

**THE INSTITUTE OF BANKERS PAKISTAN**  
**ISQ Examination (Summer-2011)**  
**SMEs AND AGRICULTURAL FINANCE**

- Q.1 Please write the alphabet of the selected choice in the answer column:**
- Q.2 State True or False in the answer column.**
- Q.3 SBP has issued guidelines for fisheries financing:**
- A) What are the various objectives of the guidelines?**
  - B) What is the eligibility of borrower for obtaining finance?**
  - C) What are the required documents or formalities for fisheries loan?**
- Q.4 A) What measures have been taken by SBP to facilitate banks in financing in flood affected areas?**
- B) Briefly describe the salient features of 'Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas.**
- Q.5 What steps have been taken by SBP to ensure timely availability of credit to the farming community and streamlining the turnaround time for agriculture loan processing?**
- Q.6 A) What are the salient features of the One Window Operation facility?**
- B) How has it facilitated farmers and banks in timely availability of credit under the Pilot Projects for the improvement in agricultural financing on fast track basis?**
- Q.7 What are the main objectives of SME Credit Advisory Committee for enhancing the flow of credit to SME sector in Pakistan?**
- Q.8 What initiatives have been taken by SBP to develop SME Finance in the country?**
- Q.9 A) Distinguish between time-based evaluation and subjective evaluation of credit portfolio for risk assessment.**
- B) Outline the framework of classification and provisioning policy you would adopt for the SME portfolio of your bank.**

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