

Diploma in Islamic Banking Examination, November-2022

206: Micro Finance & Rural Banking: Conventional & Islamic

Part : II Full Marks: 100

Time: 3 Hours Pass Marks: 45

(N.B.: Answer **any 5 (five)** of the following questions. The figures in the right margin indicate full marks.)

1. a) Define Microfinance and its major features. 8
b) Rural Development Scheme (RDS) of IBBL is a comprehensive development package for the poor- explain. 12
2. a) State the policy measures taken by Bangladesh Bank for promoting “Financial Inclusion” in the country. 10
b) Discuss the role of Microfinance Institutions (MFI) towards “Women Empowerment” in Bangladesh. 10
3. a) State the difference between Conventional and Islamic microfinance. 10
b) Discuss the socio economic and cultural impact of NGOs in Bangladesh. 10
4. a) What is Risk Management? Discuss the risks involved in microcredit operations. 10
b) Discuss the ways to mitigate investment risk under the purview of Islamic microfinance. 10
5. a) Discuss the concept of graduation of MF clients. Is there any graduation process in conventional microfinance?- Explain. 10
b) Discuss, how RDS/UPDS of IBBL graduate the entrepreneurs from micro to small and medium? 10
6. a) Define supervision. Discuss the purpose and importance of microcredit supervision. 6
b) What are the essential characteristics of successful supervision? 4
c) Discuss the differences between traditional security based microcredit and supervised microcredit. 10
7. Discuss in brief the role of the following: 5x4=20
a) RAKUB b) BRAC c) PKSF d) CDF e) MRA
8. Write short notes on **any 5 (five)** of the following: 5x4=20
i) Cottage Industry
ii) Informal Credit
iii) Prashika
iv) BARD
v) Cluster Finance
vi) UPDS
vii) Target Market
viii) Off-Firm economic activities.

The End