

**Time Allowed: 3 Hours**

**Maximum Marks: 100**

**Date: December 07, 2024**

**Agriculture Finance  
JAIBP (Stage III)**

**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)**

- Q36** What role does the agriculture sector play in Pakistan's economy, and how has it performed in the 2023-24 period? **(10 Marks)**
- Q37** How do banks and Development Finance Institutions (DFIs) manage loan repayments and classifications for borrowers affected by natural calamities? Briefly explain your answer according to the Prudential Regulations for Agriculture Financing by SBP. **(10 Marks)**
- Q38** 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
- Q39** List down **FIVE** major problems faced by agricultural sector in Pakistan. **(5 Marks)**
- Q40** Explain the major responsibilities of Agriculture Credit Officer within bank and in the field. **(10 Marks)**
- Q41** List down any FIVE major challenges to food security and lower per hectare yield in Pakistan respectively. **(10 Marks)**

===== **END OF SUBJECTIVE SECTION** =====