Department of Management, SM&BS

Ph.D. COURSEWORK EXAMINATION

DRM-EF-02

Contemporary Issues in Finance

Time: 3 Hours Max. Marks: 60

Write Your Roll No. on the top immediately on receipt of this question paper.

Answer any five questions out of the following: (5 x 12)

1. The world witnessed an unprecedented pandemic and subsequent lockdowns last year. India too imposed one of the strictest lockdowns. What do you think are the possible impact of the same on different industries in India. Also highlight the longlasting impact of Covid-19 on the financial services sector.

2. In August 2019, the Finance Minister of India Mrs Nirmala Sitharaman outlined the Government's plan to merge 10 public sector banks into 4 large banks. After the mergers, there will be 12 public sector banks in India.

   List out the possible advantages and disadvantages of these mergers. Do you think that fewer and stronger banks will boost economic growth in India?

3. Suppose Mr. X is interested in a study "The perception of people towards the digital finance in India". Advise him about the possible objectives, research questions, variables, research design and sampling technique that can be used for the study.

4. The Indian economy has been facing a slowdown and an all time high unemployment in recent years. The COVID-19 pandemic made it worse. In the light of these problems, discuss in detail the recent monetary and fiscal policy announcement and other measures taken by the Government and your opinion on the extent they can resolve these issues.

5. Elaborate on your understanding of cryptocurrencies.

   The Minister of State for Finance, Mr Anurag Thakur, confirmed in the Rajya Sabha last week that the Government is in the process of finalising a bill on

Crytocurrency. What are your views whether crytocurrencies should be allowed in India like many other nations? Why/ Why not?

6. Suppose you are an exporter who exports majorly to the USA. You are sceptical about the possible fluctuations in the exchange rate in future. What measures you can take to hedge your recievables. Explain by taking suitable examples.

7. What do you understand by disinvestment? Critically examine the policy of disinvestment in India.

   Also suggest some possible research ideas as well in this field.

8. Explain your understanding on the following:

   a) Micro-finance

   b) Financial Inclusion

   c) Socially Responsible investing