



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 Examinations Winter - 2018 Stage - I Branch Banking

SEAL
BOOK
HERE

Section 2
Subjective Questions

Number of Questions: 7
Marks: 55

Allotted time : 120 minutes



INSTRUCTIONS FOR THE CANDIDATE

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 etc. 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** non-programmable scientific calculator is allowed. 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	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



Q2. Discuss the following in the light of PLS Savings Account offered by commercial banks: (8 Marks)

- 1. Zakat deduction
- 2. Minimum profit rates
- 3. Reason for change in minimum profit rates
- 4. Basis for calculation of profit



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Q3. Discuss relationship between a banker and a customer with respect to the following along with examples: (6 Marks)

1. Principal and Agent
2. Bailor and Bailee
3. Debtor and Creditor



Q4.

A. What is meant by appropriation of payment by a bank and which party has the first right to appropriate payments? (3 Marks)

B. Discuss the provision of Contract Act, 1872 relating to appropriation of payments. (7 Marks)

Q6.

A. Briefly explain the term “branchless banking”.

(2 Marks)

B. Suppose an account holder of your branch approaches you for issuance of a banker’s cheque in favor of an educational institute. State the relevant steps you will take for issuance of the banker’s cheque. (4 Marks)



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