

## OUR CAMPUS

SSTC Institute is conveniently located at HarbourFront Centre, just 5 minutes walk from HarbourFront MRT Station (NE1/CC29), Exit B.

It is accessible through an underground linkway from the HarbourFront MRT Station along the North East and Circle Line as well as public buses, making it convenient for learners to reach us from various parts of Singapore.

## INDUSTRY EXPERTS

in collaboration with iBantu Pte Ltd  **iBantu**  
Your Sharia Partner



**Prof. Zulkarnain M Sori**

Prof. Zulkarnain is a highly experienced Full Professor of Accounting, with a remarkable career in financial advisory and education spanning 26 years.

He serves as a member of the Standards Review Taskforce of the Malaysian Qualification Agency and chairs audit and accounting practices in Malaysia.



**Prof. Aishat Muneeza**

Prof. Aishat Muneeza is an Associate Dean at INCEIF University, Malaysia, and an influential leader in the Islamic finance industry in Maldives.

She held roles as a deputy minister in the Ministry of Finance and Treasury and the Ministry of Islamic Affairs.



**Prof. Shamsheer Mohamad**

He is a highly accomplished Corporate Finance Professor with a PhD from the University of Glasgow.

Alongside his extensive publication record, he brings significant experience as senior lecturing role and strategic positions in government and private financial institutions in Malaysia.



**Suri Hanim Mohamed, MIFP**

Suri Hanim Mohamed is a Professor of Practice at INCEIF University, Malaysia. She has experience as the Former Islamic Banking Director for Bank of Maldives PLC in Kuala Lumpur, Malaysia.

She obtained her Master in Islamic Finance Practice from INCEIF University, Malaysia. She was recognised as the 46th Most Influential Woman in Islamic Business and Finance in 2020 by Cambridge IFA and is a member of the Chartered Institute for Islamic Financial Professionals (CIIFFP).



**Dr. Mohammad Mahbubi Ali**

Dr. Mohammad Mahbubi Ali is a reputable Islamic Finance Expert and Shariah scholar.

He chaired the Shariah Committees in Affin Islamic Bank and CIMB Islamic and currently chairs the Shariah Board at the Central Bank of Brunei Darussalam.



**Dr. Rifki Ismal**

Dr. Rifki Ismal is a distinguished Adjunct Professor at INCEIF University, Malaysia.

Deputy Director of Indonesia's Central Bank and Assistant Secretary General (ASG) at the Islamic Financial Services Board (IFSB).

**Get in Touch!**



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# DIPLOMA IN ETHICAL BANKING & FINANCE

# DIPLOMA IN ETHICAL BANKING AND FINANCE

Qualification awarded by SSTC Institute

## WHO IS THIS COURSE SUITABLE FOR?

**AGE:** At least 16 years old on course commencement.

**ACADEMIC:** Completed 10 years of formal education OR 2 GCE O Level PASS grade's OR equivalent.

### ENGLISH PROFICIENCY:

Learners who are non-native English speakers and who have not carried out their final two years of schooling in English must demonstrate an English proficiency equivalent to a PASS in English Language subject at Year 10/GCE O Level/GCSE or Level B2 in the Common European Framework of Reference (CEFR) for Languages or PTE Academic 51 or IELTS 5.5 (reading and writing must be at 5.5) or equivalent.

**MATURE CANDIDATES:** Minimum 30 years of age with 8 years of working experience will be considered on a case-by-case basis.

## COURSE OVERVIEW

The Diploma in Ethical Banking and Finance is designed to deliver theoretical and practical understanding of ethical Banking and Finance that is useful to the development of human capital in the financial and related industries that inculcate moral values for a sustainable financial system.

The programme consists of various knowledge areas in financial and banking disciplines such as: Accounting, Economics, Ethics in Finance, Ethical Banking, Fintech, Entrepreneurship and a capstone module called Action Based Learning that pull students' knowledge on various areas learned through out the programme in solving real-life problems.

## DURATION

### Full Time

18 months/60 weeks at 15 Contact Hours/Week (900 Contact Hours)

### Part Time

36 months/120 Weeks at 7.5 Contact Hours/Week (900 Contact Hours)

## PROGRAMME OBJECTIVES

The graduates should possess a combination of broad-based knowledge and relevant skills to assist ethics or sustainability-oriented organisations and their stakeholders.

### The Programme Objectives are to:

- Acquire relevant knowledge skills and the necessary aptitude in Ethical Banking and Finance (EBF) to meet job specifications;
- Apply EBF principles in relevant areas to solve problems;
- Develop teamwork and interpersonal communication skills and be socially and ethically responsible;
- Inculcate the desire for lifelong learning and career development.

