



THE CHARTERED INSTITUTE OF BANKERS, GHANA

THE CHARTERED INSTITUTE OF BANKERS (GHANA)

OPERATIONS MANAGEMENT IN FINANCIAL SERVICES – OCTOBER 2025

EXAMINER'S REPORT

1. General comments.

The current diet had 189 candidates, and the summary of performance is shown below. is shown below:

		October 2025	April 2025
Number of distinctions	-	4 (2.12%)	Nil
Number of passes	-	165 (87.30%)	71 (59.67%)
Number of failures	-	20 (10.58%)	48 (40.33%)
Number of Scripts	-	189	119

1. GENERAL OBSERVATIONS

The candidates were 189 in all with a good pass rate.

- Once again, as stated for previous diets, the scores obtained 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 84% out of 100%, the least score was 30% and the average score was 29%.

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
189	Multiple Choice Questions	189	100.00%	187	2	98.94%	1.06%
	Section B question 1	114	60.32%	78	36	68.42%	31.58%
	Section B question 2	48	25.40%	37	10	77.08%	20.83%
	Section B question 3	118	62.43%	110	9	93.22%	7.63%
	Section B question 4	98	51.85%	89	9	90.82%	9.18%
	Section C question 1	45	51.85%	17	28	37.78%	62.22%
	Section C question 2	177	93.65%	108	69	61.02%	38.98%
	Section C question 3	154	81.48%	93	61	60.39%	39.61%

3. General Problems Identified

- a. One key challenge that was identified is that some the candidates do not take time to understand the issues to be addressed in the problem question and they focused on the red herrings. They are to focus on the banking products and services and other issues related to banking operations and not personalities and the red herrings. It is recommended that lectures focus on how to answer such questions to guide candidates for future diets.
- b. Some candidates also answered more questions than required and others too could not answer the required number of questions. This is a repeated occurrence in previous diets.
- c. Some candidates were not prepared. This reflected in their solutions on the scripts. As has been the case, questions covered most areas of the syllabus and well-prepared candidates should not have any difficulty obtaining good marks.

- d. Some were totally deviated as they produced answers which have no bearing or link to the questions asked.
- e. 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.
- f. Some candidates had very poor handwriting, and this affected the need to decipher what they have written.

4. Specific Comments on each question

i. Description of question

1. Question one was a multiple-choice question. The pass rate was 98.94%
2. Section B Question 1 had to do with a detailed discussion of five essential checks conducted by the Operations team before onboarding a new customer. Out of a total of 114 candidates who answered this question, there was a pass rate of 76.6%.
3. For section B Question 2, candidates were tasked to describe five strategic practices for the effective management of overdue accounts. This question was answered by 48 candidates, with a pass rate of 77.08%.
4. For Question 3 of Section B Students were asked to highlight and explain five notable advantages the Automated Clearing House (ACH) direct debit system creates for financial institutions and their clients, in question four. This question had a pass rate of 93.22% and was answered by 118 candidates.
5. 4 of Section B had students elaborating on five keyways digital delivery channels enhance value for customers of La International Bank. This question was answered by 98 candidates, with a pass rate of 90.82%.
6. Question 1 of Section C was on International Trade. Students were provided with a case study and asked to identify and demonstrate how they will deal with any four issues. This was not a popular question. It was answered by 48 candidates with a pass rate of 37.78%.
7. A case study provided in question seven was on improper opening of a corporate account, amongst other issues. This was for Question 2 of Section C Candidates

were to identify any four and demonstrate how they would handle them. Out of 117 candidates who answered this question, 108 passed at a rate of 61.02%.

8. Last question, a case study on the opening of a corporate account by Kpanla Limited with the Madina Branch of La Community Bank, requested candidates to identify and demonstrate how they would provide solutions to any four issues. The pass rate for this question was 60.39% out of 154 candidates.

ii. Other Comments

- i. Again, in question four, on the advantages of the Automated Clearing House (ACH) direct debit system, some candidates dwelt on ‘clearing of cheques’ instead of highlighting on the advantages of ACH.
- ii. On question number five, due to ‘Head of Risk at La International bank’ indicated in the preamble, one candidate rather dwelt on the types of risk, such as (Credit, market, operational and systemic risk).
- iii. On question number eight, some candidates mistook the management of the Madina Branch of La Community Bank, for the management of the customer, Kpanla Limited (SME based in Tema)

5. Conclusion

Overall, candidates performed better in the current diet than the April 2025 diet. There were two additional scripts which were marked but have not been considered here since they were those for certificate in operations Management.

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

Submitted by:



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