



ZIMBABWE

***MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION,
SCIENCE AND TECHNOLOGY DEVELOPMENT***

HIGHER EDUCATION EXAMINATIONS COUNCIL

2023

REGULATIONS AND MODULES FOR THE

NATIONAL CERTIFICATE

IN

BANKING AND FINANCE

Course Code: **355/22/CO/0**

Implementation date: January 2023

HERITAGE-BASED EDUCATION 5.0

PART I: REGULATIONS

PREAMBLE

The course is designed to develop a gender sensitive Banking Assistant with the necessary knowledge, skills and attitudes to satisfy the basic needs of the banking sector a sustainable manner. The total duration of the course is 550 notional hours spread over a period of one year of institutional based education and training plus one year On the Job Education and Training. The entry requirement is English Language and Mathematics passed at Ordinary Level with grade C or better and any other three ordinary level or National Foundation Certificate (NFC) subjects or equivalent. The course is offered on a Full-time, Part-time, Block Release, Open Distance Learning (ODEL) or Part Qualification on a Single Modular basis (The single module part qualification pathway is exempted from 5 O' levels requirement). The trainee will be assessed through continuous assessment, written examinations, and On the Job Education and Training (OJET). The course will consider gender mainstreaming, sustainable development, physical challenges, health disposition and intersections between race, class and culture. It shall embrace innovative heritage-based education and training philosophy to solve national problems and to produce goods and services for industrialisation and modernisation.

CONSULTATIONS

YEAR

	National University of Science and Technology (NUST)	2022
	Institute of Bankers of Zimbabwe (IOBZ)	2022
	Old Mutual	2022
	National Manpower Advisory Council (NAMACO)	2022
	First Capital Bank/Barclays Bank of Zimbabwe	2022
	Standard Chartered Bank of Zimbabwe	2022
	Reserve Bank of Zimbabwe	2022

TITLE AND LEVEL OF AWARD

National Certificate in Banking and Finance.

AIM

To develop a banking Assistant with knowledge, skills and attitudes to satisfy the needs of the banking and financial sector.

LEARNING OUTCOMES

By the end of the course the student should be able to:

- 3.1 record and compute banking transactions
- 3.2 demonstrate effective communication skills at all levels of an organization
- 3.3 sell bank services and products
- 3.4 perform basic financial arithmetic
- 3.5 effect routine accounting entries
- 3.6 interpret contract law on financing situations
- use computer process, store and retrieve data
- demonstrate patriotism
- 3.9 operate a sustainable business

COURSE STRUCTURE

	SUBJECT	CODE	DURATION HOURS
	Customer Accounts Management	355/22/M01	120
	Workplace Communication	310/22/M02	80
	Investment Administration	355/22/M03	80
	Marketing Financial Services	355/22/M04	100
	Financial Statements and Analysis	310/22/M	120
	Money and Banking	355/22/M	80

	Introduction to Banking Law	355/22/M05	100
	Financial Mathematics and Statistics 1	310/22/M	120
	Business Computing and Digital Literacy	310/22/M07	120
	Front office Management	355/22/M06	100
	National Studies	401/22/M01	80
	Entrepreneurial Skills Development	402/22/M01	80
	Skill Proficiency	355/22/M06	
	TOTAL NUMBER OF HOURS		1180

COURSE DURATION

The course duration is **1180** notional hours of institutional based education

ENTRY REQUIREMENTS

The entry requirements for the course are:

- 6.1 English Language and Mathematics and any other three subjects passed at O' Level with grade C or better or relevant NFC subjects under the Business studies Discipline or equivalent.
- 6.2 The single module part qualification pathway is exempted from 5 O' levels requirement.
- 6.3 The single modular part qualifications should be taken 1 (one) module at a time by those without 5 Ordinary levels.

MODE OF STUDY

Full time: **1180 notional hours.**

Part time: **1180 notional hours**

Block release: **1180 notional hours.**

Open Distance Learning: **1180 notional hours**

ASSESSMENT SCHEME

EXAMINABLE MODULE AND CODE	MODE OF ASSESSMENT		TOTAL
	WRITTEN EXAMINATION 40%	CONTINUOUS ASSESSMENT 60%	
Customer Accounts Management 355/22/M01	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Workplace Communication 310/22/M02	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Investment Administration 355/22/M03	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Marketing Financial Services 355/22/M04	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Financial Mathematics and Statistics 1 310/22/M	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Money and Banking 355/22/M	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Introduction to Banking Law	3 hour paper	A minimum of	100%

355/22/M06		2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	
Financial Statements and Analysis	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Front office Management 355/22/M05	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Business Computing and Digital Literacy 310/22/M07	3-hour practical paper (Wordprocessing, Spreadsheet, Databases and Presentation packages) 100%	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
National Studies 401/22/M01	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Entrepreneurial Skills Development 402/22/M01	3 hour paper	A minimum of 2 practical assignments – 20% 2 theory assignments – 20% 2 tests – 20%	100%
Skill Proficiency 355/22/M06		Submit marks	100%

GRADING

0% to 49%	-	Fail
50% to 59%	-	Pass
60% to 79%	-	Credit
80% to 100%	-	Distinction

CONDITIONS OF AWARD

A candidate should attend at least 85% learning sessions to qualify for examinations.

The final mark should be obtained through aggregation provided the candidate scores at least 50 % in each of continuous assessment and examinations.

The pass mark shall be 50 %

A candidate should pass all modules to be awarded a National Certificate in Horticulture

Single module candidates will be awarded part certificates in passed single modules.

RE-WRITE

Re-writes should conform to current course structure.

Candidates should pass at least two thirds of the course to qualify for a referral.

Any candidate who fails to pass at least two thirds of the course should repeat the failed modules.

A candidate is given no time limit in which to re-write the failed module (s).

There is no aggregation for rewrites.

All re-writes should pass on performance in the examination.

If a candidate fails coursework he/she repeats the module.

EXEMPTIONS AND TRANSFER OF CREDITS

Exemptions are only granted in modules already attained from a complete accredited qualification provided an exemption certificate specifying exempted modules is produced.

Transfer of credits are only granted in modules passed from accredited course programmes.

Exemption or Transfer of credits certificate should be applied for at enrolment stage and produced before registration of examinations.

IRREGULAR PRACTICES

Cheating in examination will result in disqualification from the whole course and all other HEXCO courses. The candidate will be suspended for one (1) year.

Plagiarism with a similarity index of more than 15% in any of the assessments will result in automatic disqualification of the module.

RESOURCES

Lecturer Qualifications

A minimum of a National Diploma in Accountancy or equivalent

Facilities

Lecture rooms/classrooms

Tools and Equipment

Chalkboard, flipchart boards, white boards on stands, overhead projectors, slides and transparencies.

Furniture (desk and chair per student).

An equipped computer laboratory.

REFERENCES

1. McCarty, M H 1982 **Money and Banking Financial Institutions and Economic Policy** Addison-Wesley Publishing Co, London
2. Epley, D R , J Rabianski 1981 **Principles of Real Estate Decisions** Addison-Wesley Publishing Company
London
3. Corley, R N , J Robert 1979 **Principles of Business Law**
Prentice-Hall ,Engle Wood Cliffs
4. Robert, W J et al 1979 **Principles of Business Law**
Prentice Hall Inc Engle Wood Cliffs
5. Auerbach, R D 1982 **Money, Banking and Financial Markets**
MacMillan Publishing Co, New York
6. Cooper, S K et al 1983 **Money, The Financial System and Economic Policy** Addison-Wesley Publishing Company, London
7. Cooper, S K 1983 **The Financial Market Place** Addison-Wesley Publishing Company London
- 8.. Holden , J M 1991 **Law and Practice of Banking 5th Ed**
Pitman Publishing, London
9. Palfreman, D 1991 **Banking (The Legal Environment) 2nd Ed**
Pitman Publishing, London, UK
10. Abbot ,S, M Hay **Investing For the Future**
Pitman Publishing, UK
11. Watts, B 1994 **Business Finance 7th Ed**
Pitman Publishing , London, UK
12. Bovaird, C 1990 **Introduction to Venture Capital Finance**
Pitman Publishing, London, UK
13. Freear, J 1980 **Management of Business Finance**
Pitman Publishing, London, UK
14. Biger, N 1982 **Finance**
Butterworths
15. Taylor, A I 1994 **The Dictionary of Derivatives**
MacMillan, Toronto
16. Lumby, S, 1984 **Investment Appraisal 2nd Ed** Van Nostrand
Reinhold, UK

17 Stafford, LWT
Knowledge 4th Ed

18. Hanson, J L, E W Orchard
Practice 7th Ed

19. Lipscombe, G
Business Pitman Publishing,
UK

20. Palfreman, D
2nd Ed Pitman
Publishing, London, UK

21. Coult, H V
Pitman Publishing,
UK

22. Coult, H
Ed Pitman
London, UK

23. Beecham, B J (Dr)
System 3rd
Pitman Publishing, London, UK

24. Klein, G
Ed Pitman
Publishing, London, UK

25. Cram, T
Pitman Publishing,
UK

1978 **Modern Commercial**

MacDonald and Evans, UK
1983 **Monetary Theory and**

MacDonald and Evans, UK
1990 **Banking: The**

1988 **Elements of Banking**

1990 **Management in Banking**
London,

1992 **Management in Banking 2nd**
Publishing,

1993 **The Monetary and Financial**
Ed

1995 **Dictionary of Banking 2nd**

1999 **Relationship Marketing**
London,

PART 2: COURSE MODULES

Module Code:	TBA
Module Title:	MONEY AND BANKING
ZNQF Level:	4
Credits:	8
Duration:	80 hours
Relationship with Qualification Standards:	Based on Unit Standard
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by Banking and Finance students. This includes The nature of money, development of money, central banking and financial intermediation. The advantage of Money and Banking is to develop Banking Assistant who can effectively implement Banking knowledge for financial organisations. Access to this module is open to all target groups including unemployed youths, women and men wishing to establish or improve SMEs in any sector.
List of Learning Outcomes:	LO1: The nature of Money LO2: Explore the development of money LO3: Central Banking LO4: Financial Intermediation

Learning Outcome 01	LO1: The nature of money
Assessment Criteria:	<p>Define money</p> <p>Discuss the functions of money</p> <p>Evaluate the characteristics of good money</p> <p>Explore the relationship between money and prices</p>
Content:	<p>LO1: THE NATURE OF MONEY</p> <p>Define money</p> <p>Evaluate the characteristics of good money</p> <p>Discuss the functions of money</p> <p>Evaluate the characteristics of good money</p> <p>Explore the relationship between money and prices.</p>
Assessment Tasks:	<p>Written and/or oral assessment on the skills and knowledge required to solve financial problems as outlined in the assessment criteria.</p> <p>Practical assessment on solving financial problems based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle

