



The Institute of
Bankers Pakistan

Time Allowed: 3 Hours

Maximum Marks:100

Date: November 22, 2022

**Agriculture Finance
JAIBP (Specialization)**

Roll No:

Instructions:

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

SECTION B: SUBJECTIVE

Attempt ALL Questions.

(55 Marks)

- Q1.** As per SBP Prudential Regulations for Agriculture Financing, explain guarantees issued by the banks/ DFIs as mentioned in Regulation – 10. **(5 Marks)**
- Q2.** Explain the major responsibilities of Agriculture Credit Officer within bank and in the field. **(10 Marks)**
- Q3.** List down any **FIVE** major challenges to food security and lower per hectare yield in Pakistan respectively. **(10 Marks)**
- Q4.** Define the Scope and Methodology of the Report on "Indicative Credit Limits and Eligible Items for Agri. Financing 2020", issued by SBP in terms of its usage to Financial Institutions. **(5 Marks)**
- Q5.** Describe the role of NGOs and Specialized Institutions in agriculture lending. **(5 Marks)**
- Q6.** Considering Types of Insurance Products, either classical product or new era, please explain the key Parameters of the following Crop Insurance Products: **(10 Marks)**
- A.** Crop-revenue Insurance Products
 - B.** Whole-farm Insurance Products
 - C.** Index-based Insurance Products
- Q7.** Discuss the role of agriculture in the development of Pakistan's economy. **(10 Marks)**

X ——— END OF PAPER ——— X