



The Institute of  
Bankers Pakistan

**Time Allowed: 3 Hours**

**Maximum Marks:100**

**Date: December 19, 2023**

**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.
- viii. Ensure that you shade your choice on the Optical Mark Reader sheet correctly. Only **ONE** circle must be shaded as shown below:

**Correct way**       A    B    C    D   (**Choice B is selected**)

**Incorrect ways**       A    B    C    D

**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 any **TEN** 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/ MFIs 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
  - C. Index-based Insurance Products



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**Q7.** Briefly define the following in terms of the Prudential Regulations for Agriculture Financing by SBP:

**(10 Marks)**

- A. Charge-off
- B. Agriculture Pass Book
- C. Government Securities
- D. Liquid Assets

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