Learning Outcome 02	LO2: EXPLORE THE DEVELOPMENT OF MONEY
Assessment Criteria	<p>2.1 Barter limitations are evaluated</p> <p>2.2 Historical development of money is outlined</p> <p>2.3 Different types of money are identified</p>
Content	<p>LO2: Explore the development of money</p> <p>2.1 Barter trade and limitations</p> <p>2.2. Historical development of money</p> <p>2.3. Different types of money.</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on construction of statistical graphs based on the performance criteria of the Qualification Standard management.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle

Learning Outcome 03	LO3: Central Banking

Assessment Criteria	<p>3.1 Functions of RBZ are identified</p> <p>3.2 Importance of regulation and supervision by the RBZ are discussed</p> <p>3.3. Overview of the central bank monetary policy statement assessed</p> <p>3.4 Instruments of central bank's monetary policy are discussed</p>
Content	<p>LO3: Central Banking</p> <p>3.1. Function of RBZ</p> <p>3.2. Importance of regulation and supervision by the RBZ</p> <p>3.3. Overview of the central bank monetary policy statement</p> <p>3.4. Instruments of central bank's monetary policy.</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on data analysis based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle

Learning Outcome 04	LO4: Financial Intermediation
Assessment Criteria	<p>4.1. Banking Financial institution are identified</p> <p>4.2. Roles of Banking Financial institution are discussed</p> <p>4.3. Non banking financial institutions are identified</p> <p>4.4. Roles of non banking financial institutions are explained</p>
Content	<p>LO4: Financial Intermediation</p> <p>4.1 List of Banking Financial institution</p> <p>4.2 Roles of Banking Financial institution</p> <p>4.3 Outline of non banking financial institutions</p> <p>4.4 Roles of non banking financial institutions</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to solve payroll problems as outlined in the assessment criteria.</p> <p>Practical assessment on calculation of net pay based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment.</p> <p>Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime

	Identification Cards Internet Connectivity Stationery
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SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1: The nature of Money	20
LO2: Explore the development of money	20
LO3: Central Banking	30
LO4: Financial Intermediation	30

Approach to Teaching and Learning:

Observation of adult learning principles.
Both institution-based and work-based learning to facilitate the integration of theory and practice.
Face-to-face education and learning.
Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Computers
Printer
Data storage device
Airtime
Identification records
Internet connectivity
stationery
Vehicle
Insulation tape
Mutton cloth

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	FINANCIAL STATEMENTS AND ANALYSIS 1
ZNQF Level:	4
Credits:	12
Duration:	120 hours
Relationship with Qualification Standards:	Based on Unit Title INVESTMENT ADMINISTRATION of the Qualification Standard for an ASSISTANT BANKER .
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by an ASSISTANT BANKER to administer investment accounts and inquiries. This includes recording transactions in the books of original entry, preparing bank reconciliation statements, preparing financial statements and introduction to financial analysis .

List of Learning Outcomes:	LO1: Record transactions in the books of original entry LO2: Prepare bank reconciliation statements LO3: Prepare financial statements LO4: Introduction to financial analysis
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Learning Outcome 01	RECORD TRANSACTIONS IN THE BOOKS OF ORIGINAL ENTRY
Assessment Criteria:	<p>1.1 Receipts and payments of cash and cheques are entered into the Cash book.</p> <p>1.2 Credit sales are entered into the Sales Day Book.</p> <p>1.3 Credit purchases are entered into the Purchases Day Book.</p> <p>1.4 Returns inwards are entered into the Returns Inwards Day book.</p> <p>1.5 Returns outwards are entered into the Returns Outwards Day book.</p> <p>1.6 Adjustments to entries in the ledgers are made using the General journal.</p> <p>1.7 Petty cash transactions are entered into the Petty cash book.</p>
Content:	<p>1.0. Drawing up a cash book</p> <p>1.1. Updating the Sales day book and sales ledger</p> <p>1.2. Updating the Purchases day book and purchases ledger</p> <p>1.3. Updating the returns books,</p> <p>1.4. Drawing up a General Journal</p> <p>1.5 Updating the petty cash book.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper investment administration skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>

Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <ul style="list-style-type: none"> Computers and accessories Scanner Telephone Storage devices Relevant application software Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials

Learning Outcome 02	LO2: PREPARE BANK RECONCILIATION STATEMENTS
Assessment Criteria	<p>2.1 Entries in the cash book are completed</p> <p>2.2 Different closing balances are reconciled</p> <p>2.3 Bank overdraft are reconciled</p> <p>2.4 Dishonored cheques are reconciled</p>
Content	<p>LO2: Prepare bank reconciliation statements</p> <p>2.1. Completing entries in the cash book</p> <p>2.2. Reconciling where closing balances differ.</p> <p>2.3. Reconciling bank overdraft.</p> <p>2.4. Reconciling dishonored cheques</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on the compilation of daily rates skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accesories Scanner Telephone</p>

	<p>Storage devices Relevant application softwares Relevant ststutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>
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Learning Outcome 03	LO3: PREPARE FINANCIAL STATEMENTS
Assessment Criteria	<p>3.1 Trading and Profit and Loss accounts of a sole trader are drawn up .</p> <p>3.2 The Balance Sheet of a sole trader is drawn up</p>
Content	<p>LO3: Prepare financial statements</p> <p>3.1 Drawing up a Trading and Profit and Loss Account of a sole trader from a trial balance with adjustments</p> <p>3.2 Drawing up the Balance Sheet of a sole trader from a trial balance with adjustments.</p>
Assessment Tasks:	<p>1.Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper ATTEND TO INVESTMENT QUERIES based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also conducted by the assessor</p>

	<p>during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>
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Learning Outcome 02	LO4: INTRODUCTION TO FINANCIAL ANALYSIS
Assessment Criteria	<p>4.1 Users of financial ratios are identified</p> <p>4.2 Categories of financial ratios are outlined</p> <p>4.3 Importance of financial ratios are illustrated</p> <p>4.4 Limitation of financial ratios are discussed</p>
Content	<p>LO4: Introduction to financial analysis</p> <p>4.1 Users of financial ratios.</p> <p>4.2. Categories of financial ratios.</p> <p>4.3. Assess firm performance using ratios.</p> <p>4.3 Importance of financial ratios.</p> <p>4.4 Limitations of financial ratios</p>

Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on transaction verification based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standard Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>

SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1: Record transactions in the books of original entry	15
LO2: Prepare bank reconciliation statements	20
LO3: Prepare financial statements	40
LO4: Introduction to financial analysis	25

Approach to Teaching and Learning:

Observation of adult learning principles.
Both institution-based and work-based learning to facilitate the integration of theory and practice.
Face-to-face education and learning.
Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:**Qualifications and experience of Trainers, Assessors and Moderators**

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Computers and accessories
Scanner
Telephone
Storage devices
Relevant application softwares
Relevant statutes
Photocopier
Shredder
Standards Operating Procedures
Internet connectivity
Money counting machine
Money detecting machine
Cash box

Advertising materials

Boomberg terminal

Materials

Stationery

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	INTRODUCTION TO BANKING LAW
ZNQF Level:	4
Credits:	10
Duration:	100 hours
Relationship with Qualification Standards:	Based on Unit Standard
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by an Assistant Banker to manage banker customer relationships

	This includes Defining banking law. The advantage of Introduction to banking law is to develop an assistant banker who can effectively apply banking law for business organisations. Access to this module is open to all target groups including
List of Learning Outcomes:	LO1: Introduction to banking law LO2: Sources of Banking Law/Regulatory Framework LO3: Legal systems LO4: Banking Contract LO5: Negotiable Instruments

Learning Outcome 01	L01: Introduction to Banking Law
Assessment Criteria:	Overview of banking systems Define Banking law Explain its purpose Identify the tenants of good law
Content:	L01: Introduction to law Define banking law Explain the purpose of law Identify the tenants of good law
Assessment Tasks:	Written and/or oral assessment on the skills and knowledge required to solve financial problems as outlined in the assessment criteria. Practical assessment on solving financial problems based on the performance criteria of the Qualification Standard Banking Assistant.
Conditions/Context of assessment	Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the

	<p>performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle
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Learning Outcome 02	LO2: Sources of Banking Law/Regulatory Framework and compliance
Assessment Criteria	2.1 Identifying correct regulatory framework of banking law
	2.2 Explain relevance of the regulatory framework to banking industry
	2.3 Registration of a bank
Content	LO2: 2.1 Sources of Banking law 2.1.1. legislation 2.1.2. judicial precedence

	<p>2.1.3. Custom law</p> <p>2.1.4. Common Law</p> <p>2.2. Advantages and disadvantages of each source</p> <p>2.3. Registration of a new bank</p> <p>2.4. Importance of regulating banks</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on construction of statistical graphs based on the performance criteria of the Qualification Standard management.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle

Learning Outcome 03	LO3: Legal systems
Assessment Criteria	3.1 Explain the hierarchy of courts in Zimbabwe
	3.2 Jurisdiction of the various courts
	3.3 Role of each court
	3.4 Differentiate between litigation and arbitration
Content	<p>LO3:</p> <p>3.1 Hierarchy of Courts in Zimbabwe</p> <p>3.1.1. Village courts</p> <p>3.1.2. Magistrate courts</p> <p>3.1.3. High court</p> <p>3.1.4. Supreme court</p> <p>3.1.5. Constitutional and specialist courts</p> <p>3.2. Litigation vs Arbitration</p> <p>3.3.1 Define Litigation</p> <p>3.3.2 Process of litigation</p> <p>3.3.3 Advantages and disadvantages of litigation</p> <p>3.3.4 Define arbitration</p> <p>3.3.5 Process of arbitration</p> <p>3.3.6 Advantages and Disadvantages of arbitration</p> <p>3.3.7 Differentiate between litigation</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on legal systems based on the performance criteria of the Qualification Standard Banking Assistant.</p>
Conditions/Context of assessment	Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the

	<p>performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery
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Learning Outcome 04	LO4: Banking contract
Assessment Criteria	4.1 define a banking contract
	4.2 explain the essentials of a valid contract
	4.3 rights and duties of parties to the contract
	4.4 Termination of the contract
Content	LO4: Banking Contract <ul style="list-style-type: none"> 4.1 Contract 4.2 essentials of a contract 4.3 Rights and duties of parties to a contract 4.4 termination of a contract 4.5 Application: Banking contract <ul style="list-style-type: none"> 4.5.1 Define banker 4.5.2 Define Customer

	<p>4.5.3 Types of relationships in a banking contract</p> <p>4.5.4 Rights and Duties of parties</p> <p>4.5.5 Termination of contract</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to solve payroll problems as outlined in the assessment criteria.</p> <p>Practical assessment on calculation of net pay based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment.</p> <p>Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle

Learning Outcome 05	LO5: Legal Aspects of banking operations
Assessment Criteria	4.1 identification of negotiable instruments in use in the banking industry
	4.2 explain legal provision of negotiable instruments in use
	4.3Applying appropriate regulatory framework
Content	LO4: Legal Aspects of banking operations 4.1 Definition of a cheque 4.2 Different types of cheques 4.3 Crossing of a cheque 4.4 legal provisions to a crossed cheque 4.5 Endorsements 4.6 Legal provisions of endorsement
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to solve payroll problems as outlined in the assessment criteria.</p> <p>Practical assessment on calculation of net pay based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment.</p> <p>Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p>

	<p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <ul style="list-style-type: none"> Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery Vehicle
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SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1: Introduction to banking law	15
LO2: Sources of Banking Law/Regulatory Framework	20
LO3: Legal systems	20
LO4: Banking Contract	25
LO5: Negotiable Instruments	20

Approach to Teaching and Learning:

Observation of adult learning principles.

