

Saraswat Vidhyalaya's  
Sridora Caculo College of Commerce and Management Studies,  
Khorlim-Mapusa Goa  
T.Y.B.COM Fifth Semester End Regular Examination, January 2021  
w.e.f. 2019-20 CBCS

**Subject:- INDIAN MONETORY & FINANCIAL SYSTEM (CC16)**

Duration: 2 Hours

Max. Marks: 80

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**Instructions:-**

- 1> All questions are compulsory.
- 2> Answer subquestions in Q1 and Q2, in not more than 100 words each.
- 3> Answer Q3 to Q6, in not more than 400 words.

**Q1** Answer **ANY FOUR** of the following. (16 Marks) (4 Marks each)

- 1) Write on any two functions of money.
- 2) Explain briefly two disadvantages of money.
- 3) Explain in brief any one method of qualitative credit control.
- 4) What are financial instruments?
- 5) Why is a financial institution called an "intermediary"?
- 6) What is an informal financial system?

**Q2** Write short note on **ANY FOUR** of the following (16 Marks) (4 Marks each)

- a) SEBI and investor protection.
- b) Gilt Edged securities market.
- c) Moneylenders in finance.
- d) General Insurance.
- e) Development finance Institutions (DFIs).
- f) Non-Banking finance companies (NBFCs).

**Q3 (a)** Explain the Bank Rate and Open market operations as methods of quantitative credit control. (12 Marks)

**(OR)**

**Q3 (b)** Explain the role of financial system in economic development. (12 Marks)

**Q4 (a)** What is a money market? Explain its functions. (12 Marks)

**(OR)**

**Q4 (b)** What role do commercial banks play in finance? (12 Marks)

**Q5 (a)**

- i. Explain the difference between primary and secondary market. (6 Marks)
- ii. Explain any four functions of capital market. (6 Marks)

**(OR)**

**Q5 (b)** Explain the role played by the stock market in an economy. (12 Marks)

**Q6 Write notes on**

**Q6 (a)**

- i. Underwriting Services. (6 Marks)
- ii. Mutual funds. (6 Marks)

**(OR)**

**Q6 (b)**

- i. Merchant Banking Services. (6 Marks)
- ii. Credit Rating Agencies. (6 Marks)

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