

# **EDUK Level 4 Diploma Business Banking &**

**Finance** 

Qualification Number: 325/602/4

Specification | May 2021 |





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#### Introduction

The EDUK Qualifications is a UK-based awarding body registered with UK Register of Learning Providers (UKRLP 10088325) and is dedicated to serving the business world by offering outstanding and skill-oriented courses to create highly skilled corporate leaders.

We can easily recognize an increased competition for reliable and trustworthy academic qualifications and awards since the economy has become more competitive globally – especially in many faster-paced industries.

The EDUK upholds the integrity of examinations and tests to provide qualifications complying with the UK standards, which lead to worldwide recognition, to promote professionalism, and to enable ethical practices respectively.

All courses of the EDUK are delivered through the educational institutions duly approved and authorized by the former "Partner Centre".

#### **Course Summary**

The EDUK is focused on providing expertise to students who wish to obtain practical skills to help them develop their future careers in the industries. Students will gain the skills and knowledge to develop an understanding of the concepts and tools used in the subjects that are covered as the course is designed to meet global standards.

In the modern world, each profession is much more challenging and complex than what the new comers think of and a successful career requires more than just an exam-based qualification. It is essential to build students' capacity and skills to work right across the complex spectrum of all the fields directly and indirectly associated with highly demanding professions at the global level.

Many students may use the qualifications mentioned underneath as a starting point or as progressive measures in career industries such as Business Management, Information Technology, Health & Social Care, Tourism & Hospitality Management, Law, Banking & Insurance, Education & Coaching, Bespoke Awards, Marketing, Human-resource Management. Besides all these it can help deeply to know and understand how professionals think and react, interact, respond, grow and develop. This programme will provide students with skills required to gain a better understanding of the full spectrum of their chosen profession and will always be valued at any workplace.



## **Equal Opportunity**

Individual differences are valued by EDUK and its partners, and they have a public obligation to promote equality and eliminate discrimination based on ethnicity, gender, disability, faith or belief, sexual orientation and age.

We are committed to ensuring that no employee, students, or the partner centre, will receive less favourable treatment. We understand that discrimination and victimisation of any sort are unacceptable.

#### **Entry Requirements**

- ✓ EDUK Qualifications are available to all students who wish to expand their knowledge and their future career expectations.
- ✓ Applications are assessed on their individual merit basis but applicants must have obtained GCE A Levels / GCSE A Levels / IGCSE (or its equivalent) with 2 years' work experience and/or;
- ✓ Students with a Level 3 Diploma qualification in any field may be considered;
- ✓ Students are expected to possess a good standard of both written and spoken English;
- ✓ They must be at 18 years of age or older at the beginning of the course.

#### **Duration**

The duration of the course is 1 year and may vary depending on the delivery methods of Partner Centres.



# **Regulatory Framework**

The EDUK Qualifications Level 4 will give students practical skills, knowledge, and competencies.

| Diploma Title                  | EDUK Level 4 Diploma in Business Banking & Finance |
|--------------------------------|--|
| Registration No.               |  |
| Regulation Start Date          |  |
| Operational Start Date         |  |
| Duration                       | 1 year   |
| Total Credit Value             | 120 credits  |
| Total Qualification Time (TQT) | 1200   |
| Guided Learning Hours (GLH)    | 480  |
| Subject Area                   | Banking & Insurance                                |
| Overall Grading Criteria       | Pass/Fail  |
| Assessment Methods             | Coursework   |
| Language of Assessment         | English  |



#### Modules & Credits Chart

The EDUK Qualifications Level 4 Diploma in Business Banking and Finance is made 6 mandatory units for a total credit of 120 credits, 1200 Total Qualification Time (TQT) and 480 Guided learning hours to complete the course.

| Unit Code | Units   | Level | Credits | GLH | тот |
|-----------|---|-------|---------|-----|-----|
| 602/DB401 | Commercial and Corporate Banking                        | 4     | 20      | 80  | 200 |
| 602/DB402 | Fundamentals of Business Banking                        | 4     | 20      | 80  | 200 |
| 602/DB403 | Fundamentals of Finance                                 | 4     | 20      | 80  | 200 |
| 602/DB404 | Solution Provision & Business Professional Banking Code | 4     | 20      | 80  | 200 |
| 602/DB405 | Corporate Financial Valuation                           | 4     | 20      | 80  | 200 |
| 602/DB406 | Research Project  | 4     | 20      | 80  | 200 |
|           | Total Credits   |       | 120     |     |     |

#### \*Important Notice

Please note that the Partner Centres are requested to keep copies of all assessments conducted by us since our Quality Assurance teams may request them on-site for inspection.