Both institution-based and work-based learning to facilitate the integration of theory and practice.

Face-to-face education and learning.

Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Computers
Printer
Data storage device
Airtime
Identification records
Internet connectivity
stationery
Vehicle
Insulation tape

Mutton cloth

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	FINANCIAL MATHEMATICS AND STATISTICS 1
ZNQF Level:	4
Credits:	12
Duration:	120 hours
Relationship with Qualification Standards:	Based on Unit Standard
Pre-requisite modules:	N/A

Purpose of Module:	<p>This module describes the skills, knowledge and attitudes required by Business studies students.</p> <p>This includes Logarithms, indices and algebra, financial statistics, solving payroll problems and establishing time value of money calculation. The advantage of Financial Mathematics is to develop Finance officer who can effectively implement Financial Mathematics for business organisations. Access to this module is open to all target groups including unemployed youths, women and men wishing to establish or improve SMEs in any sector.</p>
List of Learning Outcomes:	<p>LO1: Business computations leading to decisions</p> <p>LO2: Financial Statistics 1</p> <p>LO3: Evaluate time value of money concept</p>

Learning Outcome 01	L01: Business computations leading to decisions
Assessment Criteria:	<p>Appreciate use of business calculations and statistical techniques in business</p> <p>Understand various business computations leading to decisions.</p>
Content:	<p>L01: business computations leading to decisions</p> <p>Linear equations</p> <p>simple linear equations</p> <p>Process of solving business problems using linear equations</p> <p>Ratios, rates, percentages, mixtures, and proportions.</p> <p>rates</p>

	<p>comparison of quantities using ratios fractions, decimals and percentages differentiating direct and inverse proportions</p> <p>Discounts and commissions types of discounts and commissions</p> <p>Hire purchase meaning of hire purchase difference between hire purchase and cash price procedure of solving problems involving hire purchase</p> <p>Currency conversion definition of currency different currency rates currency conversion methods</p>
Assessment Tasks:	<p>Written and/or oral assessment on the skills and knowledge required to solve financial problems as outlined in the assessment criteria. Practical assessment on solving financial problems based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees. The practical assessment will be conducted in the workplace or simulated work environment in the training institution. The context of assessment should include the facilities, tools, equipment and materials listed below. Computers Printers Data Storage Devices Airtime Identification Cards Internet Connectivity Stationery</p>

	Vehicle
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Learning Outcome 02	LO2: Statistical Calculations
Assessment Criteria	<p>2.1 Collect financial data</p> <p>2.2 Tabulate the data</p> <p>2.3 Construct and interpret financial graphs</p> <p>2.4 Calculate mean, mode and median of grouped and ungrouped data</p> <p>2.5 Calculate standard deviation, variance and coefficient of variance grouped and ungrouped data</p>
Content	<p>LO2: Financial Statistics 1</p> <p>2.1 Introduction to statistics</p> <p>meaning of the term statistics</p> <p>purpose of statistics</p> <p>uses of statistics</p> <p>limitations of statistics</p> <p>2.2. Collection of data</p> <p>types of data</p> <p>methods of data collection</p> <p>sampling methods</p> <p>2.3. Classification of data</p> <p>meaning of classification of data</p> <p>frequency distribution table</p> <p>tabulation of data</p> <p>2.4. Presentation of data</p>

	<p>Methods of presenting data</p> <p>2.5. Measures of central tendency</p> <p>meaning of central tendency</p> <p>types of central tendency</p> <p>characteristics of central tendency</p> <p>advantages and disadvantages</p> <p>2.6. Measures of dispersion</p> <p>meaning of measures of dispersion</p> <p>types of measures of dispersion</p> <p>characteristics of measures of of dispersion</p> <p>advantages and disadvantages of measures of dispersion</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on construction of statistical graphs based on the performance criteria of the Qualification Standard management.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <p>Computers</p> <p>Printers</p> <p>Data Storage Devices</p> <p>Airtime</p> <p>Identification Cards</p> <p>Internet Connectivity</p> <p>Stationery</p> <p>Vehicle</p>

Learning Outcome 03	LO3: Evaluate time value of money concept
Assessment Criteria	<p>3.1 Distinguish simple and compound interest</p> <p>3.2 Calculate Future and present values using simple and compound interest.</p> <p>3.3. Make annuity calculations</p>
Content	<p>LO3: Evaluate time value of money concept</p> <p>3.1 Simple interest</p> <p>3.2 compound interest</p> <p>3.2.1. Present Values of lumpsum amounts</p> <p>3.2.2. Future Values of lumpsum amounts</p> <p>3.2.3. Present Values of Annuities</p> <p>3.2.4. Future Values of Annuities</p>
Assessment Tasks	<p>Written and/or oral assessment on the skills and knowledge required to analyse data as outlined in the assessment criteria.</p> <p>Practical assessment on data analysis based on the performance criteria of the Qualification Standard Marketing Assistant.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the workplace or simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed below.</p> <p>Computers</p> <p>Printers</p> <p>Data Storage Devices</p> <p>Airtime</p> <p>Identification Cards</p> <p>Internet Connectivity</p> <p>Stationery</p> <p>Vehicle</p>

SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1: Business computations leading to decisions	40
LO2: Financial Statistics 1	30
LO3: Evaluate time value of money concept	30

Approach to Teaching and Learning:

Observation of adult learning principles.

Both institution-based and work-based learning to facilitate the integration of theory and practice.

Face-to-face education and learning.

Problem-based learning.

Online/distance education and learning.

Blended/hybrid education and learning.

Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.

Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.

Oral assessment to be conducted by a panel of two or more assessors.

RPL assessment.

Portfolio of evidence.

Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Computers

Printer

Data storage device

Airtime

Identification records

Internet connectivity

stationery

Vehicle

Insulation tape

Mutton cloth

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	CUSTOMER ACCOUNTS MANAGEMENT
ZNQF Level:	4
Credits:	12
Duration:	120 hours
Relationship with Qualification Standards:	Based on Unit Title CUSTOMER ACCOUNTS MANAGEMENT of the Qualification Standard for an ASSISTANT BANKER .
Pre-requisite modules:	N/A

Purpose of Module:	This module describes the skills, knowledge and attitudes required by an ASSISTANT BANKER to manage bank customer accounts and inquiries. This includes attending to customer inquiries, open/close customer accounts, accept deposits, monitor customer accounts and maintain customer records.
List of Learning Outcomes:	LO1: Attend to customer inquiries LO2: Open/close customer accounts LO3: Accept deposits LO4: Monitor customer accounts LO5: Maintain customer records

Learning Outcome 01	ATTEND TO CUSTOMER INQUIRIES
Assessment Criteria:	Communication appropriately pitched in line with customers needs Listen attentively 1.3offer alternatives and recommend 1.4 Agree on option 1.5 Take action 1.6 Professional ethics and organisational standards are adhered to 1.7 give feedback if necessary
Content:	1.1. Explain the importance of good communication in bank customer inquiries handling. 1.2. Identify and explain various factors of effective verbal communication.

	<p>1.3. Importance of good customer services practice in banking.</p> <p>1.4. Explain the 5 C`s of customer services</p> <p>1.3.1. Clarity</p> <p>1.2.2. Conciseness</p> <p>1.2.3. Correctness</p> <p>1.2.4. Completeness</p> <p>1.2.5. Cohesiveness</p> <p>1.5. Professional ethics and organisational standards</p> <p>1.5.1. Define the term “ethics” and how it relates to banking</p> <p>1.5.2. Importance of Ethics in bank customer inquiries handling.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper use of communication and enquiry handling skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title CUSTOMER ACCOUNTS MANAGEMENT.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p>

	<p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories</p> <p>Scanner</p> <p>Telephone</p> <p>Storage devices</p> <p>Relevant application software</p> <p>Relevant statutes</p> <p>Photocopier</p> <p>Shredder</p> <p>Standards Operating Procedures</p> <p>Internet connectivity</p> <p>Money counting machine</p> <p>Money detecting machine</p> <p>Cash box</p> <p>Advertising materials</p>
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Learning Outcome 02	LO2: OPEN/CLOSE CUSTOMER ACCOUNTS
Assessment Criteria	<p>2.1 Customer information is correctly captured</p> <p>2.2 Customer documentation is requested in lined with set standards/policy</p> <p>2.3 Customer information and documentation is verified and authenticated</p> <p>2.4 Adequate information is disseminated to clients</p> <p>2.5 Professional ethics adhered to</p>
Content	<p>LO2: OPEN/CLOSE CUSTOMER ACCOUNTS</p> <p>1.0. Types of accounts offered by banks</p> <p> 1.1. current accounts</p> <p> 1.2. savings accounts</p> <p> 1.3. loan accounts</p> <p> 1.4. investment accounts</p> <p> 1.5. corporate accounts</p> <p>2.0. Characteristics of various bank accounts</p> <p>3.0. Advantages and disadvantages of the different types of accounts.</p> <p>4.0. Types of bank customers and their needs.</p> <p>5.0. Types of loans offered by banks.</p> <p>6.0. Circumstances which may lead to the termination of bank accounts.</p> <p>7.0. Documents required when opening a bank account.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper bank customer accounts management skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title CUSTOMER ACCOUNTS MANAGEMENT.</p>

Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>
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Learning Outcome 03	LO3: ACCEPT DEPOSITS
Assessment Criteria	<p>3.1 Deposit slips are received from customers for filing and reconciliation</p> <p>3.2 Deposit slips are checked for completeness and accuracy</p> <p>3.3 Mismatches/variations are corrected in line with organisational standards</p> <p>3.4 Customer account is updated whenever transaction is done</p>
Content	<p>LO3: ACCEPT DEPOSITS</p> <p>1.0. Introduction</p> <p>1.1. Define a deposit</p> <p>1.2. Explain the importance of deposits for banks</p> <p>1.3. identify the types of institutions allowed to</p>

	<p>take deposits</p> <p>2.0. Deposit acceptance process.</p> <p>3.0. Customer information required when making a deposit.</p> <p>4.0. Precautions to be taken when accepting deposits.</p> <p>5.0. The roles and functions of the deposit protection corporation in Zimbabwe.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper deposit acceptance procedures based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title CUSTOMER ACCOUNTS MANAGEMENT.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standard Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>

