

K J SOMAIYA INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH
VIDYA NAGAR, VIDYA VIHAR, MUMBAI – 400 077
PGDM (Financial Services) – VI Trim. Batch: 2016-18
Financial inclusion
(End Trimester Examination)

Max. Marks: 50

Duration: 3 Hrs.

10th April 2018

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) Explain the need for Micro Finance in India.
(b) Explain various delivery models of Micro Finance in India.
- Q.2 Define financial inclusion and discuss the hurdles of financial inclusion in India.
- Q.3 Elaborate the four step financial inclusion model adopted by India.
- Q.4 Explain the features and the role of small and payment banks in India.
- Q.5 Explain the significance of financial literacy for financial inclusion and measures for increasing financial literacy in India.
- Q.6 Write short notes on any **TWO** of the following.
- (a) Financial inclusion for urban poor
 - (b) *Aadhar* and financial inclusion in India.
 - (c) Financial Inclusion Fund.
 - (d) Government schemes for insurance inclusion.

End of the paper