The Partner Centres are responsible for ensuring that assessments are conducted under tight monitored conditions. In addition, the EDUK will conduct an external assessment and select samples of assessments randomly.



#### **Assessment Conditions**

The Partner Centre must:

- 1. Ensure assignments are done by the students in a controlled environment.
- 2. Standardised marking is applied to all assignments.
- 3. Keep assignment materials in a secure location.
- 4. Give sufficient time for an assignment.
- 5. All administrative tasks are assigned to the relevant staff.

#### **DEFINITIONS**

The TQT is the number of notional hours which represents an estimate of the total amount of time that could reasonably be expected to be required for a Learner to achieve and demonstrate the achievement of the level of attainment necessary for the award of a qualification. TQT is comprised of the following two elements: – a) the number of hours which an awarding organization has assigned to qualification for Guided Learning, and b) an estimate of the number of hours a Learner will reasonably be likely to spend in preparation, study, or any other form of participation in education or training, including assessment, which takes place as directed by – but, unlike Guided Learning, not under the immediate guidance or supervision of – a lecturer, supervisor, tutor or another appropriate provider of education or training. (Ofqual 15/5775 September 2015)

Guided Learning Hours (GLH) is defined as the hours that a teacher, lecturer, or other members of staff is available to provide immediate teaching support or supervision to students working towards a qualification. The credit value is defined as being the number of credits that may be awarded to a Learner for the achievement of the learning outcome of a unit. One credit is equal to 10 hours of TQT.

## What you'll learn?

- Develop knowledge and understanding commercial and corporate banking products and services and how to manage the relationship between corporate clients.
- Understanding the banking environment and the main types of products and solutions, financial and non-financial analyses, potential customer debt, business development activities and the procedure to handle potential complaints.
- Acquire knowledge on the key topics of finance, time value of money, applications to valuations, portfolio theory and risk return concept, efficient markets and behavioural aspects.
- Analyse and assess sources of information to assist customer with solutions, the level secure investment, affordability and sustainability of potential solutions.



- Understand how the variety of decisions made by those in finance in relation to investment, financing and dividend policies, company valuation and strategic advice.
- Students have the opportunity to apply knowledge they learn to a research project.

## **Modes of Delivery**

The students will be able to follow the course by completing a prescribed Total Qualification Time (TQT) through a range of delivery methods:

- Full Time
- Part-Time
- Distance Learning
- Online Learning
- Blended Learning

# **Teacher Guidance & Support**

To ensure the consistency and the quality of delivery amongst partner centres, the EDUK has outlined several policies and procedures required to ensure the very best standards are available to students. These include:

- Expertise of staff.
- Learning and teaching methods.
- Study skills.
- Learning resources.
- Personal development planning.
- Career opportunities.

The policies and the procedures are available on request to all accredited Partner Centres or those willing to apply for accreditation to deliver the EDUK courses.



#### **Career Goals**

All the courses conducted and the qualifications are awarded by the EDUK based on career-orientation. Discussions and sharing of concepts are organised with a variety of employers, suppliers, and established Partner Centres to help them spark their abilities in professional manner and to mould their characters in a different perspective to face all the challenges and to demonstrate confidently through professional quantum in the particular fields.

Throughout the creation of credentials, discussions, and input on the content, the potential learners or the audiences are assessed continuously for the qualification through a methodical evaluation employed by the centres to ensure that a valuable experience and collection of skills, expertise, and understanding are realized and inculcated.

The Partner Centre is recommended to have career guidance and counselling department setups to ensure that students can gain knowledge on career options and industry-orientated skills required for employment opportunities. We aim to provide entry to all students, including those who do not possess basic requirements but are interested in the field of opportunity to gain a proper qualification after certification. Students should experience very healthy and balanced progression between their academic studies and extra-curricular activities to further expand their career goals through a range of course-specific tasks, workshops, site tours, and meetings with experts of industry.

