

SAQA ID
20186

DURATION
12 Months

CREDITS
120

SETA
Bank

National Certificate:
BANKING
NQF Level 5



WHO SHOULD STUDY THIS COURSE?

The South African Qualifications Authority Act, 38 of 1995, states that the objectives of the National Qualifications Framework are to “... to create an integrated national framework for learning achievements; ... facilitate access to, and mobility and progression within education, training and career paths; ... enhance the quality of education and training; ... accelerate the redress of past unfair discrimination in education, training and employment opportunities; and thereby ... contribute to the full personal development of each learner and the social and economic development of the nation at large.” The postulation of this qualification is informed by the priority of equity. The qualification is intended to reflect the entirety of skills possessed by any particular learner, regardless of that learner’s prior educational background. Moreover, it is in the interest of equity that this qualification is capable of reflecting the unique sets of skills of individual learners, and individual needs, potentialities and talents are accommodated by this qualification in the interest of equity.

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 is 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 organise and manage him/herself and his/her activities responsibly and effectively;
- To collect, analyse, organise 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.

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:

All Unit Standards in the Fundamental Component comprising 35 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 5 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 45 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 job in their particular organization. The selection should accommodate the interests of the learner but is subject to approved by the BANKSETA.

ASSOCIATED ASSESSMENT CRITERIA

1. Communication at NQF Level 4.
2. Mathematical Literacy at NQF Level 4.

Unit Standard			
FUNDAMENTAL	Determine the banking-related financial needs of a business	5	20
	Provide sales related services within the banking sector	5	15
			35
Unit Standard			
FUNDAMENTAL MODULES	Identify product features, advantages and benefits to the customer	5	10
	Demonstrate logical problem solving and error detection techniques	5	8
	Apply principles of creating computer software by developing a complete programme to meet given business specifications	5	12
	Apply the principles of designing computer system inputs and outputs	5	7
	Identify and manage security risks in a banking environment	5	30
	Produce documentation for a computer program to agreed standards	5	3
	Lead people development and talent management	5	8
	Identify financial implications for making decisions	5	8
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