



The Institute of
Bankers Pakistan

Time Allowed: 3 Hours

Maximum Marks:100

Date: June 21, 2022

**Microfinance
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.** Briefly explain, how do multiple access points facilitate Microfinance Institutions in the outreach to the customers? **(5 Marks)**
- Q2.** State with examples **FOUR** different types of money transfer instruments used widely by individuals and MFBs. **(5 Marks)**
- Q3.** Identify **Advantages** and **Disadvantages** of Individual Incentive Schemes to the loan officers, of a Microfinance Institution. **(10 Marks)**
- Q4.** Briefly explain the followings in the light of Prudential Regulations for Microfinance banks issued by the State Bank of Pakistan. **(6 Marks)**
- A.** Housing Finance
B. Mortgage
C. Secured
- Q5.**
- A.** List any **TWO** risks each for Financial Risk, Operational Risk and Strategic Risk categories in light of risk management in microfinance institution. **(6 Marks)**
- B.** State the **FOUR** key steps of Risk Management process in an organization. **(4 Marks)**
- Q6.** Different players in the microfinance sector tend to join hands to scale sustainable results. State any **FIVE** constraints and challenges which are faced in successful partnerships concerns. **(4 Marks)**
- Q7.** Describe, how Information Technology facilitates MFIs in terms of managing information? **(10 Marks)**
- Q8.** Describe, how the Branchless Banking regulations issued by SBP support Microfinance Banks in Pakistan? **(5 Marks)**

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