## COURSE FEE

✓ **S\$14,783.71**  
(Singapore Citizens/SPR)

✓ **S\$17,290.73**  
(International Students)

COST BREAKDOWN	AMOUNT
Course Fee	S\$ 12,489.51
H&S Insurance	S\$ 400.00
Administrative Fee	S\$ 600.00
Assessment Fee	S\$ 650.00
Course Materials	S\$ 1,080.00
Fee Protection Scheme	S\$ 190.24
Application Fee	S\$ 600.00
Goods & Services Tax	S\$ 1,280.78
<b>TOTAL</b>	<b>S\$ 17,290.73</b>

# DIPLOMA IN ETHICAL BANKING AND FINANCE

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## PROGRAMME LEARNING OUTCOMES

Diploma in Ethical Banking & Finance (SSDEBF) aims to deliver the following five clusters of learning outcomes:

- Knowledge and understanding
- Cognitive skills
- Functional work skills
- Personal & entrepreneurial skills
- Ethics & professionalism

At the end of Diploma in Ethical Banking & Finance programme, graduates should be able to:

### PLO1:

Demonstrate systematic comprehension (understanding) of a broad range of technical and the oretical knowledge and skills in Ethical Banking & Finance to undertake varied tasks.

### PLO2:

Identify, interpret, apply and evaluate general concepts, theory and/or operational principles within the context of Ethical Banking and Finance with minimal supervision. The graduates should be able to produce reports, analytical reviews, or research in Ethical Banking and Finance.

### PLO3:

Demonstrate personal and teamwork qualities through communicating and working effectively with fellows using relevant tools or software.

### PLO4:

Identify self-improvement initiatives and possibilities for further education. Develop realistic career and professional goals. Explore and engage in activities relating to entrepreneurship.

### PLO5:

Demonstrate ability to understand and comply with organisational and professional ethics in the work environment.

## PROGRAMME STRUCTURE

### DIPLOMA IN ETHICAL BANKING AND FINANCE

Year	Semester	Term	Course Name	Course Code	Classification	Credits
1	1	1	1 Fundamental of Economics	EC231	Discipline	3
			2 Fundamental of Banking	BK2312	Discipline	3
			3 Fundamental of Ethics	LW2113	Compulsory	3
			4 Fundamental of Accounting	AC2114	Compulsory	3
	2	1	5 Introduction to Law	LW2215	Common Core	3
			6 Micro Economics	EC2216	Common Core	3
			7 Ethical Bank and Society	BK2217	Common Core	3
			8 Ethics in Finance	LW2318	Discipline	3
			<b>Credit Total</b>			<b>24</b>
	2	1	1 Financial Accounting	AC2321	Discipline	3
			2 Fundamentals of Contract Law	LW2322	Discipline	3
			3 Macro Economics	EC2223	Common Core	3
			4 Ethical Bank and Sustainability	BK2224	Common Core	3
			<b>Credit Total</b>			<b>12</b>
2	3	1	1 Financial Management	FN2331	Common Core	3
			2 Leadership and Organisational Behaviour	MG2132	Compulsory	3
			3 Basic Fintech	TC2333	Discipline	3
			4 Basic Entrepreneurship	MG2334	Discipline	3
	2	1	1 Advanced Ethical Banking	BK2335	Common Core	3
			2 Corporate Finance	FN2336	Discipline	3
			3 Introduction to Capital Market	FN2337	Common Core	3
			4 Applied Fintech	TC2338	Discipline	3
			<b>Credit Total</b>			<b>24</b>
	4	1	1 Basic Statistics	TC2241	Common Core	3
			2 Entrepreneurship Ideation	MG2342	Discipline	3
			3 Introduction to Strategic Management	MG2343	Discipline	3
			4 Basic of Islamic Commercial Contracts	LW2344	Discipline	3
	Term 1 & Term 2	2	1 Advanced Fintech	TC2345	Discipline	3
			2 Entrepreneurship Realisation	MG2346	Discipline	3
			3 Ethical Wealth Management	FN2247	Common Core	3
			4 Action-Based Learning		Action-Based Learning	9
			<b>Credit Total</b>			<b>30</b>
			<b>Graduation Total</b>			<b>90</b>

## GRADUATION CRITERIA

To obtain the Diploma in Ethical Banking and Finance, learners must pass (Grades A-C) all the modules.

### DIPLOMA GRADUATING CREDITS: 90 CREDITS

COURSE COMPONENT	PERCENTAGE	CREDITS
Compulsory	10	9
Core	Common Core	33
	Discipline	47
	Action-Based Learning	10
<b>Total</b>	<b>100</b>	<b>90</b>

## ASSESSMENT

Internally Assessed (Coursework/Assignment and Final Examination).

## GRADING

**PASS Grade:**  
A: 70% & above  
B: 65% to 69%  
C: 60% to 64%  
**FAIL Grade:**  
D: 50% - 59%\*  
U: Below 50%

\*Student who obtained a 'D' grade for a module will be allowed to sit for a Supplementary paper but will only be able to achieve a maximum grade of 'C'.

## PROGRESSION TO UNIVERSITY

The diploma has been recognised by a number of universities as meeting the minimum academic requirement for admission into a relevant undergraduate degree programme. Acceptance into a university programme is subject to each university's selection process.

## ATTENDANCE REQUIREMENT

- Minimum of 75% for non-Student Pass holders
- Minimum of 90% for Student Pass holders