

Diploma in Islamic Banking Examination, May-2023

Part : II Subject Code:206
Subject Name: Micro Finance & Rural Banking:
Conventional & Islamic
Full Marks: 100 Pass Marks: 45
Time: 3 Hours

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

1. a) Define Microfinance and Microcredit. 4
b) Analyze the contribution of rural banking & microfinance towards development of the rural economy of the country. 8
c) Describe “Integrated Approach” of microfinance for developing target group. 8
2. a) RDS is not like other NGOs operating in Bangladesh-Justify. 10
b) Describe the role of IBBL in rural banking. 10
3. a) How does Islamic microfinance help to achieve Maqasid-al-Sharia’h? 10
b) Define Poverty. NGOs in Bangladesh cannot reach to the poorest of the poorest (Hardcore Poor)- justify your answer. 10
4. a) “SME sector is the key of economic development of a country like Bangladesh-Discuss. 10
b) Discuss the role of IBBL in developing SME sector. 10
5. a) Do you consider the MF as the effective tool for poverty alleviation? Explain. 10
b) How can you assess the impact of MF in the target market? 10
6. a) Discuss the role of PKSF towards promotion & development of microfinance in Bangladesh. 10
b) Evaluate the effectiveness of “Linkage Program” between Banks and MFIs for microfinance operations. 10
7. a) What is “Entrepreneurship Development”? What are the characteristics of a good entrepreneur? 10
b) Define Supervision. Discuss the importance of intensive supervision in microfinance. 10
8. Write short notes on **any 5 (five)** of the following: 5x4=20
 - i) Agent Banking
 - ii) UPDS
 - iii) Sustainable Development
 - iv) WEIS
 - v) Financial Inclusion
 - vi) MRA
 - vii) Cluster Finance
 - viii) Credit and Development Forum