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B.Com. LL.B. (Hons.) (Sem.-II) Examination April - 2026

Money & Financial System-II

Time: 3 Hours] **[Total Marks: 70**

સૂચના : / Instructions	Seat No.:
(1) ઉપરોક્ત દર્શાવેલ વિગતો ઉત્તરવહી પર અવશ્ય લખવી. Fill up strictly the above details on your answer book (2) Figures to the right indicate full marks of the question.	Student's Signature

Q.1. What are the main tools of fiscal policy and how do they impact the economy? **12**

OR

Q.1. How does Immediate Payment Services (IMPS) differ from NEFT and RTGS? **12**

Q.2. **Write note on -**

a. Cash Reserve Ratio. **06**

b. Concept and Features of GST. **06**

OR

Write an explanatory note on -

a. Growth of Digital Banking in India **06**

b. Selective Credit Control **06**

Q.3. What is Credit Control Policy? Discuss Bank Rate and Open Market Operation. Which is more effective instrument for credit control? Give reasons. **12**

OR

Q.3. Define capital market. Explain the characteristics of capital market and components of capital market.

Q.4. Explain the recommendations of Narasimha Committee for the reform of Indian banking institutions. **12**

OR

Q.4. Explain the role of RBI, SEBI and IRDA in regulating the Indian Financial System. Why is financial regulation necessary? **12**

Q.5. What are the segments of Financial Market? What are various Short-term financial options available for investment. **12**

OR

Q.5. What are small and large borrowers? Which types of problems are facing by these types of borrowers for credit? **12**

Q.6. **Write Short Notes on - (Any Two)** **10**

1. Inter-Sector and Inter-Regional Financial Disparities.
2. Components of Money Market.
3. Objectives of Monetary Policy.
4. Importance of SWIFT in global banking and trade.