## Recognition of Prior Learning (RPL)

RPL is a form of evaluation (leading to credit) that considers whether students can show the efficiency that they have already exerted as per the expertise, understanding, or skills needed to fulfil the assessment criteria for a unit and therefore do not need to improve them via a learning program.

The EDUK helps the Partner Centre to recognize students' past accomplishments and interactions outside the classroom, whether at work, at home, or other premises in their spare time. RPL is a framework for understanding the accomplishments that come through lifelong learning.

RPL allows accomplishment to be acknowledged through a wide variety of activities using any appropriate evaluation techniques. The use of RPL for accrediting a unit, units, or the whole qualification is permissible as long as the assessment criteria of a given unit or qualification are met.

To earn RPL credits, valid and reliable proof of learning and/or practical experience is needed.



# Aims of the Diploma

The program aims to provide a career path for students who want to improve their core competencies in this field. Learners can acquire the skills needed by organizations around the world as a result of the certification, which is a recognized UK qualification. The ability to read and use appropriate literature with a full and critical understanding the ability to think independently and solve problems. Apply subject knowledge and understanding to address familiar and unfamiliar problems. Students will gain the chance to build up a career in the financial services sector by obtaining a well-rounded understanding of the specialist knowledge and skills.

- 1. Achieving Success: application, self-reflection, evaluation, and transferable skills internationally and locally.
- 2. Practical Orientated and Knowledge-based: Students will learn critical thinking and problem-solving techniques which they can apply in a professional setting.
- 3. Multidisciplinary: Students will develop skills to succeed in a multidisciplinary evolving environment.
- 4. Employability skills: Students will have suitable professional skills and behaviour needed to succeed in a career in the financial services sector.
- 5. Universal: Understanding the various social and cultural issues in the financial services industry.

## Progression & links to other EDUK Programmes

Students completing the EDUK Level 4 Diploma in Business Banking & Finance can progress to:

- EDUK Level 5 qualification
- Directly into employment in an associated profession.

## The EDUK Quality Assurance Principles

To be accepted as an authorised Partner Centre, a prospective education provider must go through an approval process. They must have trained and professional tutors on board. The tutors' expertise and willingness to support students must be crucial. The EDUK and its team of Quality Reviewers/External Verifiers are committed to working with the Partner Centre. Tutors must also participate in continuous professional development (CPD).

The EDUK External Quality Reviewers (EQAs) will track approved Partner Centre to ensure that students receive adequate learning opportunities and guidance. EQAs will request to see and address the formative evaluation plans of the Partner Centre. The suitability of these proposals will be assessed in consultation with the Partner Centre.



The EDUK guidelines are strictly applied on invigilation in preventing plagiarism, any conspiracy or any illegal act leading to suspension or cancellation of the assessments are duly notified to the Partner Centres respectively.

Compliance will be monitored by the EDUK Quality Reviewers/External Verifiers. Unless otherwise agreed upon, the EDUK rules and directives will be used for evaluation purposes.

#### **Quality Assurance Arrangements**

Prospective education providers must go through a tough scrutinising process before being recognised as approved Partner Centres. They must employ qualified and experienced staff since this will positively impact students pursuing the course. We recommend the lecturers undergo continuous professional development (CPD) and regular monitoring of the quality of the program. Approved Partner Centres shall be expected to have internal quality assurance processes; however, the EDUK will perform an external quality check.

The EDUK will guide invigilation, avoiding plagiarism and complicity between all Partner Centres and the EDUK.

The Quality Assurance Team will monitor the following, among others:

- 1. Appointed assignment creators, markers, and verifiers.
- 2. The marking scheme in place
- 3. Moderation dates for assignments
- 4. Final marking and issuing of certificates.

# Purpose of the Course

The Course or the Certification has been formulated and developed to help students who are considering or, have already chosen a career in this field to obtain a professionally well-recognized qualification. We hope that the partner centre and the students, who earn a certificate at the Partner Centre approved by the EDUK will benefit greatly from this initiative, which will provide them with useful new skills and qualities required in their professional fields worldwide.

