

# Curriculum Outline



**61589**

**National Certificate: Banking**

**Level 05**

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## PROGRAMME OVERVIEW

### PROGRAM DESCRIPTION.

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.

### PROGRAM ALIGNMENT

This programme consists of **SIX MODULES** as follows and will be covered over a period of one year:

1. **Legislation in The Banking Environment**
2. **Banking Sales**
3. **Addressing Client's Needs**
4. **Banking Transactions**
5. **Business Banking**
6. **Mortgage Loans**

### QUALIFICATION COMPONENTS

Fundamental unit standards	:	35 credits
Core unit standards	:	40 credits
Elective unit standards	:	45 credits.

### PURPOSE

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.

In accordance with the terms of regulation 6140 and the needs and requirements of the specific banking industry the purpose of this qualification is to represent a planned combination of learning outcomes in the field of business, commerce and management studies and specifically the sub-field of banking which has the purpose to provide qualifying learners the competence and the basis for further learning.

In addressing the necessary core, fundamental and elective unit standards it plans to add value to the qualifying learner in terms of enrichment of the person through the provision of status, recognition, credentials and licensing.

It further promotes the enhancement and marketability and employability of learners and plans to open up the access routes to additional education and training through this process. It further has the purpose of providing benefits to society and the economy by enhancing citizenship, increasing social and economic productivity providing specifically skilled/professional people and transforming the redressing of legacies of inequity.

### **ENTRY REQUIREMENTS**

Access is open to all learners bearing in mind the learning assumed to be in place.

### **RATIONALE**

National Certificate in Banking NQF Level 2 is a reviewed qualification that is based on uptake feedback and inputs from experts within the industry. This qualification is aimed at learners entering the Craft bread and flour confectionery baking industry via SMME, wholesale and retail, food preparation and baking manufacturing environment. This qualification reflects the workplace-based needs of the craft bread and flour confectionery baking industry that is expressed by employers and employees, both now and for the future. This qualification provides the learner with accessibility to be employed within the baking, wholesale and retail and hospitality industry and provides the flexibility to pursue different careers in the baking, wholesale and retail industry and articulation within the hospitality industry. The level of flexibility within the range of electives will allow the individual to peruse a career within an applied technical baking environment, wholesale and retail, and or the opportunity to encourage entrepreneurship.

**LEARNING ASSUMED TO BE IN PLACE AND RECOGNITION OF PRIOR LEARNING**

A combination of competencies obtained in the Further Education and Training band will serve as a learning base to progress into the level 5 qualification.

**RECOGNITION OF PRIOR LEARNING:**

The qualification is specifically designed to accommodate a broad range of recognition of prior learning. This intention is reflected in the structure of the qualification and also in the rules for combination of credits towards the qualification. The intention is to provide recognition for all the relevant skills which learners already possess and even to provide recognition for skills which might not be absolutely relevant to the job through the elective category. It is recognised that these suites of skills will differ radically from learner to learner and from bank to bank. The philosophy of flexibility expressed elsewhere in this document arises from a desire not to unnecessarily deny access to an appropriate qualification to any learner.

Recognizing that skills development in banks will in any case be specific to specific learners, rather than rigid career paths, which in any case appear to be rapidly disappearing in banking, the same philosophy requires that this qualification will be so designed as to accommodate as far as possible recognition of whatever skills the learner will need to acquire both now and in the future.

The principle of portability is honoured in the qualification. It is viewed as irrelevant at what institution credit towards a particular qualification was acquired. Prior learning may for example occur through the formal education system. To accommodate appropriate recognition of this prior learning, the qualification may contain up to fifty-nine credits which are transferred from formal schooling. Nor is there any prohibition of using appropriate credits towards this qualification which have already been used towards any other qualification.

It is not envisaged that this qualification will ever be a "whole" qualification. It is not intended that evaluation towards any constituent unit standard will ever be subsumed in broader evaluation towards the qualification as a whole, in consequence. This arrangement particularly suits the contingencies of recognition for prior learning. It is expected that every learner will plan his/her own progress toward the qualification by obtaining assessment from an appropriate source towards the unit standards which he/she intends to incorporate in the qualification. Such a system will draw heavily on recognition of prior learning, and will enable learners to obtain qualifications as far as possible on the basis of recognition of prior learning.

