

CANDIDATE DETAILS			
Access Number	Roll Number	For Official Use Only	Serial Number
Subject BRANCH BANKING			
Candidate's Name			
Father's Name			
CNIC Number			
Cell Number		E-mail	
I verify that my particulars given above are correct and I declare that I have read the INSTRUCTIONS printed in the examination booklet, and/or given in the ISQ Examination Guidelines, violation of which would mean cancellation of my paper and debarment from appearing in future examinations.			
Candidate's Signature		Invigilator's Signature	



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The Institute of Bankers Pakistan

ISQ Examination Winter - 2017 Stage - I Branch Banking

SEAL
BOOK
HERE

Section 2
Constructed and Extended
Response Questions

Number of Questions: 8
Marks: 55

Allotted time : 120 minutes

INSTRUCTIONS FOR THE CANDIDATES

1. The candidate must abide by the ISQ Examination Guidelines sent along with the admit card.
2. The candidate must sign the booklet after verifying the particulars and should **NOT** write his/her name or roll number on any other page of the examination booklet.
3. The candidate is advised **NOT** to approach the invigilators for seeking any explanation related to the questions in the examination paper.
4. Laptops, mobile phones or any other gadgets are **NOT** permitted in the examination hall. **ONLY** simple calculators are allowed except where indicated in the ISQ Examination Guidelines. If any candidate is found in possession of any restricted gadgets or items, his/her examination paper will be cancelled immediately.
5. The candidate must ensure that the examination booklet has all the pages duly numbered. If any page is missing, damaged or not numbered, then return the booklet to the superintendent / invigilator and obtain another booklet.
6. Write your answer **ONLY** in the given space for each question. Anything written outside the given space will not be considered for marking.
7. **ONLY** blue or black ball points are to be used.
8. The candidate must attempt **ALL** questions in the paper.

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Marks Obtained	Q.1	Q.2	Q.3	Q.4	Q.5	Q.6	Q.7	Q.8	Total Marks	Total in words
Marker - I										
Q.C										
Scrutiny										
Re-Scrutiny										
Marker- II										

Signatures:

1. Marker - I

2. QC

3. Scrutinizer

4. Re-Scrutinizer

5. Marker - II

Q1. Outline and discuss State Bank of Pakistan’s regulations related to “Customers Due Diligence” (CDD). (5 Marks)



Q2. Define the term “Branchless Banking Agent”. Explain four functions that can be performed by the agent. (5 Marks)

Q3. You have been working as a General Banking officer in XYZ bank, one of your account holders Mr. X approaches you and informs that two months ago, he had a pay order issued by your branch in favor of ABC University Pakistan, for the purpose of admission fees of his son, but his son accepted admission from another university. He requests for the pay order to be cancelled.

A. State all the requirements that you would advise the customer to complete and the steps you would take for cancellation of the instrument. (4 Marks)

B. Subsequently, Mr. X requests you to pay him cash against the cancelled instrument, what would you advise him in this regard? Give reasons to support your answer. (3 Marks)

C. Suppose that this pay order was issued to a Walk-in Customer against cash and now he is requesting you to cancel the pay order and pay cash against the instrument, as he does not have an account in your bank. What would you suggest in this situation? Give reasons to support your answer. (3 Marks)

B. Discuss various Islamic Banking products. (5 Marks)



Q7. What are the implications of Alternate Delivery Channels (ADCs) such as ATM, Phone Banking, E-Banking and Mobile Banking, on the nature and functions of a bank's branch? In such ADCs, what could be the possible risks to the bank and mitigations thereof? (10 Marks)



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