

M.Phil 1st Semester Examination, 2019

COMMERCE

(Social Issues in Finance)

PAPER –COM-114

Full Marks : 50

Time : 2 hours

Answer all questions

The figures in the right-hand margin indicate marks

Candidates are required to give their answers in their own words as far as practicable

Illustrate the answers wherever necessary

1. Answer any *four* questions of the following : 5 × 4
 - (a) What are the components of financial literacy as per OECD ? State them.
 - (b) State the features of the government's

flagship financial inclusion scheme introduced in August, 2014.

- (c) Explain the term, 'household vulnerability' in respect of women empowerment.
- (d) What is GII ? Explain it.
- (e) State the various tiers of consumer courts as per Consumer Protection Act, 1986.
- (f) Write a note on social and political empowerment of women.
- (g) Give the conceptual justification behind more financial inclusiveness due to financial literacy.
- (h) Draw the mutual interdependence between Consumer awareness and consumer protection.

2. Answer any *two* questions of the following : 10 × 2

- (a) Give a descriptive research design for assessment of financial literacy of any state.

- (b) How can you lodge your grievance primarily with the Consumer Affairs Department through its on-line portal? Describe the procedure.
- (c) Discuss in brief the factors in empirical research across the world in respect of women empowerment.
- (d) How can a developing country like India achieve financial stability? Discuss critically.

[*Internal Assessment* : 10 Marks]
