



THE CHARTERED INSTITUTE OF BANKERS (GHANA)

OPERATIONS MANAGEMENT IN FINANCIAL SERVICES – APRIL 2025

EXAMINER'S REPORT

1. General comments.

The current diet had 5 candidates, and the summary of performance is shown below. is shown below:

Number of distinctions	- Nil
Number of passes	- 71 (59.67%)
Number of failures	- 48 (40.33%)
Number of Scripts	- 119

1. GENERAL OBSERVATIONS

The candidates were 119 in all, and the examination took place across varied centres

- From the scores obtained it showed that a good number of candidates were able to sail through as a result of their good performance in the multiple-choice questions.
- The highest score was 72% out of 100%, the least score was 27% and the average score was 51%.

2.1 . PERFORMANCE OF CANDIDATES

The performance of the candidates in each of the questions has been analyzed in the table below:

Total No. of Candidates	Question No.	No of the Candidates Attempted each Question	% of candidates attempted each question	NO. Passed	NO. Failed	% Passed	% Failed
119	Objectives	119	100.00%	119	0	100.00%	0.00%
	Section B						
119	1	17	14.29%	2	15	11.76%	88.24%
119	2	113	94.96%	86	27	76.11%	23.89%
119	3	43	36.13%	17	26	39.53%	60.47%
119	4	66	55.46%	43	23	65.15%	34.85%
	Section c						
119	1	99	83.19%	34	65	34.34%	65.66%
119	2	99	83.19%	10	89	10.10%	89.90%
119	3	35	29.41%	4	31	11.43%	88.57%

3. General Problems Identified

- One key problem was the handwriting of some of the candidates. This made it difficult for the examiner to decipher what has been written by the candidate.
- Generally, the problem questions were a challenge to most of the candidates. Some of them find it very difficult identifying the various issues but were rather stating the ‘red herrings’. This made it difficult for them to proffer solutions to the issues.
- Some candidates were basically not prepared. This affected their solutions on the scripts. As usual, questions covered most areas of the syllabus and well-prepared candidates should not have any difficulty obtaining good marks.
- Some candidates also answered more questions than required and others too could not answer the required number of questions.
- Some were totally deviated as they produced answers which have no bearing or link to the questions asked.

- f. There was also a problem of poor presentation skills. Some answers were presented without paragraphs and poor spacing. This made marking of the scripts quite difficult.
- g. Some answers too were not so detailed, and this led to candidates not obtaining full marks for certain questions.
- h. Candidates find the cases studies (problem questions) quite difficult. This does not only test knowledge of candidates in various core areas but also the need to be logical in providing solutions.

4. Specific Comments on each question

1. MULTIPLE CHOICE QUESTIONS

This question was attempted by all the candidates and all of them passed.

Section A

- 1. 17 candidates attempted this question and only 2 obtained a pass mark. A number of them produced answers that do not merit a pass mark.
- 2. Most candidates who attempted this question provided very good answers and their marks were above average. Out of 113 candidates, 86 passed.
- 3. There were 43 candidates who attempted this question and only 17 of them obtained a pass mark, and 60 percent unable to pass that particular question.
- 4. Three 43 out of 66 candidates who attempted this question were able to obtain a pass mark.

SECTION C

- 1. Out of 99 candidates that attempted this question only 34 passed.
- 2. Out 99 candidates only 10 of them were able to obtain a pass mark.
- 3. This question was also 'a no-go area' to the candidates as only 4 out of 35 candidates obtained a pass mark.

The Marking Scheme detailing the questions and the answers was submitted separately prior to the conduct of the examination.

Submitted by:

A handwritten signature in blue ink, appearing to read 'J. Hansen-Addy', with a large, stylized initial 'J'.

**JOSEPH HANSEN-ADDY, FCIB
(EXAMINER)**