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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 31- 01- 2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph.D. | |
| **Course Code :** COM824 | **Course Name** : Financial Literacy and Financial Inclusion | |
| **Semester**: | **Max Marks**: 100 | **Weightage**: 50% |

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| --- | --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **10** | **10** | **30** | **30** | **20** |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 10 marks. 6Q x 10M=60Marks** | | | | |
| **1** | Define financial literacy and financial inclusion. Explain their importance in improving the financial well-being of individuals and communities. | **10 Marks** | **L** | **CO1** |
| **2** | Discuss the role of digital payment systems in enhancing financial inclusion. Provide examples of commonly used digital payment platforms. | **10 Marks** | **L** | **CO2** |
| **3** | Explain the concepts of credit and debt management. How can individuals effectively manage their debts to maintain financial stability? | **10 Marks** | **L** | **CO3** |
| **4** | Discuss the significance of savings and investment strategies in personal financial planning. Provide examples of different investment options. | **10 Marks** | **L** | **CO4** |
| **5** | Analyze the role of microfinance and community-based initiatives in promoting financial inclusion. Provide examples of successful programs. | **10 Marks** | **L** | **CO5** |
| **6** | Explain how government and NGO programs contribute to financial inclusion. Discuss any two prominent initiatives in this area. | **10 Marks** | **L** | **CO5** |

**Part B**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Evaluate the impact of financial literacy and financial inclusion on economic development. Discuss the barriers to achieving financial inclusion and suggest strategies to overcome them. | **20 Marks** | **L** | **CO3** |
|  | | | | | |
| **8.** |  | Critically examine the regulatory frameworks and policy implications related to financial inclusion. How do these frameworks influence financial literacy initiatives and the implementation of inclusion programs? Provide relevant examples. | **20 Marks** | **L** | **CO4** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***