VISION OF THE INSTITUTE

To be a preferred banking and financial services qualifications provider in Namibia

The banking industry has a firm foundation built on ethical professionalism. The Institute of Bankers (IoB) serves as the professional and educational body for the banking industry in Namibia. We are committed to providing industry focused training programs and certifications that enhance the professionalism, skills and knowledge of this sector.

Unit 4, Reger Park Complex, Southern Industrial Area, Windhoek.
P.O. Box 21376, Windhoek, Namibia.
Tel: +264-61-255 632, Fax: +264-61-233 640
Website: www.iobnam.com email: info@iobnam.com
**GOVERNANCE STRUCTURE**

**COUNCIL**

The Council is the highest governing authority of the Institute, guided by the Constitution of the Institute. The role of the Council is to set the medium to long-term direction of the Institute and to advise the Executive Committee (EXCO) on the development of the Institute.

**COUNCIL MEMBERS:**

Mr Ipumbu Shiimi  
Bank of Namibia (Chairperson)

Mrs Baronice Hans  
Bank Windhoek

Mr Sarel Van Zyl  
First National Bank

Mr Junius Vetumbuavi Mungunda  
Standard Bank

Mr Lionel Matthews  
Nedbank

Mr Sakaria Nghikembua  
Agribank

**EXECUTIVE COMMITTEE (EXCO)**

The Council appoints the CEO of the Institute who performs the Secretariat function of the Council. The day-to-day management of the Institute is vested in the Chief Executive Officer (CEO), who is accountable to the Council for all administrative affairs of the Institute.

EXCO is appointed by the Council to assist the CEO in strategic activities of the Institute. EXCO comprises of Senior Managers of the participating banks, and the Chief Executive Officer of the Institute.

**EDUCATION AND EXAMINATION COMMITTEE (EEC)**

The role of the Committee is instrumental to ensure that effective learning, teaching, examination and assessment processes within the Institute are in line with the best international practices.

**STUDENTS REPRESENTATIVE COUNCIL (SRC)**

The IoB acknowledges the importance of an elected body to represent all its registered students, including those who do not attend tutoring sessions in Windhoek. Seven members, including the SRC President, are elected to the body annually. The SRC President attends Council meetings as an observer.
ADVANCED DIPLOMA IN BANKING, FINANCE AND CREDIT

Q0343 Registered on the NQF at Level 7

Program is divided into years 1, 2 and 3, consisting of 24 modules. Two (2) new core modules have been introduced to enrich the syllabus, i.e. End User Computing and Business English Communications. These will be taken over two semesters.

YEAR 1 - Q0341 Certificate in Banking, Finance & Credit NQF (Level 5)

Semester 1
1 Introduction to Financial Services and Products CIFSP 1000
2 Introduction to Credit and Consumer Lending CICCL 1000
3 Introduction to Financial and Economic Concepts CIFEC 1000
4 Introduction to Financial Statements CIFS 1000

Semester 2
5 Treasury Banking Practice and Operations CTBPO 1000
6 Credit Risk Assessment I CCRA 1000
7 Credit Risk Management I CCRM 1000
8 Business Management I CBM 1000

YEAR 2 - Q0342 Diploma in Banking, Finance & Credit NQF (Level 6)

Semester 3
9 Principles of Banking DPBA 2000
10 Principles of Business Finance DPBF 2000
12 Analysing Financial Statements OAIF 2000

Semester 4
13 Business Finance Principles and Practice DBFPP 2000
14 Banking Principles and Practices DBPP 2000
15 Financial System DFS 2000
16 Principles of Investment DPI 2000

YEAR 3 - Q0343 Advanced Diploma in Banking, Finance & Credit NQF (Level 7)

Semester 5
17 Banking II ADBA 3000
18 Bank Lending II ADBL 3000
19 Financial Markets II ADFM 3000
20 Agricultural and Development Banking DADB 2000

Semester 6
21 Business Finance I DBF 2000
22 Credit Risk Assessment II ADCRA 3000
23 Credit Risk Management II ADCRM 3000
24 Business Management II ADBM 3000

All modules are compulsory. Students must register for a maximum of five new modules per semester/ intake plus two failed / repeating modules.
ADMISSION REQUIREMENTS

Namibian Senior Secondary Certificate (NSSC) or any other equivalent qualification as approved by the Namibia Qualification Authority (NQA). Total of 25 points (in six subjects) in grade 12 with E-symbol in English on ordinary level.

However, meeting the minimum entry requirements does not guarantee automatic admission. Admission will depend on the competitive strength of each applicant’s academic performance and the final selection decision will be determined by the Institute.

Mature age admissions will be considered on an individual case basis.

EXEMPTIONS

Student may be exempted from taking certain modules under the following conditions:

- Permission for exemption shall be sought from the Chief Executive Officer through completion of relevant application form.
- Exemption may be given to a student who has passed a relevant module or course at a recognised University or Institute of Bankers or Institution of Higher Learning subject to the discretion of IoB.
- Applications for exemptions should include an official transcript and course outlines of subjects passed.

APPLICATION AND REGISTRATION

- IOB will not take in new intake 2018-2019 academic year.
- Repeating modules: Students repeating modules should re-register and receive new study materials.
FEES

Module Fees
- End User Computing  N$1 600
- Business English Communications  N$1 600
- All other modules  N$1 300

Other fees
- Application fee – New students only  N$ 100
- Administration fee – per semester  N$ 700
- Registration to repeat a failed module  N$1 300
- Late registration fee  N$ 500
- Exemption fee per module  N$ 250
- Remarking of examination script  N$ 200
- Supplementary examination fee per module  N$ 350

Approved loan holders
- Registration fee – per semester  N$ 200

Prices include study materials and are subject to annual increase.

