

CANDIDATE DETAILS			
Access Number	Roll Number	For Official Use Only	Serial Number
Subject MARKETING OF FINANCIAL SERVICES			
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 - III MARKETING OF FINANCIAL SERVICES

SEAL
BOOK
HERE

Section 2
Constructed and Extended
Response Questions

Number of Questions: 6
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.

Marks Obtained	Q.1	Q.2	Q.3	Q.4	Q.5	Q.6	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. You have been working as a Relationship Manager at XYZ branch of a bank which is located in an area surrounded by hospitals, schools, advertising companies and other banks’ branches.

Your bank has recently launched a product named “Khatoon Current Account” (KCA) offering following features:

- Lockers – 50% discount on the first year locker rent (subject to availability of lockers);
- Branded Debit Card and Cheque Book (will be provided at a later stage);
- 50% Discount on first Issuance of Debit Card.

Other information:

Accident Insurance coverage upto Rs. 1 Million; age upto 60 years.

Account Balance: Monthly average balance of Rs. 50, 000/.

What marketing strategies would you employ in order to meet the target of opening 100 KCAs in your branch in six months? (10 Marks)



Q2. You have been working as a Senior Purchase Manager at the Head Office in XYZ bank and the IT team along with several branch staff, have highlighted an issue that the PC computers installed at branches are not efficient and delaying transaction processing. The issue has adversely affected the customer service quality along with increased complaints.

The IT team has suggested to replace the existing PC computers with new ones. The approved vendors have submitted quotations.

Develop multi-stage approach for the buying process which you should undergo for the procurement of new PC computers at the branches. (10 Marks)



A series of 21 horizontal lines spaced evenly down the page, providing a template for handwritten notes or answers.

Q4. XYZ bank has hired a consultant to conduct market research for launching their new asset based product. This product is an education loan exclusively designed for students to pursue higher studies.

Highlight the importance of market research in the given situation and suggest the type of market research that the consultant should undertake? (5 Marks)

Q5. You have recently joined XYZ Bank as a brand manager that is about to convert into a full-fledged Islamic bank. You are required to prepare a presentation on 'How to re-brand a conventional bank as an Islamic bank?'

Taking into account the concept of brand management, discuss the steps to project the brand changeover to Islamic banking. (10 marks)

Q6. Explain the difference between the following:

A. Social Marketing and Relationship Marketing

(2 Marks)

B. Public Relations and Sales Promotion

(2 Marks)

C. Straight Re-Buy and Modified Re-Buy

(2 Marks)

D. Undifferentiated Marketing and Concentrated Marketing

(2 Marks)



E. Brand and Product

(2 Marks)

X ——— END OF SECTION ——— X



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