

**K J SOMAIYA INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH**  
**VIDYA NAGARI, VIDYA VIHAR, MUMBAI – 400 077**  
**PGDM (Financial Services) – VI Trim. Batch: 2017-19**  
**Financial Inclusion and Public policy**  
(End Trimester Examination)

**Max. Marks: 50**

**Duration: 3 Hrs.**

2019

15<sup>th</sup> April

**Instructions:**

- (1) Question No.1 is compulsory which is of 14 marks**
- (2) Attempt any THREE questions from the rest of 12 marks each**
- (3) Answer each new question on a fresh page**
- (4) Write all sub questions of a main question together**
- (5) Don't write extra answers. Only first FOUR will be assessed**
- (6) If these instructions are ignored, appropriate marks will be reduced**

- Q.1 (a) Define Financial Inclusion and explain its importance in India.  
(b) What is Public Policy? Write its scope and the process of taking Public Policy decision.
- Q.2 Though the term Financial Inclusion is of relatively recent origin, explain various initiatives taken by Government of India for Financial Inclusion since independence.
- Q.3 Explain various delivery models for Micro Finance in India.
- Q.4 What are the factors that affect business related public policy?
- Q.5 (a) Explain the concept of Public Goods and Private Goods.  
(b) Whether market is efficient enough to provide private goods to people? Discuss.
- Q.6 Write short notes on any **TWO** of the following.  
(a) RBI measures to promote Financial Literacy in India.  
(b) *Aadhar* Card and Financial Inclusion.  
(c) Payment Banks and Financial Inclusion.

End of the paper