

ISQ Examination (Summer-2012)

Subject: SMEs and Agricultural Finance – Stage-III

- Q. A) What is the significance of SMEs in the National Economy? What are the factors hindering the growth of SMEs?
- Q. B) What role can be played by the banks in helping SMEs in meeting their credit requirements?
- Q. Define and distinguish between any ONE of the following, giving examples, where applicable:
 - A. Current Ratio and Debt Equity Ratio
 - B. Hypothecation and Pledge of goods
- Q. Define and distinguish between any ONE of the following giving examples where applicable:
 - A) Farm & Non Farm Credit
 - B) Mortgage of properties & Charge on Agricultural Land
- Q. Discuss formal and Informal sources of Agricultural Credit in Pakistan. Why are the farmers reluctant to approach a bank to meet their financial needs?
- Q. State the reasons under which an application for Agricultural Loan can be rejected under SBP's Agricultural Loan Scheme.
- Q. What initiatives has been taken by the SME Credit Advisory Committee for enhancing the flow of credit to SME sector in Pakistan?
- Q. State any FIVE main objectives of Agricultural Credit Advisory Committee (ACAC)?
- Q. What are salient features of Revolving Credit Scheme?
- Q. What is meant by food security? Discuss role of SBP in ensuring food security in the country.
