



**JAIBP Comprehensive - Subjective Section**

The sample questions are related to the JAIBP Comprehensive Exam - Subjective Section. These questions are shared just to give an idea to the student about the paper format and the types of questions. For further information visit the IBP website [www.ibp.org.pk](http://www.ibp.org.pk)

**Attempt ALL the Questions.**

**Branch Banking**

- Q1.** Abdullah is working as a branch manager in a commercial bank. A public university has invited Abdullah as a trainer on the topic of **Introduction to Commercial Banks** for students. Consider yourself Abdullah, prepare a presentation covering the following topics:
- A.** Definition of commercial bank;
  - B.** Significance of commercial banks (with reasoning);
  - C.** TWO major sources of Revenue and TWO major Expenditures of a commercial bank;
  - D.** THREE key responsibilities of Branch Manager

**Business Communication for Financial Services**

- Q2.** State the factors that need to be considered while conducting an Audience Analysis. (Any FIVE)

**Introduction to Financial Systems and Banking Regulations**

- Q3.** What is a Mutual Fund? Discuss types of Mutual Funds? (Any TWO)

**Information Technology in Financial Services**

- Q4.** Finger vein authentication technology or Biometrics is becoming popular and it is considered as a highly secure and convenient means of personal authentication. State FIVE advantages of using Biometric Technology.

**Economics**

- Q5.** Discuss the reasons that why the National Income measurement is not precise. (Any FIVE)

**Human Resource Management and Organizational Behavior**

- Q6.** Downsizing helps the organization in cost saving however, at the same time it brings out certain issues as well. Downsizing has caused the job of the managers to double as now the managers who prior to downsizing handled four employees now have to deal with the responsibility of employees who had left the organization as a result of downsizing.

Discuss the role of Human Resource Management in making downsizing successful?

**Lending: Products, Operations and Risk Management**

- Q7.** Define Leasing. What are the benefits of Lease Financing for borrowers?

Accounting for Financial Services

- Q8. Recently, a junior accountant was hired in Salman Traders. She prepared a trial balance, which contained several errors. You are required to rectify the errors and make corrected trial balance.

S. No.	Heads of Account	Ref.	Debit	Credit
			------(Rupees)-----	
1.	Owner equity		195,815	
2.	Drawings			70,700
3.	Property, plant and equipment		359,815	
4.	Sales			359,815
5.	Accounts receivable			66,910
6.	Purchases		159,075	
7.	Return outwards		45,955	
8.	Bank loan		125,750	
9.	Accounts payable		66,660	
10.	Taxes		90,900	
11.	Cash in hand		28,535	
12.	Notes payable		85,850	
13.	Inventory			33,330
14.	Repair and maintenance		58,205	
15.	Sales return			12,375
	<b>Total</b>		<b>1,216,560</b>	<b>543,130</b>

Management Accounting for Financial Services

- Q9.
- A. Prepare journal entries of the following transactions of M/S Shafeeq Brothers for the month of September, 2021.
- Purchased raw materials for Rs. 270,000 on credit;
  - Issued raw materials worth Rs. 190,000 to production;
  - Payroll was distributed as under:
    - Direct Labor Rs. 95,000;
    - Factory Supervisor Salary Rs. 35,000;
    - Selling & Administration Rs. 42,000.
  - Depreciation on machinery was Rs. 42,000, and other overhead was of amount Rs. 31,000;
  - Goods worth Rs. 320,000 completed and transferred to Finished Goods inventory during the month;
  - Goods valuing Rs. 280,000 were sold at Rs. 360,000 on credit
- B. Jahangir Corporation has a capital structure comprising of 40% debt, 10% preferred stock and 50% common equity. The company pays 13% interest on debt and tax rate is 28%. The cost of component of preferred stock and common stock is 13% and 10% respectively.

**Required:** Compute the company's WACC.



**Marketing of Financial Services**

**Q10.** In the light of Brand Management, what are the factors that an organization needs to consider while building a successful brand? (Any TWO)

**Finance of International Trade and Related Treasury Operations**

**Q11.** Differentiate between Nostro and Vostro Account in Correspondent Banking.

