



The Institute of  
Bankers Pakistan

**Time Allowed: 3 Hours**

**Maximum Marks:100**

**Date: October 15, 2020**

**Microfinance  
JAIBP (Specialization)**

**Roll No:**

Instructions:

- Attempt ALL questions;
- Answers must be neat, relevant and brief;
- In marking the question paper, the examiners take into account clarity of exposition, logic of arguments, presentation and language;
- Read the instructions printed inside the top cover of answer script CAREFULLY before attempting the paper;
- DO NOT write your Name, Access No. or Roll. No. etc. anywhere inside the answer script(s);
- Candidates are advised not to mark any of the objective answer on the question paper, otherwise their paper will be cancelled;
- Question Paper must be returned to invigilator before leaving the examination hall.

**SECTION B: SUBJECTIVE**

**All the questions from Section B are compulsory.**

**(55 Marks)**

**Q1.**

- A.** Briefly state and explain any **FIVE** characteristics of a micro entrepreneur. **(10 Marks)**
- B.** Describe the key sections and data fields that should be filled by a Micro Entrepreneur in its loan application form addressed to a microfinance institution. **(05 Marks)**

**Q2.** You are a manager of a Microfinance Bank which sells Islamic Finance products mostly in the rural areas of the country. Explain the financing products available to finance capital for seeds and fertilizers to a farmer. **(05 Marks)**

**Q3.** Farhat Microfinance Institution has segmented four of its clients in the following manner.

Client Name	Loan Outstanding (Rs.)	Willingness to Pay	Ability to Pay	Collateral Value (Rs.)
Sami	1,000,000	Yes	Yes	3,000,000
Fine Events	200,000	Yes	No	200,000
Momina Mai	20,000	No	Yes	250,000
Shabana Tailors	150,000	No	No	200,000

Given that all four of the above clients have not made any repayment on their loans during the last two months, what is the suitable collection methods for each of them? **(05 Marks)**

**Q4.** An NGO and a Microfinance Institution are joining hands to expand microfinance and support services to the poor people in a region. State the factors for such partnership to succeed. **(05 Marks)**

**Q5.** State the benefits that a regulated microfinance institution has over the unregulated microfinance institution. **(08 Marks)**

**Q6.** State the benefits of Alternative Delivery Channels (ADCs) to Microfinance Banks, Non – Bank Microfinance Institutions, Public and Retailers. **(07 Marks)**



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- Q7.** In light of Corporate Governance Regulation G-4 of Prudential Regulations for Microfinance Banks, state the directions of the State Bank of Pakistan regarding the Fit and Proper Testing of bank management. **(10 Marks)**

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