The Institute of Bankers Pakistan

Time Allowed: 3 Hours   **Maximum Marks:100**

SME Banking

Date: December 19, 2023   **JAIBP (Specialization)**   **Roll No:**

Instructions:
  i.   Attempt ALL questions;
  ii.   Answers must be neat, relevant and brief;
  iii. In marking the answers, the examiner takes 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: Ⓐ   ●   Ⓒ   Ⓓ   **(Choice B is selected)**

Incorrect Ways: Ⓐ   Ⓧ   Ⓒ   Ⓓ

SECTION B: SUBJECTIVE

Attempt ALL Questions.   **(55 Marks)**

Q1.   Briefly explain the common characteristics of SMEs.   **(10 Marks)**

Q2.   Briefly explain Gearing Ratio.   **(05 Marks)**

Q3.   State Bank of Pakistan introduced SME Asaan Finance Scheme, commonly known as "SAAF", with aim of enhancing access to finance to Small and Medium Enterprises. Write down the main features of the scheme.
                                                                                                       (06 Marks)

Q4.

  A.   Summarize the factors which are taken into consideration for loan eligibility and evaluation criteria in SME financing.   **(10 Marks)**

  B.   Enlist the reasons for importance of marketing for SMEs.   **(04 Marks)**

Q5.   SMEs help in poverty reduction and equitable income distribution. How does SMEs contribute to the poverty reduction and equitable income distribution?   **(05 Marks)**

Q6.

  A.   Write down a brief note on Intellectual Property for business success.   **(10 Marks)**

  B.   The use of asset-based finance has increased, briefly explain.   **(05 Marks)**

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