

Diploma in Islamic Banking Examination, May-2022

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.)

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|----|--|---|--------|
| 1. | a) | Define Microcredit and Microfinance. | 3 |
| | b) | What are the advantages of Microfinance? How does it work? | 4 |
| | c) | Describe the importance of microfinance and microcredit operations in a developing country like Bangladesh. | 5 |
| | d) | Rural Development Scheme (RDS) of IBBL, an integrated approach to microfinance. Explain. | 8 |
| 2. | a) | How does Islamic microfinance help to achieve Maqasid-Al-Shari'ah? | 10 |
| | b) | What are the regular and special activities of Microfinance Regulatory Authority? | 10 |
| 3. | a) | Describe the differences between the activities of NGO and RDS in rural areas. | 10 |
| | b) | Analyze the risks associated with microfinance operations both in rural and urban areas in Bangladesh. | 10 |
| 4. | a) | What is Entrepreneurship Development? | 5 |
| | b) | What are the characteristics of a good entrepreneur? | 5 |
| | c) | Describe the Shari'ah principles and role of Islamic microfinance in entrepreneurship development. | 10 |
| 5. | a) | Describe the Islamic modes of investment for rural and urban microfinance in Bangladesh. | 10 |
| | b) | Discuss the problems and prospects of Islamic microfinance in Bangladesh. | 10 |
| 6. | a) | Do you consider the microfinance as an effective tools for poverty alleviation? Explain. | 10 |
| | b) | How can you assess the impact of microfinance in the target market? | 10 |
| 7. | Discuss in brief the role of the following: | | 4x5=20 |
| | a) | MRA | |
| | b) | Women's entrepreneurship through MF | |
| | c) | Agent Banking | |
| | d) | Grameen Bank | |
| 8. | Write short notes on any 5 (five) of the following: | | 5x4=20 |
| | i) | CMSME | |
| | ii) | SDG | |
| | iii) | Self Employment | |
| | iv) | BKB | |
| | v) | Commodity Market | |
| | vi) | Credit & Development Forum (CDF) | |
| | vii) | Overlapping of Microfinance | |
| | viii) | Obstacles of Islamic Microfinance | |

The End