In conclusion, the qualification may be achieved in whole or in any part through the recognition of prior learning, which will include the learning outcomes achieved through formal, informal and non-formal learning and work experience.

## **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.

## PROGRAMME ALIGNMENT

SKILLS PROGRAMS	TITLE OF UNIT STANDARDS	US ID No.	CREDITS	CREDITS PER SKILLS PROGRAM
<b>MODULE 1: LEGISLATION IN THE BANKING ENVIRONMENT</b>				
<b>LEGISLATION IN THE BANKING ENVIRONMENT</b>	Explain legislative and regulatory requirements and their impacts	E	117781	16
	<b>Contact / Facilitation Days (30%)</b>	<b>6 Days</b>	<b>Workplace Application Days</b>	
	<b>Practical (75%)</b>	<b>10 Days</b>	<b>14 DAYS</b>	
	<b>Assessments (25%)</b>	<b>4 Day</b>		
<b>MODULE 2: BANKING SALES</b>				
<b>BANKING SALES</b>	Provide sales related services within the banking sector	F	7356	15
	Apply banking-related direct selling techniques	E	7359	10
	<b>Contact / Facilitation Days (30%)</b>	<b>9 DAYS</b>	<b>Workplace Application Days</b>	
	<b>Practical (75%)</b>	<b>16 Days</b>	<b>22 DAYS</b>	
	<b>Assessments (25%)</b>	<b>7 Days</b>		

### MODULE 3: ADDRESSING CLIENT'S NEEDS

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<b>ADDRESSING CLIENT'S NEEDS</b>					
	Identify product features, advantages and benefits to the customer	E	10045	10	<b>14</b>
	Educate a customer on bank products and services	E	7316	4	
	<b>Contact / Facilitation Days (30%)</b>	<b>8 Days</b>	<b>Workplace Application Days</b>		
	<b>Practical (75%)</b>	<b>14 Days</b>	<b>19 DAYS</b>		
	<b>Assessments (25%)</b>	<b>5 Days</b>			
<b>MODULE 4: BANKING TRANSACTIONS</b>					
<b>BANKING TRANSACTIONS</b>	Process banking transactions	E	7306 replaced by 114756	5	<b>20</b>
	Process customer requests for cheque books, counter cheques and bank cheques	E	7333	5	
	Manage cash in till or under counter safe in a banking environment	E	7308	5	
	Transfer and close bank accounts	E	7327	5	
	<b>Contact / Facilitation Days (30%)</b>	<b>8 DAYS</b>	<b>Workplace Application Days</b>		
	<b>Practical (75%)</b>	<b>13 Days</b>	<b>18 Days</b>		
	<b>Assessments (25%)</b>	<b>5 Days</b>			

### MODULE 5: BUSINESS BANKING

<b>BUSINESS BANKING</b>	Structure a banking-related property finance solution to meet a business need	E	7348	16	<b>82</b>
	Structure a financial solution to meet a business banking need	E	7347	16	
	Assess the viability of a business banking opportunity	E	7346	30	
	Determine the banking-related financial needs of a business	F	7345	20	
	<b>Contact / Facilitation Days (30%)</b>		<b>31 Days</b>	<b>Workplace Application Days</b>	
	<b>Practical (75%)</b>		<b>54 Days</b>	<b>72 DAYS</b>	
	<b>Assessments (25%)</b>		<b>18 Day</b>		

### MODULE 6: MORTGAGE LOANS

<b>MORTGAGE LOANS</b>	Present the factual requirements of mortgage finance options	E	13300	10	<b>16</b>
	Guide a borrower through application for a mortgage loan	E	13302	6	
	<b>Contact / Facilitation Days (30%)</b>		<b>6 Days</b>	<b>Workplace Application Days</b>	
	<b>Practical (75%)</b>		<b>10 Days</b>	<b>14 DAYS</b>	
	<b>Assessments (25%)</b>		<b>4 Day</b>		