This curriculum is intended to foster or boost both academic and professional growths, enabling students to a complete or comprehensive understanding of their skills and abilities on their own, but also help to inculcate the potential of organizations across a wide spectrum of industries. The certification has a cumulative equivalence of 120 credits and is approved at Level 4. Students who complete the Level 4 Diploma are expected to advance to the EDUK Level 5 qualification.



# **Underlying Principles**

The goal of this programme is to provide a career path for students who want to improve their core skills in the professions. Students can gain skills needed by organisations globally with the possession of UK qualifications.

All the EDUK programmes foster learning opportunities for the students which help them to learn organising abilities and to quantify their professional leadership qualities by providing for a realistic and intellectual perspective that can be applied in today's and tomorrow's business world. Furthermore, we strive to build potential team leaders, managers, and industry leaders through the development and delivery of industry-specific learning.

#### The certification will cover:

- The Preparation of students for employment.
- Prepare and coach them to find a variety of job opportunities.

The certification offers a work-related program of research that provides scope and depth of experience and understanding, as well as practical skills needed in the chosen field. Through the optional units, the students will benefit from the development of specialist skills in the subject.

The certification includes a core of mandatory units that apply to all related contexts, as well as optional units that enable students to specialize. The certification is sufficient for full-time students who may also engage in structured job placements or part-time jobs, as well as part-time students in the workplace. Students can advance into or within the sector either immediately after completing the awards or after completing any of the EDUK's Level 4 Diplomas.

#### Support & Guidance

Students should continue to be supported and appropriate learning behaviour should be encouraged. To ensure continuity and quality of the Partner Centre's qualification delivery, the EDUK has established a range of policies and procedures to ensure that students have access to the highest possible standards.

Students with disabilities must adhere to the following guidelines:

Health and safety, behaviour, progression, and weekly timetable/attendance requirements.

All prospective educational institutions wishing to apply for accreditation as Partner Centres to offer the EDUK qualifications may obtain the related policies and procedures upon request.



# **Professional Development & Training**

The EDUK offers instructions for our qualifications to the UK and foreign customers. This assistance is available in the form of a range of training opportunities available by publications or personalized training services at the Partner Centre.

Our assistance covers many concerns, including:

- Preparing for the delivery of a new programme;
- Planning for evaluation and grading;
- Designing successful assignments;
- Building the team and teamwork skills;
- Developing student-partner centre learning and teaching approaches;
- Implementing effective and efficient quality assurance programs.

You can request customized training through a registered Partner Centre in the first instance.

If you need to contact the EDUK directly:

Our customer service number: +44(0)20 7078 4865

Or email: <a href="mailto:centers@eduk.org.uk">centers@eduk.org.uk</a>

Website: www.eduk.org.uk

#### **Data Protection**

All personal information gathered from students and other sources in connection with studies will be kept safe and used for many purposes both during and after the course. All of these should be discussed during the enrolment phase and at the start of students' studies.

Please contact the EDUK via email if students or any of the Partner Centre would like a more comprehensive description of the EDUK policies on the use and disclosure of personal details.

# How to Apply?

All applications must be submitted to the EDUK before the closing date.

Each application must contain:

- Duly completed application form and certified copies of relevant transcripts and identification copies.
- The Partner Centre is responsible for collecting information of the students and providing them to the quality assurance team if requested during their visit.



#### **Award**

Students will receive an award upon completing the course, namely EDUK Level 4 Diploma in Business Banking & Finance.

# Students' Opinion

Students' feedback and suggestions play a vital role in improving the quality of the courses. We highly recommend the Partner Centre to have regular discussions with the teaching staff, throughout the academic year and use a variety of methods to obtain the feedback of students on their learning experience.

#### Complaints

The EDUK understands that there may be cases where students and partner centres are unsatisfied with the services provided. Our complaint process is fair and consistent and we aim to ensure concerned parties receive a response as soon as possible.

For further information please refer to our complaint policy, alternatively, you may request a copy by emailing info@eduk.org.uk

#### Online Verification

Students and any of the Partner Centres may verify the validity of our course with the online verification system available on our website.