Learning Outcome 02	LO4: MONITOR CUSTOMER ACCOUNTS
Assessment Criteria	<p>4.1 Frequency of customer transactions are recorded</p> <p>4.2 Sizes of customer transactions are recorded</p> <p>4.3 Suspicious transactions are detected and reported</p> <p>4.4 System errors/failures are detected</p> <p>4.5 Organisational policies on customer accounts are adhered to</p>
Content	<p>LO4: MONITOR CUSTOMER ACCOUNTS</p> <p>1.0. Introduction</p> <p>1.1 define account monitoring</p> <p>1.2. justify bank account monitoring</p> <p>2.0. Factors to consider when monitoring accounts</p> <p>2.1. frequency of customer transactions</p> <p>2.2 Sizes of customer transactions recorded</p> <p>2.3 Suspicious transactions</p> <p>2.4 System errors/failures</p> <p>2.5 Organisational policies governing customer accounts monitoring.</p> <p>3.0. Process and Methods of account monitoring</p> <p>3.1. Explain the monitoring process</p> <p>3.2. Identify and explain the different methods of bank account monitoring.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper customer accounts monitoring based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title CUSTOMER ACCOUNTS MANAGEMENT.</p>

Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>
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Learning Outcome 02	LO5: MAINTAIN CUSTOMER RECORDS
Assessment Criteria	<p>5.1 Customer details are updated in line with customer instructions</p> <p>5.2 Account updates are done in line with organisational policy</p> <p>5.3 Organisational timelines are adhered to</p>
Content	<p>LO5: MAINTAIN CUSTOMER RECORDS</p> <p>1.0. Introduction</p> <p>1.1. identify types of customer records that banks maintain</p> <p>1.2. justify why banks should maintain customer records</p>

	<p>2.0. update customer records in line with customer instructions</p> <p>3.0. update customer accounts in line with organisational policy</p> <p>4.0. adhere to organisational timelines</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper customer accounts maintenance based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title CUSTOMER ACCOUNTS MANAGEMENT.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>

SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
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LO1: Attend to customer inquiries	20
LO2: Open/close customer accounts	20
LO3: Accept deposits	20
LO4: Monitor customer accounts	25
LO5: Maintain customer records	15

Approach to Teaching and Learning:

Observation of adult learning principles.
Both institution-based and work-based learning to facilitate the integration of theory and practice.
Face-to-face education and learning.
Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Tools and Equipment

Computers and accessories

Scanner

Telephone

Storage devices
 Relevant application softwares
 Relevant ststutes
 Photocopier
 Shredder
 Standards Operating Procedures
 Internet connectivity
 Money counting machine
 Money detecting machine
 Cash box
 Advertising materials
 Boomborg terminal

Materials

Stationery

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide
Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	INVESTMENT ADMINISTRATION 2.1 Process investment transactions 2.2 Compile daily rates 2.3 Attend to queries 2.4 Verify transactions
ZNQF Level:	4

Credits:	8
Duration:	80 hours
Relationship with Qualification Standards:	Based on Unit Title INVESTMENT ADMINISTRATION of the Qualification Standard for an ASSISTANT BANKER .
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by an ASSISTANT BANKER to administer investment accounts and inquiries. This includes Process investment transactions, compile daily rates, attend to queries and process insurance claims.
List of Learning Outcomes:	LO1: Process investment transactions LO2: Compile daily rates LO3: Attend to queries LO4: Verify transactions

Learning Outcome 01	PROCESS INVESTMENT TRANSACTIONS
Assessment Criteria:	<p>2.1 Client accounts are identified and classified</p> <p>2.2 Fund investments information is disseminated to clients</p> <p>2.3 Shareholders statements and investing manager's reports are produced</p> <p>2.4 Shareholders registers and investors files are maintained appropriately</p> <p>2.5 Over the counter transactions are processed according to shareholder investment decisions</p> <p>2.6 Client information is updated periodically depending on the type of investment and market conditions</p>
Content:	<p>1.0. Introduction to Investment Environment</p> <p>1.1. explain the investment Process</p> <p>1.2. identify various types of Investors</p> <p>1.3. Distinguish between Investment V/s Speculation V/s Gambling,</p> <p>1.4. Explain the characteristics of various Investment Avenues</p> <p style="padding-left: 40px;">1.4.1. Financial assets</p> <p style="padding-left: 40px;">1.4.2. Real Estate</p> <p style="padding-left: 40px;">1.4.3. Derivatives</p> <p style="padding-left: 40px;">1.4.4. Asset Based Securities (ABS)</p> <p>1.5. Explain various factors Influencing Selection of Investment Alternatives.</p>

Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper investment administration skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application software Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity</p>

	<p>Money counting machine</p> <p>Money detecting machine</p> <p>Cash box</p> <p>Advertising materials</p>
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Learning Outcome 02	LO2: COMPILE DAILY RATES
Assessment Criteria	<p>2.1 Daily accounts are reconciled to determine the net position</p> <p>2.2 Potential investments are identified</p> <p>2.3 Rates trend analysis is conducted</p> <p>2.4 Investors are furnished with current information of their investments</p>
Content	<p>LO2: COMPILE DAILY RATES</p> <p>1.0. Define the term interest rates.</p> <p>1.1. identify and explain different interest rate parameters</p> <p>1.1.1. RBZ Auction rate</p> <p>1.1.2. Willing Buyer Willing Seller Official Mid Rate</p> <p>1.1.3. LIBOR</p> <p>1.1.4. Repo rate</p> <p>1.1.5. Bank rate</p> <p>1.1.6. Real rate</p> <p>1.1.7. Nominal rate</p> <p>1.2. Foreign exchange rate</p> <p>1.2.1. Bid rate Vs Ask rate</p> <p>1.2.2. Direct Vs Indirect quotes</p> <p>1.3. Factors affecting interest rates.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on the compilation of daily rates skills based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>

Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <ul style="list-style-type: none"> Computers and accesories Scanner Telephone Storage devices Relevant application softwares Relevant ststutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials
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Learning Outcome 03	LO3: ATTEND TO INVESTMENT QUERIES
Assessment Criteria	<p>3.1 Customer relations are maintained in line with organisational rules of practice</p> <p>3.2 Customer queries are attended to within stipulated timeframes</p> <p>3.3 Interim end of year financial reports are distributed to shreholders timeously</p> <p>3.4 Appropriate investment options are made known to different classes of clients</p>

	3.5 Risks associated with different investment options are explained
Content	<p>LO3: ATTEND TO INVESTMENT QUERIES</p> <p>3.1 organisational rules of customer relationship management .</p> <p>3.1.1. identify methods of effective customer relationship management.</p> <p>3.1.2. Factors which negatively affect bank-customer relationships.</p> <p>3.1.3. Maintain customer relations in line with organisational rules of practice</p> <p>3.2 Customer queries stipulated time frames.</p> <p>3.2.1. explain the importance of attending to customer queries within stipulated time frames.</p> <p>3.2.2. Attend to customer queries within stipulated time frames.</p> <p>3.3. Distribute interim and end of year financial reports to shareholders timeously.</p> <p>3.3.1. Methods of distributing statements to investors.</p> <p>3.3.2. Importance of statements to investors.</p> <p>.</p> <p>3.4 Inform clients on available investment options</p> <p>3.4.1. identify and compare various types of money and capital markets financial instruments.</p> <p>3.4.2. Advantages and disadvantages of various financial instruments.</p> <p>3.5 Risks associated with different investment options</p> <p>3.5.1. Define risk</p> <p>3.5.2. identify and explain the various risks which</p>

	affect different investment options.
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on proper ATTEND TO INVESTMENT QUERIES based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>

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Learning Outcome 02	LO4: VERIFY TRANSACTION
Assessment Criteria	<p>4.1 Consultations are conducted with regulatory authorities regarding changes in policies</p> <p>4.2 Transactions that are not complying with stipulated laws are clarified</p> <p>4.3 Best practices are adhered to on fees and commissions that are charged on transactions</p>
Content	<p>LO4: VERIFY TRANSACTION</p> <p>4.1 identify and interpret regulatory policies policies.</p> <p>4.2. justify the need for bank regulation.</p> <p>4.3 identify transactions which violate stipulated regulated policies.</p> <p>4.3 identify fees and commissions that are charged on transactions.</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to attend to manage customer accounts as outlined in the assessment criteria and content above.</p> <p>2. Practical assessment on transaction verification based on the performance criteria of the level 4 standard for an ASSISTANT BANKER on the unit title INVESTMENT ADMINISTRATION</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also conducted by the assessor during the performance of the practical assessment by the trainees.</p>

	<p>The practical assessment will be conducted in a simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities and materials listed in the training resources requirements:-</p> <p>Computers and accessories Scanner Telephone Storage devices Relevant application softwares Relevant statutes Photocopier Shredder Standards Operating Procedures Internet connectivity Money counting machine Money detecting machine Cash box Advertising materials</p>
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SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
2.1 Process investment transactions	25
2.2 Compile daily rates	25
2.3 Attend to queries	30
2.4 Verify transactions	20

Approach to Teaching and Learning:

Observation of adult learning principles.
Both institution-based and work-based learning to facilitate the integration of theory and practice.
Face-to-face education and learning.
Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:**Qualifications and experience of Trainers, Assessors and Moderators**

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Computers and accessories
Scanner
Telephone
Storage devices
Relevant application softwares
Relevant statutes
Photocopier
Shredder
Standards Operating Procedures
Internet connectivity
Money counting machine
Money detecting machine
Cash box
Advertising materials
Boomer terminal

Materials

Stationery

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

Module Code:	TBA
Module Title:	MARKET FINANCIAL SERVICES
ZNQF Level:	4
Credits:	10
Duration:	100 hours
Relationship with Qualification Standards:	Based on Unit Title FINANCIAL SERVICES MARKETING of the Qualification Standard for an ASSISTANT BANKER
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by a ASSISTANT BANKER to market financial services. This includes advise clients on types of financial

	markets, market financial services and market products.
List of Learning Outcomes:	LO1: Advise clients on types of financial markets LO2: Market financial services LO3: Market products

Learning Outcome 01	Advise clients on types of financial markets
Assessment Criteria:	<p>1.1 State the merits and demerits of each financial market</p> <p>1.2 Articulate characteristics of each market</p> <p>1.3 Explain risks associated with each market</p> <p>1.4 Provide knowledge regarding products traded in each market</p> <p>1.5 Establish competing institutions' strengths and weaknesses</p>
Content:	<p>LO1: Advise clients on types of financial markets</p> <p>1.1 Merits and demerits of each financial market</p> <p> Definition of money market</p> <p> 1.1.2 Advantages of investing in the money market</p> <p> 1.1.3 Disadvantages of investing in the money market</p> <p> 1.1.4 Definition of capital market</p> <p> 1.1.5 Advantages of investing in the capital market</p> <p> 1.1.6 Disadvantages of investing in the capital market</p> <p>1.2. Articulate characteristics of each market</p> <p> Marketability</p> <p> Tenure</p> <p> Risk level</p> <p> return</p> <p>1.3. Explain the risk associated with each market</p> <p> Systematic risk</p> <p> Unsystematic risk</p> <p>1.4. Provide knowledge regarding products traded in each market</p>