### FINAL ASSESSMENT & POE BUILD-UP

## DESIGN STRATEGY

### Learning aims and objectives

#### A CLARITY OF FOCUS ON OUTCOMES and DESIGN DOWN:

- Outcomes that focused on what learners should do at the end of a series of significant, meaningful and coherent learning experiences were analysed and identified.
- Outcomes are expressed as a set of broad, comprehensive, assessable and observable indicators or benchmarks of student achievement at each stage of the learning programmes.
- Learning programmes include not only specific outcomes (observable outcomes), but also critical cross-filed (adaptive ability such as problem solving).
- Learning programmes are designed back from the outcomes.

### Theoretical content

#### CONTENT RELEVANCE:

- Content was designed to include knowledge and skills that are relevant and connected to real-life situations.
- Content and activities present authentic tasks.
- Learning programmes were designed to include theoretical and practical learning components and, wherever possible and appropriate, experiential learning.
- Delivery methodology allows for flexibility, a variety of methods, environments and resources.

### Teaching and learning

#### LEARNER CENTRED & EXPANDED OPPORTUNITIES:

- Learners are expected to take responsibility for their own learning in order to reach the required standard or outcome.
- The emphasis is on whether the learner reaches the required standard or outcome and not on procedure.
- Learning is value adding in that it builds contextually on the learner's existing frames of reference.
- Learners are given multiple opportunities to demonstrate whether the

	outcome has been reached.
<b>HIGH PARTICIPATION &amp; CO-OPERATIVE LEARNING:</b>	<ul style="list-style-type: none"> <li>• Learning activities are inductive and allow learners to construct knowledge for themselves.</li> <li>• Learning activities allow learners to engage in group/team/pair work, debate, role-play, research, experiment to discover for themselves.</li> <li>• Learners are encouraged to form own insights and create own solutions based on successful attainment of predetermined performance outcomes.</li> <li>• Learners are motivated by constant feedback and affirmation of their worth by means of assessment.</li> </ul>
<b>INTEGRATION:</b>	<ul style="list-style-type: none"> <li>• Learning is designed to integrate a wider social and economic understanding and awareness.</li> <li>• Learning methodology allows for clear integration between theory, practical / workplace components.</li> <li>• Learning programmes are designed to focus on learning that integrates critical thinking, reasoning, reflection and action.</li> </ul>

<b>Assessment</b>	
<b>Refer to the assessment guide for specific details regarding the assessment of this programme.</b>	
<b>PRINCIPLES OF ASSESSMENT:</b>	<p>Assessments meet the following criteria for SAQA's principles of assessment:</p> <ul style="list-style-type: none"> <li>• <u>Assessment methods</u> are; appropriate, fair, manageable, integrated into work or learning</li> <li>• <u>Assessment evidence</u> is; valid, current, authentic, sufficient</li> <li>• <u>Assessment process</u> is systematic, open and consistent.</li> </ul>
<b>CLARITY OF FOCUS ON OUTCOMES</b>	<ul style="list-style-type: none"> <li>• Assessments are focused on what the learner has achieved in relation to learning outcomes.</li> <li>• Learner achievements are measured solely on whether a learner has reached the required outcomes or not.</li> <li>• Assessment criteria are clearly defined and are derived from the unit standard.</li> </ul>
<b>HIGH EXPECTATIONS</b>	<ul style="list-style-type: none"> <li>• Assessment tasks are challenging, not simply routine.</li> <li>• Evidence collected is governed by quality criteria (criterion-referenced).</li> <li>• Assessments discriminate between low and high levels of achievement.</li> </ul>

