- *Answer the questions in a chronological order.*
- *Complete the answer in supplied Answer script. No additional paper will be supplied.*

Time: 120 Minutes   Marks: 200

1. 'পরিবেশ বিপর্যয়ে বিশ্ব - বাংলাদেশের অবস্থান ও করণীয়' শিরোনামে ৫০০ শব্দের মধ্যে একটি রচনা লিখুন।   (30)

2. Translate the following sentences into English: (20)

ব্যাংকিং খাতে ঢালাও লুটপাটের দুইধারা অব্যাহত থাকায় খেলাপি ঋণ, অব্যবস্থাপনা, অনিয়ম, জালিয়াতি ও অর্থ আত্মসাতের ঘটনা ক্রমেই বাড়ছে। দেশের ব্যাংকিং খাত মানুষের আস্থা ও বিশ্বাস অর্জনে ব্যর্থ হলে তা অর্থনীতির জন্য শুভ হবে না। মিথ্যা তথ্য ও জালিয়াতির মাধ্যমে ব্যাংক ঋণ নেবার পর তা খেলাপি ঋণে পরিণত করার প্রবণতা শুরুতেই রোধ করা প্রয়োজন। ব্যাংকসমূহ সাধারণতঃ আমানত সংগ্রহের মাধ্যমে ঋণ প্রদান করে এবং তা থেকে মুনাফা অর্জন করে। ব্যাংক অবশ্যই ঋণ দিবে। তবে সে ঋণ যাতে কু-ঋণে পরিণত না হয়, সে ব্যাপারে সতর্ক থাকতে হবে।

3. আপনার এলাকায় মশার উপদ্রবের প্রতিকারের কথা জানিয়ে কর্তৃপক্ষের দৃষ্টি আকর্ষণ করে সংবাদপত্রে প্রকাশের   (10)
জন্য একটি পত্র লিখুন।

4. Translate the following passage into Bangla: (20)

During the 7th Five-year Plan's implementation period, Bangladesh is expected to be in a better position to leverage its demographic dividend what is now on the decline in India and negative in China. Apart from job creation and poverty reduction measures, the new plan focuses on a long term and sustainable growth, infrastructural development and spurring private investment, crop diversification, identifying informal sectors, technical education, export diversification and planned urbanization. It is believed that Bangladesh will be able to reduce poverty more quickly even with a moderate growth rate, and that inequalities will come down if GDP expands qualitatively.

5. Read the following passages carefully and answer the questions given below: (20)

Bangladesh is in a position today to champion a revolution in the micro finance industry, a revolution that necessitates the use of technology and innovation. Such a revolution would push the microfinance industry into the next generation. Just as the country broke away from the tradition that banking is only for the privileged and rich people, it can once again break away from the tradition that technology and innovation is only for the sophisticated and rich industries.

Micro finance is a major industry in Bangladesh and currently it serves more than 26 million borrowers. With technology and innovation, however, micro finance institutions in Bangladesh could serve more people who do not have access to finance using branchless banking. They could improve access to financial services with the help of mobile banking and automated teller machines – innovations that can be rolled out even in rural areas. They could expand their product and service offerings to include

savings, insurance, money transfers and remittances. In addition, micro finance institutions could make their day-to-day operations more efficient by allowing institutional headquarters to have up-to-date information about work being done in branch offices and liaising with loan officers spread throughout the country. Micro finance institutions can do so at a lower cost without fully overhauling their operations and thus save money to help their financial bottom line.

   a) What tradition did banks in Bangladesh break away from?

   b) In what aspect of its operation can microfinance institutions bring about a revolutionary change?

   c) How can microfinance institutions serve greater number of people?

   d) What is meant by the expression 'to help their financial bottom line'?

   e) What should be the most suitable title for the passage?

6. Write an essay on "The Role of Opposition in a Democracy" in not more than 500 words.   (20)

7. Write a letter to the manager of customer service division of a commercial bank   (10) complaining about some of the Automatic Teller Machine of the bank frequently being found out of service.

8. Solve the following mathematical problems: (70)

   a) A dishonest merchant makes a 15% profit at the time of buying and a 10% loss at the time of selling the goods he trades. By doing so if the merchant makes a profit of Tk. 3,500 on selling the particular goods, what was the real cost of the goods the merchant sold?

   b) A alone can do a piece of work in 30 days, while B alone can do it in 15 days and C alone can do it in 10 days. If in every second day B and in every third day C help A in doing the work, how many days will be required to complete the whole work?

   c) Two trains, one from Dhaka and another from Chittagong simultaneously started to proceed towards each other at the speed of 16 km and 21 km per hour respectively. As the trains met each other it was found that one train travelled 60 km more than the other. Calculate the distance between Dhaka to Chittagong.

   d) Sakib and Labib individually borrowed different amount of money from a particular bank on the same day at rate of 20% simple interest. The total money paid by Sakib in 3 years as principal plus interest was the same amount Labib paid in 2 years as principal plus interest. Find the ratio of their individual loan amount.

   e) The perimeter of a square is equal to the perimeter of a rectangle. The length of the rectangle is three times longer than its width having total area of 1200 sq meter. What will be the total cost if the total area of the square is covered with stones having a dimension of 50-centimeter square each and if Tk. 50 is charged for placing a stone in the square?

THE END