	<p>Explain money market instruments traded</p> <p>Explain capital market instruments traded</p> <p>1.5 Establish competing institutions strengths and weaknesses</p> <p>Identify competing institutions</p> <p>Determine strengths of competing institutions</p> <p>Establish weaknesses of competing institutions</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to advise clients on the types of financial markets.</p> <p>2. Practical assessment on proper distinction of capital and money markets, their merits and demerits, characteristics and risks associated with each market as well as the products traded.</p>
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in/ a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed in the training resources requirements:-</p> <ul style="list-style-type: none"> Telephone Computers and accessories Storage devices Internet connectivity Relevant application softwares

Learning Outcome 02	MARKET FINANCIAL SERVICES
Assessment Criteria	<p>2.1 Types of financial services are identified</p> <p>2.2 Merits and demerits of each financial service are explained</p> <p>2.3 The cost of financial services are explained</p>
Content	<p>LO2: MARKET FINANCIAL SERVICES</p> <p>2.1 Identify types of financial services</p> <p>Define types financial services</p> <p>List the different types of financial services</p> <p>2.2 Establish merits and demerits of each financial service</p> <p>Identify and explain advantages of the different types of financial services</p> <p>Identify and explain disadvantages of the different types of financial services</p> <p>2.3 Explain the costs of financial services</p> <p>Cost of investment</p> <p>Brokerage costs</p> <p>Service fee</p> <p>Insurance fee</p> <p>2.4. Distinguish between marketing of physical goods to marketing financial assets.</p> <p>2.5. justify the need for marketing in banking.</p>
Assessment Tasks:	<p>1.Written and/or oral assessment on the skills and knowledge required to market financial services as outlined in the assessment criteria and content above</p> <p>2. Practical assessment on types of financial services, merits and demerits of each financial service and the costs associated with investing in the financial services</p>
Conditions/Context of assessment	<p>1.Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>2.The practical assessment will be conducted in the</p>

	<p>simulated work environment in the training institution.</p> <p>3.The context of assessment should include the facilities, tools, equipment and materials listed below;</p> <p>Telephone Computers and accessories Storage devices Internet connectivity Relevant application softwares Advertising materials</p>
Learning Outcome 03	MARKET PRODUCTS
Assessment Criteria	<p>3.1 Establish potential clients</p> <p>3.2 Give detailed information about products</p> <p>3.3 Segment target market</p> <p>3.4 Set product price according to market segment</p> <p>3.5 Apply different promotional methods</p>
Content	<p>LO3: MARKET PRODUCTS</p> <p>3.1 Establish potential clients Categorize different types of clients according to Investment goals Risk appetite Period of investment Investment amount</p> <p>3.2 Give detailed information about our products Explain the different types of financial products on offer Explain the attractiveness of investing in these products Establish costs of products</p> <p>3.3 Segment target markets Define market Analyse existing customers Create buyer persona</p>

	<p>Compare and identify gaps, groups and opportunities</p> <p>Test and optimise</p> <p>3.4 Set product price according to market segment</p> <p>Set pricing goals</p> <p>Establish pricing method appropriate for the segment</p> <p>3.5 Apply different promotional methods</p> <p>Identify the different promotional tools that can be used in advertising</p> <p>Public relations</p> <p>General advertising</p> <p>Sales promotion</p> <p>Personal selling</p> <p>Establish the merits of the different promotional methods</p> <p>Establish the demerits of the different promotional methods</p> <p>Establish effective tools for each market segment</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to market products as outlined in the assessment criteria and content above</p> <p>2. Practical assessment on the marketing methods, market segmentation, setting of product price and promotional methods.</p>
Conditions/Context of assessment	<p>1. Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>2. The practical assessment will be conducted in the simulated work environment in the training institution.</p> <p>3. The context of assessment should include the facilities, tools, equipment and materials listed below;</p> <ul style="list-style-type: none"> Telephone Computers and accessories Storage devices Internet connectivity

	Relevant application softwares Advertising materials Photocopier
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SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1: Advise clients on types of financial markets	40
LO2: Market financial services	30
LO3: Market products	30

Approach to Teaching and Learning:

Observation of adult learning principles.
Both institution-based and work-based learning to facilitate the integration of theory and practice.
Face-to-face education and learning.
Problem-based learning.
Online/distance education and learning.
Blended/hybrid education and learning.
Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
Oral assessment to be conducted by a panel of two or more assessors.
RPL assessment.
Portfolio of evidence.
Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

Telephone
Computers and accessories

Storage devices
Internet connectivity
Relevant application softwares
Advertising materials
Photocopier

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

1 Block S B Hirt GA 2002 Foundations of Financial Management 10th

Edition Prentice Hall International

2 Auerbach Robert D 2001 Money, Banking and Financial Markets MacMillan Publishing Company –New York

3 Sandeep Goel 2018 Financial Markets Institution and Services Amazon.com

5 Steven M Bragg 2010 Treasury Managemnt Practitioners Guide John

Willey and Son . inc...Hobokaen New Jersey

5 Kotler Phillip & Keller

Wood F & Sangster 2013

2016 Marketing Management : Stock Image 15th Edition

Pearson Publication

Business Accounting volume 1, UK

Module Code:	TBA
Module Title:	MANAGE THE FRONT OFFICE
ZNQF Level:	4
Credits:	10
Duration:	100
Relationship with Qualification Standards:	Based on Unit Title FRONT OFFICE ADMINISTRATION of the Qualification Standard for an ASSISTANT BANKER
Pre-requisite modules:	N/A
Purpose of Module:	This module describes the skills, knowledge and attitudes required by a ASSISTANT BANKER to administrate the front office. This includes preparing the asset register, facilitating international trade and processing loan application
List of Learning Outcomes:	LO1: Prepare asset register LO2: Facilitate international trade LO3: Process a loan application

Learning Outcome 01	Prepare asset register
Assessment Criteria:	<p>1.1 Compile inventory of assets</p> <p>1.2 Collect tax invoices</p> <p>1.3 Obtain source documents for sold or disposed assets</p> <p>1.4 Verify physical existence of old and new fixed assets against asset register and source documents respectively</p> <p>1.5 Update asset register in line with organisational policies</p> <p>1.6 File asset source documents appropriately</p>
Content:	<p>LO1: Prepare asset register</p> <p>1.1 Compile inventory of assets</p> <p style="padding-left: 40px;">Definition of asset register</p> <p style="padding-left: 80px;">1.1.2 Explain importance of maintaining an asset register</p> <p>1.2 Collect tax invoices</p> <p style="padding-left: 40px;">Obtain source documents for sold or disposed assets</p> <p style="padding-left: 40px;">Identify asset source documents</p> <p>1.4 Verify physical existence of old and new fixed assets against asset register and source documents respectively</p> <p>1.5 Update asset register in line with organisational policies</p> <p>1.6 File asset source documents</p>
Assessment Tasks:	1. Written and/or oral assessment on the skills and knowledge required to prepare asset.

	2. Practical assessment on proper distinction of capital and money markets, their merits and demerits, characteristics and risks associated with each market as well as the products traded.
Conditions/Context of assessment	<p>Written and/or oral assessment can be conducted in/ a classroom environment. Oral assessment can also conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>The practical assessment will be conducted in the simulated work environment in the training institution.</p> <p>The context of assessment should include the facilities, tools, equipment and materials listed in the training resources requirements:-</p> <ul style="list-style-type: none"> Telephone Computers and accessories Storage devices Internet connectivity Relevant application softwares

Learning Outcome 02	FACILITATE INTERNATIONAL TRADE
Assessment Criteria	<p>2.1 Determine exchange rates</p> <p>2.2 Manage nostro and vostro accounts in line with organisational requirements</p> <p>2.3 Identify international financial markets</p> <p>2.4 Use appropriate money transfer systems in line with government regulations and policies</p> <p>2.5 Determine foreign market instruments</p> <p>2.6 Determine foreign market risks and communicate to clients</p>
Content	<p>LO2: Facilitate international trade</p> <p>2.1 Determine exchange rates</p> <p>Explain the determinants of exchange rates</p> <ul style="list-style-type: none"> Demand and supply of currency Political stability and/ or instability Interest rates differentials (interest rates parity theory) Government policies Inflation (purchasing power parity theory) Change in tastes and preferences Business cycle Public debt <p>2.2 Manage nostro and vostro accounts in line with organisational requirements</p> <ul style="list-style-type: none"> Define the nostro account Explain the purpose of a nostro account Outline examples of nostro accounts Define Vostro accounts Explain the purpose of Vostro accounts Outline examples of Vostro accounts Compare and contrast the vostro and nostro account

	<p>2.3 Identify international financial markets</p> <ul style="list-style-type: none"> Define international financial markets Explain the types of financial markets Discuss the importance of international financial markets Explain the roles of international financial markets in the economy Outline the features of international financial markets <p>2.4 Use appropriate money transfer systems in line with government regulations and policies</p> <ul style="list-style-type: none"> Define money transfer systems Outline types of money transfer systems Electronic funds transfer Wire transfer Giro Money order Postal order Remittance Currency exchange Other cash-based wire transfer systems Explain how money transfer operates <p>2.5 Determine foreign market instruments</p> <ul style="list-style-type: none"> Define foreign markets Outline foreign market instruments Characteristics of foreign market instruments <p>2.6 Identify foreign market risks and communicate to clients</p> <ul style="list-style-type: none"> Define foreign market risk
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	<p>Outline types of foreign market risks</p> <p>Explain foreign market risks management techniques</p> <p>Internal techniques</p> <p>External techniques</p> <p>Discuss the impact of foreign market risk on business</p>
	<p>1. Written and/or oral assessment on the skills and knowledge required to facilitate international trade as outlined in the assessment criteria and content above</p> <p>2. Practical assessment on determining exchange rates, managing nostro and vostro accounts, identifying international financial markets, using appropriate money transfer systems, determining foreign market instruments and identifying and communicating foreign market risks.</p>
Conditions/Context of assessment	<p>1. Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>2. The practical assessment will be conducted in the simulated work environment in the training institution.</p> <p>3. The context of assessment should include the facilities, tools, equipment and materials listed below;</p> <p>Telephone</p> <p>Computers and accessories</p> <p>Storage devices</p> <p>Internet connectivity</p> <p>Relevant application softwares</p>
Learning Outcome 03	PROCESS LOAN APPLICATION
Assessment Criteria	<p>3.1 Collect loan application forms from clients</p> <p>3.2 Conduct credit worthiness for suitability</p> <p>3.3 Weigh collateral against loan amount required</p>
Content	<p>LO3: Process loan application</p> <p>3.1 Collect loan application forms from clients</p>