	<ul style="list-style-type: none"> <li>• Advancement is based on demonstrated achievement.</li> </ul>
<b>EXPANDED OPPORTUNITY</b>	<ul style="list-style-type: none"> <li>• Assessments lead toward achievement of qualifications or part qualifications.</li> <li>• Learners advance through the system when they are able to demonstrate attainment of the desired outcomes.</li> <li>• Learners' prior knowledge is taken into consideration when organising learning experiences</li> <li>• Learners are supported to attain these desired outcomes.</li> </ul>
<b>CONTINUOUS &amp; INTEGRATED ASSESSMENT:</b>	<ul style="list-style-type: none"> <li>• Formative (during learning, informal and not for credits) and summative (after learning, formal and for credits) assessment are used.</li> <li>• Learners are assessed on an on-going basis – Assessment is towards life-long learning.</li> <li>• A variety of assessment techniques are used, for example simulations, portfolios, self-assessment, workplace assessment.</li> <li>• Assessment is broad, covering a number of assessment standards, which include skills, knowledge, understanding, attitudes and values.</li> <li>• Assessment is integrative and focuses on the application of competence.</li> </ul>

<b>Evaluation</b>	
<b>FACILITATOR</b>	<p>Learners will be required to evaluate the performance of the Facilitator on completion of the learning programme. Facilitators will be evaluated against the following criteria:</p> <ul style="list-style-type: none"> <li>• The learning outcomes were clearly stated.</li> <li>• Key learning points were illustrated and clarified.</li> <li>• The learning outcomes were met.</li> <li>• Key learning points were summarised.</li> <li>• The principles of adult learning were applied.</li> </ul>
<b>PROGRAMME</b>	<p>Learners will be required to evaluate the value of the learning experience against the following criteria:</p> <ul style="list-style-type: none"> <li>• The extent to which the learning programme achieved the learning outcomes.</li> <li>• The overall reaction of the learner to the programme.</li> <li>• The relevance of the learning material content.</li> </ul>

	<ul style="list-style-type: none"><li>• The sequence, pace and timing of the lessons.</li></ul>
<b>LOGISTICS</b>	<p>Learners will also be required to evaluate the value of:</p> <ul style="list-style-type: none"><li>• The physical classroom environment.</li><li>• The seating arrangements.</li><li>• Meals and refreshments.</li><li>• Room Layout.</li><li>• Accommodation (if applicable).</li></ul>

## DELIVERY STRATEGY

<b>Materials</b>	
<b>Participant' materials:</b>	
Participant Guides	<ul style="list-style-type: none"> <li>This is a comprehensively structured guide for the learner and includes all theory and activities.</li> </ul>
Workplace / Practical Guide	<ul style="list-style-type: none"> <li>This is a comprehensively structured workplace guide for the learner to use during practical/workplace/assessment.</li> </ul>
<b>Facilitator's materials:</b>	
Facilitator Guide	<ul style="list-style-type: none"> <li>This is the guide for the facilitator on how to manage the learning</li> </ul>
Presentation Slides	<ul style="list-style-type: none"> <li>These are the visuals used by the facilitator to present the learning</li> </ul>
Activities and Hand outs	<ul style="list-style-type: none"> <li>These are the activities that the facilitator will implement to help the learners achieve the lesson outcomes.</li> </ul>
<b>Assessor's Guide:</b>	
Assessment Strategy	<ul style="list-style-type: none"> <li>This is the approach and rules which govern company assessments and can also be found in the Assessment Policy documents</li> </ul>
Assessment Plan	<ul style="list-style-type: none"> <li>This is the plan on what outcomes are being assessed, using relevant criteria and the evidence that the candidate must produce to prove competence</li> </ul>
Assessment Instruments	<ul style="list-style-type: none"> <li>These are the assessment instruments used to collect evidence from the candidate to display competence in an outcome.</li> </ul>

<b>Notional Days of learning</b>	
<b>70% practical (75% workplace implementation, 25% assessment) and 30 % theory (workshop).</b>	
<b>Theory / contact time</b>	<ul style="list-style-type: none"> <li><b>360 hours required for formal learning.</b></li> </ul>
<b>Workplace</b>	<ul style="list-style-type: none"> <li><b>840 hours required for workplace practice and transferring the learning. Formative assessment activities are included in the workplace learning time.</b></li> </ul>
<b>Assessment</b>	<ul style="list-style-type: none"> <li><b>300 hours required for assessment preparation, evidence collection and submission.</b></li> </ul>
<b>TOTAL NOTIONAL DAYS</b>	<ul style="list-style-type: none"> <li><b>1240 DAYS = 120 UNIT STANDARD CREDITS</b></li> </ul>

