

**Diploma in Islamic Banking Examination, October-2021**

**PART-II**

**206: Micro Finance & Rural Banking: Conventional & Islamic**

**Time: 3 hours**

**Full Marks: 100**

**Pass Marks: 45**

(N.B.: Answer **any 5 (five)** of the questions given below.

The figures in the right margin indicate full marks.)

1. a) Distinguish between Microfinance and Microcredit. 5
- b) Discuss historical development of micro credit and micro finance in Bangladesh. In this context, discuss the basic features of RDS of IBBL. 15
2. a) What do you mean by Financial Inclusion? Discuss the policy measures taken by Bangladesh Bank to promote financial inclusion in the country. 10
- b) Evaluate the performance of RDS and UPDS in poverty alleviation. 10
3. a) Define MRA. Describe the regular and special activities of MRA. 10
- b) Discuss the role of government in the provision of Micro Finance. 10
4. a) What is 'Maqasid-e-Shariah'? How Islamic microfinance help to achieve Maqasid-e-Shariah? 10
- b) Discuss the challenges of implementing Maqasid-e-Shariah in Islamic Banking and Islamic Micro Finance. 10
5. Discuss in brief the role of following: 20  
i) CDF ii) PKSF iii) BARD iv) Grameen Bank
6. a) 'Financing of SME sector is very essential for job creation'-Discuss. 10
- b) Discuss the role of Islami Bank for developing SME sector. 10
7. a) Define NGO and state its importance in the society. 10
- b) What are the characteristics of NGO? 4
- c) Discuss the role of NGOs in development of Bangladesh. 6
8. Write short notes on **any 5 (five)** of the following: 5x4=20  
i) Social Business  
ii) Off-firm Economic Activities  
iii) SBIS  
iv) Informal Credit  
v) Prashika  
vi) Cluster Financing  
vii) Group Guarantee in Microfiance  
viii) Hardcore poor and poverty alleviation

**The End**