	<p>Check that all checklist documents have been submitted</p> <p>Verify that the form has been correctly completed</p> <p>3.2 Conduct credit worthiness for suitability</p> <p>Define credit worthiness</p> <p>Explain the importance of credit worthiness</p> <p>Conduct credit worthiness assessment using the 5Cs model</p> <p>3.3 Weigh collateral against loan amount required</p> <p>Define collateral</p> <p>Explain the advantages of using collateral</p> <p>Explain the disadvantages of using collateral</p> <p>Assess the different types of collateral that can be used</p> <p>Movable</p> <p>immovable</p> <p>3.4. Evaluate loan applicant financial statements using ratio analysis.</p> <p>Liquidity ratios</p> <p>Profitability ratios</p> <p>Efficiency ratios</p> <p>Leverage ratios</p>
Assessment Tasks:	<p>1. Written and/or oral assessment on the skills and knowledge required to process loan application as outlined in the assessment criteria and content above</p> <p>2. Practical assessment on collecting loan application forms, conducting credit worthiness suitability for loan application and weighing the collateral against the loan amount required</p>
Conditions/Context of assessment	<p>1. Written and/or oral assessment can be conducted in a classroom environment. Oral assessment can also be conducted by the assessor during the performance of the practical assessment by the trainees.</p> <p>2. The practical assessment will be conducted in the</p>

	<p>simulated work environment in the training institution.</p> <p>3.The context of assessment should include the facilities, tools, equipment and materials listed below;</p> <p>Telephone</p> <p>Computers and accessories</p> <p>Storage devices</p> <p>Internet connectivity</p> <p>Relevant application softwares</p> <p>Photocopier</p>
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SPECIFICATION GRID

LEARNING OUTCOME	WEIGHTING %
LO1:Prepare asset register	20
LO2: Facilitate international trade	40
LO3: Process a loan application	40

Approach to Teaching and Learning:

Observation of adult learning principles.
 Both institution-based and work-based learning to facilitate the integration of theory and practice.
 Face-to-face education and learning.
 Problem-based learning.
 Online/distance education and learning.
 Blended/hybrid education and learning.
 Use of social media.

Approach to Assessment:

Weighting of practical and theory assessment: 70% theory and 30% practical.
 Weighting of institution-based and work-based assessment: 50% institution-based assessment and 50%.
 Oral assessment to be conducted by a panel of two or more assessors.
 RPL assessment.
 Portfolio of evidence.
 Assessment of work conducted by both individual learners and teams of learners.

Resources:

Qualifications and experience of Trainers, Assessors and Moderators

All trainers, assessors and moderators should have undergone ZNQF accredited training programmes and should have qualifications and experience recognised by the Zimbabwe National Qualifications Authority (ZNQA).

Facilities, Tools, Equipment and Materials

- Telephone
- Computers and accessories
- Storage devices
- Internet connectivity
- Relevant application softwares
- Photocopier

Learning Resources

Relevant training manual (learners' guide) and facilitators' guide

Reference Materials (recommended textbooks, recommended readings)

**1 Block S B Hirt GA 2002 Foundations of Financial Management
10th**

Edition Prentice Hall International

**2 Auerbach Robert D 2001 Money, Banking and Financial Markets
MacMillan Publishing Company –New York**

**3 Sandeep Goel 2018 Financial Markets Institution and Services
Amazon.com**

**5 Steven M Bragg 2010 Treasury Managemnt Practitioners Guide
John**

Willey and Son . inc...Hobokaen New Jersey

5 Kotler Phillip & Keller

Wood F & Sangster 2013

**2016 Marketing Management : Stock Image 15th
Edition**

Pearson Publication

Business Accounting volume 1, UK

MINISTRY OF HIGHER EDUCATION, INNOVATION, SCIENCE AND
TECHNOLOGY DEVELOPMENT

QUALIFICATION STANDARD

FOR

ASSISTANT BANKER

SECTOR: COMMERCE

QUALIFICATION FOR A ASSISTANT BANKER

QUALIFICATION CODE: TBA

LEVEL: NATIONAL CERTIFICATE

DATE OF PROMULGATION: TBA

Definition of Terms

Assessment	A process of collecting evidence of a learner's work to measure and make judgements about the achievement or non-achievement of the specified National Qualifications Framework standards or qualifications.
Certification	Awarding of approved documentary evidence of a qualification.
Competences required in readiness for assessment	Critical relevant knowledge, skills and attitudes a learner requires in order to achieve specified outcomes before assessment.
Credit	The value assigned to a unit completed or a value assigned to a unit standard which reflects the relative time and effort required to complete the outcomes.
Date of promulgation	Date when standard and qualification have been approved, registered and gazetted.
Duration	The minimum notional hours required by a learner to attain all the competences in a unit standard.
Element	The smallest component of a unit with a meaningful outcome.
Generic skills	Universal skills which apply to more than one occupation.
Level descriptor	A specific indicator of competence level on the ZQF.
Occupation	A group of related economically beneficial work activities performed by a person.
Performance criteria	A statement of competence or achievement against which the attainment of outcomes is measured.
Qualification	Formal award of recognition of the achievement of the required competency and/or capability level of the Zimbabwe Qualifications Framework as may be determined by the relevant bodies registered for such purpose by the Authority.

Range statement	The context or conditions within which a competence is performed and assessed that include tools, equipment, materials and duration.
Review Date	Date of revision of qualification standard as and when necessary but not later than three years from date of issue.
Sector	A section of the economy in which operators produce or provide similar products or services.
Standard	Registered statement of desired education and training outcomes and their assessment criteria.
Unit	The smallest combination of work activities capable of being a full-time economically beneficial occupation.
Unit Standard	Registered statement(s) of desired education and training outcomes, their associated assessment criteria together with administrative information as specified.
ZQF	National qualifications framework approved by the minister for registration of national standards and qualifications.

SUMMARY OF STANDARD

UNITNO.	UNITTITLE	CREDITS	ELEMENTS
1	Customer accounts management	12	1.1 Attend to customer inquiries 1.2 Open/close customer accounts 1.3 Accept deposits 1.4 Monitor customer accounts 1.5 Maintain customer records
2	Investment Administration	14	2.1 Process investment transactions 2.2 Compile daily rates 2.3 Attend to queries 2.4 Verify transactions 2.5 conduct basic financial valuation
3	Financial Services Marketing	12	3.1 Advise clients on types of financial markets 3.2 Market Financial Services 3.3 Market products
4	Front Office Administration	12	4.1 Facilitate international trade 4.2 Prepare assets register 4.3 Facilitate loan applications

5	Money and Banking	8	5.1. The nature of Money 5.2. Explore the development of money 5.3. Central Banking 5.4. Financial Intermediation
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UNIT 1

Title:	Customer accounts management
Unit Code	

ZQF Level: **National Certificate**

Credits: **12**

Occupation: **Assistant Banker**

Date of Promulgation: **TBA**

Review Date: **TBA**

Aim of the unit standard

The unit will enable an individual to attract and retain customers.

ELEMENTS AND PERFORMANCE CRITERIA

Element 1.1	Attend to customer inquiries
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Performance Criteria:

- 1.1.1 Appropriate information is given to customers
- 1.1.2 Customer existence is given in line with customer needs
- 1.1.3 Professional ethics and organisational standards are adhered to
- 1.1.4 Communication appropriately pitched in line with customers needs

Element 1.2	Open/close customer accounts
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Performance Criteria:

- 1.2.1 Customer information is correctly captured
- 1.2.2 Customer documentation is requested in lined with set standards/policy
- 1.2.3 Customer information and documentation is verified and authenticated
- 1.2.4 Adequate information is disseminated to clients
- 1.2.5 Professional ethics adhered to

Element 1.3	Accept deposits
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Performance Criteria:

- 1.3.1 Deposit slips are received from customers for filing and reconciliation
- 1.3.2 Deposit slips are checked for completeness and accuracy
- 1.3.3 Mismatches/variations are corrected in line with organisational standards
- 1.3.4 Customer account is updated whenever transaction is done

Element 1.4	Monitor customer accounts
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Performance Criteria:

- 1.4.1 Frequency of customer transactions are recorded
- 1.4.2 Sizes of customer transactions are recorded
- 1.4.3 Suspicious transactions are detected and reported
- 1.4.4 System errors/failures are detected
- 1.4.5 Organisational policies on customer accounts are adhered to

Element 1.5	Maintain customer records
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Performance Criteria:

- 1.5.1 Customer details are updated in line with customer instructions
- 1.5.2 Account updates are done in line with organisational policy
- 1.5.3 Organisational timelines are adhered to

Competences required in readiness for assessment.

Basic Accounting
Business Mathematics
Accounting Packages
Analytical

Generic Skills

Computer Literacy
Planning
Communication
Organising
Time management

Tools and Equipment

Computers and accessories
Scanner
Telephone
Storage devices
Relevant application softwares
Relevant ststutes
Photocopier
Shredder
Standards Operating Procedures
Internet connectivity
Money counting machine
Money detecting machine
Cash box
Advertising materials

Materials

Stationery

Duration

120hrs

Assessment and Certification:

In order to gain credits for this unit standard, a candidate must be assessed and demonstrate competency in all the elements and performance criteria of this unit standard.

Assessment will be conducted by accredited assessors. The results of the assessment will be submitted to ZIMEQA. A candidate can apply to ZIMEQA for documentary evidence of their achievements.

UNIT 2

Title:	Investment Administration
Unit Code	

ZQF Level: **National Certificate**

Credits: **14**

Occupation: **Banking and Finance**

Date of Promulgation: **TBA**

Review Date: **TBA**

Aim of the unit standard

The unit will enable an individual to consolidate financial information efficiently.

ELEMENTS AND PERFORMANCE CRITERIA

Element 2.1	Process investment transactions
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Performance Criteria:

- 2.1.1 Client accounts are identified and classified
- 2.1.2 Fund investments information is disseminated to clients
- 2.1.3 Shareholders statements and investing manager's reports are produced
- 2.1.4 Shareholders registers and investors files are maintained appropriately
- 2.1.5 Over the counter transactions are processed according to shareholder investment decisions
- 2.1.6 Client information is updated periodically depending on the type of investment and market conditions

Element 2.2	Compile daily rates
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Performance Criteria:

- 2.2.1 Daily accounts are reconciled to determine the net position
- 2.2.2 Potential investments are identified
- 2.2.3 Rates trend analysis is conducted
- 2.2.4 Investors are furnished with current information of their shares

Element 2.3	Attend to clients
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Performance Criteria:

- 2.3.1 Customer relations are maintained in line with organisational rules of practice
- 2.3.2 Customer queries are attended to within stipulated timeframes
- 2.3.3 Interim end of year financial reports are distributed to shareholders timeously
- 2.3.4 Appropriate investment options are made known to different classes of clients
- 2.3.5 Risks associated with different investment options are explained

Element 2.4	Verify transaction
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Performance Criteria:

2.4.1 Consultations are conducted with regulatory authorities regarding changes in policies

2.4.2 Transactions that are not complying with stipulated laws are clarified

2.4.3 Best practices are adhered to on fees and commissions that are charged on transactions

Element 2.5	Conduct basic financial valuations
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Performance Criteria:

2.5.1 make basic financial valuation calculations

2.5.2. Compare investments using the Effective Annual Rate

2.4.3. Construct loan amortisation schedule

2.4.4. Construct loan Sinking Fund schedule

Competences required in readiness for assessment.