<b>Training media, aids and equipment</b>	
<b>Classroom set-up and space requirements</b>	<ul style="list-style-type: none"><li>• U-shape room layout is preferable in order to facilitate learner interaction. Breakaway areas would be helpful for group work.</li></ul>
<b>Training media and equipment</b>	<ul style="list-style-type: none"><li>• Flipchart, flipchart markers, pens, laptop with windows media player</li><li>• Proxima or overhead projector and screen.</li></ul>
<b>Training aids</b>	<ul style="list-style-type: none"><li>• Flash cards, learner guides, handouts.</li></ul>

## LEARNER SUPPORT STRATEGY

### **Learner roles and responsibilities**

The learner is expected to actively participate by:

- Taking part in and completing group activities, practical assignments and discussions.
- Planning and preparing for the training.
- Asking for support when needed.
- Giving meaningful input into and challenging the status quo.
- Finding new and better ways of doing things
- Developing sound and effective practices given the input from the facilitator and the rest of the group
- Complying with assessment requirements.

### **Provider roles and responsibilities**

#### **FACILITATOR/ECF/ASSESSOR/COACH/MENTOR:**

(The facilitator's role is that of; facilitation of learning, facilitation of evidence collection for assessment, preparation of candidates for assessment and assessment of learners. All of these roles require degrees of coaching and mentoring).

The relevant coaches/mentors will provide guidance and support before, during and after the learning intervention.

#### **Before:**

- The facilitator will prepare the learner for the learning by ensuring that the purpose and pre-requisites of the course have been understood and met.

#### **During:**

- The facilitator will provide all materials and resources necessary for learning to take place.
- The facilitator will guide and support the learner during learning - ensure that learners understand and can practice the necessary skills.
- The facilitator will ensure that learning outcomes are achieved according to the learning and unit standard outcomes
- The facilitator will identify learners who are experiencing difficulties – content or otherwise – and take appropriate action to assist the learner in joining the main stream of learning.

- The facilitator will conduct formative assessments to determine learner level of competence and take corrective action based on the results of formative assessment.

**After:**

- The facilitator/workplace coach will assist the learner in implementing skills learnt in the workplace in the form of structured on-the-job activities, which are outlined in the Workplace Guide.
- The facilitator/workplace coach will conduct formative assessment for workplace activities to determine the learner's level of competence and take corrective action based on the results of formative assessment.
- The Evidence Collection Facilitator will assist the candidate in identifying and preparing for evidence collection for assessment.
- The Evidence Collection Facilitator will judge the evidence produced by the candidate and advise whether or not it is ready for assessment submission.
- The Assessor will plan and prepare the candidate for assessment as per the Assessment Guide.
- The Assessor will conduct the assessment, provide developmental feedback to the candidate and make an assessment judgment.
- The Assessor will guide and support the candidate for re-assessment purposes and communicate the company's appeals policy.

## EVALUATION STRATEGY

### Evaluation purpose

- To judge the value and effectiveness of the learning programme in terms of learner reactions, learning and change in behaviour.

### Evaluation instruments

<b>Post Course Learner Evaluations</b>	<ul style="list-style-type: none"> <li>• <i>Evaluation checklists completed by the learner at the end of the workshop to measure the level of learner satisfaction.</i></li> </ul>
<b>Post Course Facilitator Evaluations</b>	<ul style="list-style-type: none"> <li>• <i>Evaluation checklists completed by the facilitator at the end of the workshop to indicate the extent to which the programme achieved the learning outcomes and criteria of the programme strategy.</i></li> </ul>
<b>Assessment Instruments</b>	<ul style="list-style-type: none"> <li>• <i>Summative assessment conducted to judge the extent to which learners were able to competently perform the activities on – the – job.</i></li> </ul>
<b>Moderation strategy</b>	<ul style="list-style-type: none"> <li>• <i>It is clearly indicated in the Moderation Policy and the Moderation Guide.</i></li> </ul>