



K26P 0660

Reg. No. :

Name :

IV Semester M.Com. Degree (CBCSS – OBE – Regular/Supple./Imp.)
Examination, April 2026
(2023 Admission Onwards)
CMCOM 04C15 : FINANCIAL SYSTEM

Time : 3 Hours

Max. Marks : 60

SECTION – A

Answer **any five** questions in this Section. **Each** question carries **3** marks.

1. Explain why financial systems are essential for economic growth.
2. Distinguish between money market and capital market in terms of purpose.
3. State the regulatory objective of SEBI.
4. What is the rationale behind credit control by RBI ?
5. Define development banking with its policy relevance.
6. What role do NBFCs play in credit delivery ?

(5×3=15)

SECTION – B

Answer **any three** questions in this Section. **Each** question carries **5** marks.

7. Analyse the structure of the Indian Financial System.
8. Discuss how the RBI Manages and regulates liquidity in the economy.
9. Assess the importance of financial intermediaries in resource mobilisation.
10. Explain the operational role of IRDAI in protecting policyholders.
11. Analyse the contribution of development banks to industrial growth.

(3×5=15)

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SECTION – C

Answer **any three** questions in this Section. **Each** question carries **10** marks.

12. Critically evaluate the effectiveness of financial regulators in maintaining financial stability in India.
13. Analyse how financial markets contribute to capital formation and economic development.
14. Examine the role of financial services in promoting financial inclusion and innovation.
15. Evaluate innovative financial instruments and their impact on markets.
16. Detail the nature, roles and functions of NABARD.

(3×10=30)