Basic Mathematics

Basic Accounting

Accuracy

Statistics

Research and development

Knowledge of relevant application software packages

Generic Skills

Computer Literacy

Planning

Communication

Organising

Time management

Tools and Equipment

Computers and accessories

Scanner

Telephone

Storage devices

Relevant application softwares

Relevant statutes

Photocopier

Shredder

Standard Operating Procedures

Internet connectivity

Money counting machine

Money detecting machine
 Cash box
 Advertising materials
 Bloomberg terminal

Materials

Stationery

Duration

120 hours

Assessment and Certification:

In order to gain credits for this unit standard, a candidate must be assessed and demonstrate competency in all the elements and performance criteria of this unit standard. Assessment will be conducted by accredited assessors. The results of the assessment will be submitted to ZIMEQA. A candidate can apply to ZIMEQA for documentary evidence of their achievements.

UNIT 3

Title:	Marketing Financial Services
Unit Code	

ZQF Level: **National Certificate**

Credits: **12**

Occupation: **Banking and Finance**

Date of Promulgation: **TBA**

Review Date: **TBA**

Aim of the unit standard

The unit will enable an individual to gain competitive advantage and increased market share.

ELEMENTS AND PERFORMANCE CRITERIA

Element 3.1	Advise clients on types of financial markets
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Performance Criteria:

- 3.1.1 Merits and demerits of each financial market are stated
- 3.1.2 Good customer relations are maintained
- 3.1.3 Characteristics of each market are articulated
- 3.1.4 The risk associated with each market are explained
- 3.1.5 Knowledge is provided regarding products traded in each market
- 3.1.6 Competing institutions, strengths and weaknesses are established

Element 3.2	Market Financial Services
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Performance Criteria:

- 3.2.1 Types of financial services are identified
- 3.2.2 Merits and demerits of each financial service are explained
- 3.2.3 The costs of financial services are explained

Element 3.3	Market products
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Performance Criteria:

- 3.3.1 Potential clients are established
- 3.3.2 Detailed information about products is given
- 3.3.3 Target market is segmented
- 3.3.4 Product price is set according to market segment
- 3.3.5 Different promotional methods are applied

Competences required in readiness for assessment.

Negotiation
Advertising
Research
Arithmetics
Research
Marketing risks

Generic Skills

Computer Literacy
Planning
Communication
Organising
Time management

Tools and Equipment

Computers and accessories
Scanner
Telephone
Storage devices
Relevant application softwares
Relevant ststutes
Photocopier
Shredder
Standards Operating Procedures
Internet connectivity
Money counting machine
Money detecting machine
Cash box
Advertising materials

Materials

Stationery

Duration

120 hours

Assessment and Certification:

In order to gain credits for this unit standard, a candidate must be assessed and demonstrate competency in all the elements and performance criteria of this unit standard.

Assessment will be conducted by accredited assessors. The results of the assessment will be submitted to ZIMEQA. A candidate can apply to ZIMEQA for documentary evidence of their achievements.

UNIT 4

Title:	Front Office Administration
Unit Code	

ZQF Level: **National Certificate**

Credits: **12**

Occupation: **Banking and Finance**

Date of Promulgation: **TBA**

Review Date: **TBA**

Aim of the unit standard

The unit will enable an individual to be able to deal with stakeholders at all levels to maintain good reputation of the organisation

ELEMENTS AND PERFORMANCE CRITERIA

Element 4.1	Prepare asset register
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Performance Criteria:

- 1.2.1 Inventory of assets is compiled.
- 1.2.2 Tax invoices are collected
- 1.2.3 Source documents sold or disposed assets of are obtained
- 1.2.4 Physical existence of old and new fixed assets are verified against asset register and source documents respectively
- 1.2.5 Assets register is updated in line with organisational policies
- 1.2.6 Assets source documents are filed appropriately

Element 4.2	Facilitate International Trade
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Performance Criteria:

- 4.1.1 Exchange rates are determined
- 4.1.2 Nostro and vostro accounts are managed in line with organisational requirements
- 4.2.3 International financial markets are identified
- 4.2.4 Appropriate money transfer systems are used in line with government regulations and policies
- 4.2.5 Foreign market instruments are determined
- 4.2.6 Foreign markets risks are identified and communicated to clients

Element 4.3	Process loan applications
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Performance Criteria:

- 4.3.1 Loan application forms are collected from clients
- 4.3.2 Credit worthiness is conducted for suitability
- 4.3.3 Collateral is weighed against loan amount required
- 4.3.4 Applications submitted to relevant offices for loan approval

Competences required in readiness for assessment.

Calculations
Public relations
Knowledge of exchange rates
Basic accounting
Accuracy and completeness
Customer care

Generic Skills

Computer Literacy
Planning

Communication
Organising
Time management

Tools and Equipment

Computers and accessories
Scanner
Telephone
Storage devices
Relevant application softwares
Relevant statutes
Photocopier
Shredder
Standards Operating Procedures
Internet connectivity
Money counting machine
Money detecting machine
Cash box
Advertising materials

Materials

Stationery


Duration

120 hours

Assessment and Certification:

In order to gain credits for this unit standard, a candidate must be assessed and demonstrate competency in all the elements and performance criteria of this unit standard.

Assessment will be conducted by accredited assessors. The results of the assessment will be submitted to ZIMEQA. A candidate can apply to ZIMEQA for documentary evidence of their achievements.

 ZIMBABWE	<p align="center">MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT</p> <p align="center">SKILLS PROFICIENCY SCHEDULE</p>	<p align="center">CODE</p>
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INDUSTRY BANKING

TRADE/ OCCUPATION: BANK

CLERK

CLASS/ LEVEL National Certificate

<p>DUTY A : CUSTOMER SERVICES</p>
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Pre-requisites:

Approval Date:

Review Date:

TASK	STEPS	PROFICIENCY INDICATORS	RELATED KNOWLEDGE	WORKPLACE ESSENTIAL SKILLS
<p>A1 Attend to customer enquiries</p>	<p>Establish customer needs Identify the nature of customer problem Verify customer identity Solve customer issues</p>	<p>Customer issues resolved timeously in line with set standards Document with correct information provided Appropriate public relations skills demonstrated Customer verification procedures adhered to Issues resolved in line with organisational procedures</p>	<p><input type="checkbox"/> Product knowledge <input type="checkbox"/> Public relations <input type="checkbox"/> Writing skills <input type="checkbox"/> Design <input type="checkbox"/> Social media <input type="checkbox"/> Basic accounting <input type="checkbox"/> Reconciliation <input type="checkbox"/> Records management</p>	<p>Computer literacy Communication Planning Calculation Organizing Coordination</p>

A2 Manage customer accounts	<input type="checkbox"/> Open customer accounts <input type="checkbox"/> Update customer accounts <input type="checkbox"/> Monitor account activities <input type="checkbox"/> Close customer accounts	<input type="checkbox"/> Customer details captured correctly <input type="checkbox"/> Accounts opening procedures adhered to <input type="checkbox"/> Customer accounts opened in line with set timelines <input type="checkbox"/> Customer accounts updated timeously in accordance with set standards <input type="checkbox"/> Account anomalies detected timeously <input type="checkbox"/> Account closing procedures adhered to		
A3 Manage customer records	<input type="checkbox"/> Create files <input type="checkbox"/> Maintain customer records <input type="checkbox"/> Dispose of customer records	<input type="checkbox"/> Appropriate file names generated <input type="checkbox"/> File labels generated in line with filing system <input type="checkbox"/> Filing carried out in line with filing system <input type="checkbox"/> Documents correctly filed <input type="checkbox"/> Documents filed timeously <input type="checkbox"/> Records due for disposal identified in accordance with set criteria <input type="checkbox"/> Records disposal procedures adhered to		

TOOLS AND EQUIPMENT NECESSARY TO COMPLETE THIS DUTY:

Computers
Printer
Internet
Phone/fax
Photocopier
Printer
Accounting application software
Shredder
Procedure manual

Materials

Stationery
Consumables


HEALTH, SAFETY AND ENVIRONMENTAL ISSUES RELATED TO THIS DUTY:

Personal protective Equipment (PPE)

SPECIFIC WORKER TRAITS REQUIRED COMPLETING THIS DUTY:

Self-discipline
Hardworking
Punctuality
Reliable

Confidentiality
Result oriented

 ZIMBABWE	<p>MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT</p> <p>SKILLS PROFICIENCY SCHEDULE</p>	<p>CODE</p>
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INDUSTRY BANKING
Certificate

TRADE/ OCCUPATION: BANK CLERK

CLASS/ LEVEL National

DUTY: B TRANSACTION PROCESSING

Pre-requisites:

Approval Date:

Review Date:

TASK	STEPS	PROFICIENCY INDICATORS	RELATED KNOWLEDGE	WORKPLACE ESSENTIAL SKILLS
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B1 deposits	Process Receive deposits from clients Verify deposits Secure deposits Update customer records	Authenticity of currency verified Amounts of tender verified Modes of payment and composition of currency recorded Amount of deposit issued to client in line with organisational standards Security standards adhered to Customer accounts correctly updated	<input type="checkbox"/> Product knowledge <input type="checkbox"/> Public relations <input type="checkbox"/> Internet banking <input type="checkbox"/> Basic accounting <input type="checkbox"/> Reconciliation <input type="checkbox"/> Banking laws <input type="checkbox"/> Insurance laws <input type="checkbox"/> Investment laws <input type="checkbox"/> International banking	<input type="checkbox"/> -Computer literacy <input type="checkbox"/> -Communication <input type="checkbox"/> -Planning <input type="checkbox"/> -Calculation <input type="checkbox"/> -Organizing <input type="checkbox"/> -Coordination
B2 withdrawals	Process <input type="checkbox"/> Receive withdrawal request <input type="checkbox"/> Verify authenticity of request <input type="checkbox"/> Update customer account <input type="checkbox"/> Issue proof of withdrawal	<input type="checkbox"/> Customer relations skills demonstrated in line with organisational standards <input type="checkbox"/> Customer identity verified in line with procedures <input type="checkbox"/> Withdrawal amounts and currency verified against withdrawal request		