Termination of Studies
- Application, Registration and Administration fees are non-refundable under all circumstances.
- Course fees minus costs of study material is refundable should the student cancel studies within the first three weeks of the Semester and the Student card is returned.

PAYMENT TERMS
To assist students to pay the semester fees the IoB accepts the following terms of payment:
At registration for the first semester of 5 modules:  N$4 500
By 30 March 2018  N$1 500
By 30 April 2018  N$1 500

July registration for the second semester of 5 modules:  N$4 500
By 31 August 2018  N$1 500
By 30 September 2018  N$1 500

Arrears:
- Students with outstanding debt will not be allowed to register for new phase/ semester.
- No books will be issued until registration amount has been paid unless funding institution’s approval is provided.
- Students with outstanding debts will not be allowed to write examination.
- No assignment marks, examination results or awards will be released to students with outstanding fees.

**Proof of payment:**
Please enter the Student Number as reference when making a payment. Present proof of payment, stamped by the bank at registration. Student are cautioned to keep the original copy of the proof of payment for record purposes until completion of studies at IoB.

**The IoB has the following bank accounts:**

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<th>Bank</th>
<th>Branch code</th>
<th>Account number</th>
</tr>
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<tr>
<td>Bank Windhoek</td>
<td>483872</td>
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**TERMS & CONDITIONS**

**Duration of studies**
The normal duration of the program is 3 years and a maximum of 5 years.

**Mode of Delivery**
As from 2018 academic year, IoB will make use of the distance learning mode, i.e. a study guide, plus compulsory assignments. Vacation School in Windhoek for each semester and students from centres outside Windhoek are encouraged to make use of this opportunity.

**Assessment**
- Assessment of each module shall be based on Continuous Assessment (CA) and Formal Assessment (FA) methods.
- CA will consist of two pieces of assessment during a semester.
- FA will be through a three-hour examination per module at the end of each semester.
- Final mark is made up of CA (40%) and FA (60%).
- Minimum of 40% in CA is required to qualify for examination.

**Plagiarism**
Intellectual dishonesty is theft and considered to be a criminal act. This is committed when a student copy or steal another’s work without permission or acknowledgment of the source. Also, when students knowingly share work with others to be submitted as their own. Both students, sharing and submitting are guilty of plagiarism. Students sign an undertaking that they will refrain
from plagiarism. Any act of plagiarism is subject to disciplinary measures as outlined in the Plagiarism policy of the IoB.

**Examinations**
Examinations are written in **May and October** each year. A sub-minimum mark of 40% is required to pass the examinations in each module. Students need to obtain an overall mark of 50% in order to pass a module.

**Examination Venues**
Windhoek; Otjiwarongo; Walvis Bay; Ongwediva; Rundu; Katima Mulilo; Oranjemund; Karasburg and Mariental.

**Supplementary Examination**
A student who obtains an average mark of between 40% and 49% in a module qualifies for supplementary examination.

Any student who fails to attend/ write an examination may apply to write a supplementary examination by providing acceptable reasons, with supporting documents to the Examination Officer of IoB, within 3 days after the said examination was written.

**Certification and Awards**
Upon the completion of the first year and second year, the Institute will award students a certificate and a diploma, respectively.

After successfully completing the full three year programme, students will be awarded an Advanced Diploma in Banking, Finance and Credit.

**Computing and Library Facilities**
A library with limited selection of resources including computing facilities is at the Unit 4, Reger Park centre in Windhoek. However, Student Identification card allows IoB students access to the State, NUST and UNAM libraries.

**Student should have access to a computer and the internet for purposes of his/ her studies.**

**GRADUATION**
A Graduation ceremony for the Advanced Diploma in Banking, Credit and Finance is held annually in May.
Opening for first time applications 09 January
Closing for the examination remarking applications 12 January

**Registration and Distribution of Books: week days from 09h00 to 17h00**

- Third year students 05-06 February
- Second year students 07-08 February
- First year students 09 February
- Late registrations 12-14 February

Student Induction 23 February
Public Holiday - Independence Day 21 March
Due Date for first assignments 23 March
Due Date for second assignments 14 April
Public Holiday – Good Friday 02 April
Public Holiday – Easter Monday 17 April
Release of Assignment Marks 27 April
Public Holiday – Workers day 1 May
Public Holiday – Cassinga day 4 May
Public Holiday – Ascension day 10 May
Vacation School 07-11 May
Graduation 18 May
Public Holiday – Africa 25 May
Mid-year examinations 28 May
Release of Examination Marks 29 June
Supplementary Examinations 25 June
Semester 2

Registration and Distribution of Books: week days from 09h00 to 17h00

- Third year students: 09-10 July
- Second year students: 11-12 July
- First year students: 13 July
- Late registrations: 16 to 18 July

Due Date for first Assignments: 17 August
Public Holiday – Heroes day: 26 August
Due Date for second Assignments: 14 September
Release of Assignment Marks: 05 October
Vacation School: 08 -12 October
Examinations: 22 October
Supplementary Examinations: 12 November
Release of Examination Marks: 26 November
Closing of IoB Office: 07 December
EXAMINATION CENTRES

Unit 4, Reger Park Complex, Southern Industrial Area, Windhoek.
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