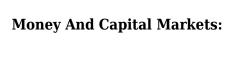
MONEY MARKET vs CAPITAL MARKET

Basis of Differentiation	Differences
Borrowing Term	In Money Market, lending and borrowing is for short term. In Capital Market, it is for a longer term comparatively.
Participants	Money Market: Central Bank, Comm. Banks, Mutual Fund Capital Market: Stock brokers, retail investors, underwriters
Instruments	Money Market: T-Bills, call money, promissory notes etc. Capital Market: Bonds, debentures, preference shares etc.
Structure	Money Market: There are comparatively more informal Capital Market: These markets are more formal than other.
Classification	Money Market: There is no classification here. Capital Market: Two Types – Primary & Secondary Market.
Liquidity	Money Market: Being short term, it is more liquid Capital Market: Comparatively less liquid.
Risk Factor	Money Market: Less risky as deal in short term liquid asset Capital Market: Risk is more as deal in long term assets
Purpose	Money Market: For meeting short term requirements Capital Market: To meet long term requirements
Returns	Money Market: Returns are less (as risk is lower) Capital Market: Returns are high (as risk is higher)
Relevance to Economy	Money Market: Helps to boost liquidity in economy Capital Market: Converts savings into productive instrumen
Maturity Period	Money Market: Maximum maturity of one year Capital Market: No specified period. (generally > 1 year)

Capital Market: No specified period. (generally > 1 year)

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