		<input type="checkbox"/> Withdrawal limits adhered to <input type="checkbox"/> Customer account debited correctly <input type="checkbox"/> Proof of withdrawal issued in accordance with organisational procedures		
B3 Process International transactions	<input type="checkbox"/> Receive foreign exchange rates from treasury <input type="checkbox"/> Receive foreign cash and cheques for deposit <input type="checkbox"/> Issue drafts and telegraphic transfers to foreign banks <input type="checkbox"/> Originate entries for relevant nostro accounts for balancing of accounts	<input type="checkbox"/> A copy of foreign exchange rates is presented <input type="checkbox"/> Transaction slips are produced <input type="checkbox"/> A draft register is produced <input type="checkbox"/> A nostro account report is availed <input type="checkbox"/> A file of records is		
	<input type="checkbox"/> and submit for approval <input type="checkbox"/> -File records of all transactions	produced		
B4 Process claims	<input type="checkbox"/> Receive claim <input type="checkbox"/> application <input type="checkbox"/> Verify application <input type="checkbox"/> Quantify claim	<input type="checkbox"/> Identity of claimant verified <input type="checkbox"/> Purpose of claim established <input type="checkbox"/> Adequacy of documents verified		

		<input type="checkbox"/> Authenticity of documents established <input type="checkbox"/> Quantum of claim calculated <input type="checkbox"/> Appropriate deductions effected in line with policy <input type="checkbox"/> Claim settlement procedures adhered to <input type="checkbox"/> Claim settlement deadlines adhered to	
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TOOLS AND EQUIPMENT NECESSARY TO COMPLETE THE TASK

Computers
 Duplicating equipment
 Internet
 Phone
 Filing cabinets
 Banking software
 Accounting software
 Shredder
 Procedure manual

Materials

Stationery



Consumables

HEALTH, SAFETY AND ENVIRONMENTAL ISSUES RELATED TO THIS DUTY:

Personal protective equipment (PPE)


SPECIFIC WORKER TRAITS REQUIRED COMPLETING THIS DUTY:

Self-discipline

Hardworking

Punctuality

Reliable

<div>Confidentiality</div> <div></div> <div>ZIMBABWE</div>	<div>MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT</div> <div>SKILLS PROFICIENCY SCHEDULE</div>			<div>CODE</div>
<div>INDUSTRY BANKING</div> <div>Certificate</div>	<div>TRADE/ OCCUPATION: BANK CLERK</div>		<div>CLASS/ LEVEL National</div>	
<div>Pre-requisites:</div>		<div>Approval Date:</div>		<div>Review Date:</div>
<div>DUTY: C MARKETING AND SALES SERVICES</div>				
<div>TASK</div>	<div>STEPS</div>	<div>PROFICIENCY INDICATORS</div>	<div>RELATED KNOWLEDGE</div>	<div>WORKPLACE ESSENTIAL SKILLS</div>

C1 Prospecting	Identify potential customers Engage potential customers Create customer database	Target customers are approached Sales pitch is done Negotiations with potential customers are carried out Follow ups on the potential customers are made List of prospects is available	Marketing techniques Research techniques Basic computer skills Product knowledge Public relations Knowledge of territory Dressing and etiquette Social media Product knowledge Search engines Writing skills Design	Interpersonal skills Communication Planning Organising Co-ordination
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			<input type="checkbox"/> Basic programming	
C2 Digital Marketing	<input type="checkbox"/> Monitor social media trends <input type="checkbox"/> Develop content <input type="checkbox"/> Optimize social media usage	<input type="checkbox"/> Social media traffic figures are analysed <input type="checkbox"/> Report on social media usage is generated <input type="checkbox"/> Trend analysis on appropriate content and language to be posted is conducted		

		<input type="checkbox"/> Draft social media content is produced <input type="checkbox"/> Report on feedback from social media platforms is generated		
C3 Marketing Communications	<input type="checkbox"/> Analyse sales and marketing trends <input type="checkbox"/> Monitor customer relations <input type="checkbox"/> Implement promotional activities <input type="checkbox"/> Produce sales and marketing reports	<input type="checkbox"/> Customer database is created <input type="checkbox"/> Customer complaints are responded to according to procedure <input type="checkbox"/> Regular customer contacts are maintained <input type="checkbox"/> Promotional activities are initiated <input type="checkbox"/> Promotional material is mobilised <input type="checkbox"/> Promotional activities are conducted <input type="checkbox"/> Data is analysed using		
		specified tools <input type="checkbox"/> Draft sales and marketing report is generated		

TOOLS AND EQUIPMENT NECESSARY TO COMPLETE THIS DUTY:

Computer
Motor vehicle
Phone
Internet
Printer
Photocopier
Procedure manual
Recording equipment
Shredder
Filing cabinets
Projector

Materials

Stationery
Consumables

HEALTH, SAFETY AND ENVIRONMENTAL ISSUES RELATED TO THIS DUTY:



Protective Equipment (P.P.E)

SPECIFIC WORKER TRAITS REQUIRED COMPLETING THIS DUTY:

Self-discipline
Hardworking
Punctuality
Reliable



Confidentiality
Result oriented

 ZIMBABWE	MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT SKILLS PROFICIENCY SCHEDULE	 I.T.T.D.	CODE
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INDUSTRY BANKING
CLERK

CLASS/ LEVEL National Certificate

TRADE/ OCCUPATION: BANK

DUTY: D INVESTMENT ADMINISTRATION

Pre-requisites:

Approval Date:

Review Date:

TASK	STEPS	PROFICIENCY INDICATORS	RELATED KNOWLEDGE	WORKPLACE ESSENTIAL SKILLS
D1 Process investments	Select authorized deal note from dealers Confirm deal with client Create client account Capture deal on operating system Verify client Generate transaction records	Authorized deal note is presented Clients accounts are updated timeously Investment records maintained in line with standards Investment procedures adhered to	<input type="checkbox"/> Product knowledge <input type="checkbox"/> Public relations <input type="checkbox"/> Social media <input type="checkbox"/> Basic accounting <input type="checkbox"/> Reconciliation <input type="checkbox"/> Records management <input type="checkbox"/> Investment laws <input type="checkbox"/> Basic accounting <input type="checkbox"/> Financial markets <input type="checkbox"/> Multimedia	<input type="checkbox"/> -Computer literacy <input type="checkbox"/> -Communication <input type="checkbox"/> -Planning <input type="checkbox"/> -Calculation <input type="checkbox"/> -Organizing <input type="checkbox"/> -Coordination

D2 Distribute daily rates	<input type="checkbox"/> Establish daily rates <input type="checkbox"/> Distribute daily rates to departments and branches <input type="checkbox"/> Maintain records of daily rates	<input type="checkbox"/> Rate sheets are produced <input type="checkbox"/> Receipt and rate sheet acknowledged <input type="checkbox"/> Appropriate communication media used <input type="checkbox"/> Daily rate sheet file is produced		
D3 Prepare daily cash flow reports	<input type="checkbox"/> Establish opening bank balances <input type="checkbox"/> Establish payment commitments <input type="checkbox"/> Establish cash inflows	<input type="checkbox"/> Unpresented payments established. <input type="checkbox"/> Expected cash inflows estimated <input type="checkbox"/> Net bank balance calculated. <input type="checkbox"/> Total payments calculated. <input type="checkbox"/> Cash flow balance established. <input type="checkbox"/> Reporting timelines adhered to.		

TOOLS AND EQUIPMENT NECESSARY TO COMPLETE THE TASK

Computers
Printer
Internet



Phone
Photocopier
Printer
Filing cabinets
Accounting application software
Shredder
Procedure manual
Financial calculator
Information vender
Relevant statutes

Materials

Stationery



HEALTH, SAFETY AND ENVIRONMENTAL ISSUES RELATED TO THIS DUTY:

Personal protective equipment (PPE)

SPECIFIC WORKER TRAITS REQUIRED COMPLETING THIS DUTY:

Self-discipline
Hardworking
Punctuality
Reliable
Confidentiality

Result oriented

 ZIMBABWE	<p>MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT</p> <p>SKILLS PROFICIENCY SCHEDULE</p>	 I.T.T.D.	<p>CODE</p>
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INDUSTRY BANKING

TRADE/ OCCUPATION: BANK

CLERK

CLASS/ LEVEL National Certificate

DUTY E : FINANCE ADMINISTRATION

Pre-requisites:

Approval Date:

Review Date:

TASK	STEPS	PROFICIENCY INDICATORS	RELATED KNOWLEDGE	WORKPLACE ESSENTIAL SKILLS
E1 Manage assets	Generate asset records Conduct asset inventories Update asset registers	Set numbers or codes generated in line with organizational procedures. Inventory lists generated and acknowledged Discrepancies between asset and asset records established. Asset registers updated in accordance with organizational guidelines.	<input type="checkbox"/> Product knowledge <input type="checkbox"/> Writing skills <input type="checkbox"/> Basic accounting <input type="checkbox"/> Reconciliation <input type="checkbox"/> Records management <input type="checkbox"/> Inventory management <input type="checkbox"/> Asset management	<input type="checkbox"/> -Computer literacy <input type="checkbox"/> -Communication <input type="checkbox"/> -Planning <input type="checkbox"/> -Calculation <input type="checkbox"/> -Organizing <input type="checkbox"/> -Coordination

E2 Conduct stock taking	<ul style="list-style-type: none"> lect stock records ify stock enerate inventory 	<ul style="list-style-type: none"> ck levels verified against records ck variances 		
	report	<ul style="list-style-type: none"> established <input type="checkbox"/> Causes of variances established <input type="checkbox"/> Appropriate recommendations are generated 		
E3 Manage assets	<ul style="list-style-type: none"> <input type="checkbox"/> Generate asset records <input type="checkbox"/> Conduct asset inventories <input type="checkbox"/> Update asset registers 	<ul style="list-style-type: none"> <input type="checkbox"/> Asset numbers or codes generated in line with organizational procedures. Inventory lists generated and acknowledged <input type="checkbox"/> Variances between asset and asset records established. <input type="checkbox"/> Asset registers updated in accordance with organizational guidelines. 		

E4 Manage petty cash	<input type="checkbox"/> Reimburse petty cash. <input type="checkbox"/> Issue petty cash. <input type="checkbox"/> Update petty cash records.	<input type="checkbox"/> Petty cash float levels adhered to. <input type="checkbox"/> Petty cash issuance procedures adhered to <input type="checkbox"/> Petty cash records maintained in line with organizational policy. <input type="checkbox"/> Cash in hand tallies with petty cash records.		
		<input type="checkbox"/> Security standards adhered to.		

TOOLS AND EQUIPMENT NECESSARY TO COMPLETE THE TASK

Computers
 Printer
 Internet
 Phone
 Photocopier
 Printer
 Filing cabinets
 Banking software
 Accounting software



Shredder
Procedure manual
Reuters
Financial calculator
Scanner

Materials

Stationery

HEALTH, SAFETY AND ENVIRONMENTAL ISSUES RELATED TO THIS DUTY:

Personal protective equipment (PPE)

SPECIFIC WORKER TRAITS REQUIRED COMPLETING THIS DUTY:

Self-discipline
Hardworking
Punctuality
Reliable
Confidentiality
Result oriented

