonstrations. Multiple methods may be used to ensure reliable and valid evidence of competence and the required attitudes.

If a portfolio of evidence is used for assessment purposes, it should provide valid, reliable, and authentic evidence of the learner's past achievements and experiences related to applied competence. The portfolio may include written statements from reliable individuals (such as employers, colleagues, managers, or customers), relevant certificates and awards, previous assessment records, and journals or logbooks.

Since the qualification is not offered as a complete qualification, the question of formative and summative evaluation does not apply. Formative evaluation is also not necessary for credits awarded for recognition of prior learning. However, it is encouraged to conduct formative and summative evaluations for unit standards representing new learning to ensure integrated assessment results.

Qualification Rules:

To be awarded the Qualification learners are required to obtain a minimum of 120 credits as detailed below.

Fundamental Component:

The Fundamental Component consists of Unit Standards in:

Mathematical Literacy at NQF Level 4 to the value of 16 credits.

Communication at NQF Level 4 in a First South African Language to the value of 20 credits.

Communication in a Second South African Language at NQF Level 3 to the value of 20 credits.

It is compulsory therefore for learners to do Communication in two different South African languages, one at NQF Level 4 and the other at NQF Level 3.

All Unit Standards in the Fundamental Component comprising 56 credits are compulsory.

Core Component:

Core learning is represented by unit standards in banking. To obtain this qualification, the learner must obtain at least 40 credits on NQF Level 4 of this sort, but the precise unit standards are not specified, since the learner is expected to select and incorporate those most applicable to his/her job.

Elective Component:

Elective learning means a selection of 24 additional credits from the sub-field of banking or from a banking-related sub-field from which a choice may be made to ensure that the purpose of the qualification is achieved. This permits learners a wide selection of banking or banking-related standards, which would enrich their functioning in their particular job in their particular organization. The selection should accommodate the interests of the learner but is subject to approved by the BANKSETA.

Unit Standard			
FUNDAMENTAL MODULES	Accommodate audience and context needs in oral communication	3	5
	Interpret a variety of literary texts	3	5
	Interpret and use information from texts	3	5
	Write texts for a range of communicative contexts	3	5
	Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems	4	6
	Engage in sustained oral communication and evaluate spoken texts	4	5
	Evaluate literary texts	4	5
	Read analyse and respond to a variety of texts	4	5
	Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts	4	4
	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	4	6
	Write for a wide range of contexts	4	5
		56	



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