Money Market and Capital Market

MONEY MARKET

The term money market is used in a composite sense to mean financial institutions which deal with short-term funds in the economy. It refers to the institutional arrangements facilitating borrowing and lending of short-term funds. The money market brings together the lenders who have surplus short term investible funds and the borrowers who are in need of short-term funds. In a money market, funds can be borrowed for a short period varying from a day, a week, a month, or 3 to 6 months and against different types of instruments, such as bill of exchange, bankers' acceptances, bonds, etc., called 'near money'. Thus money market has been defined by Crowther as, "the collective name given to the various firms and institutions that deal in the various grades of near money''.

The Reserve Bank of India describes the money market as, "the centre for dealings, mainly of a short-term character, in monetary assets, it meets the short-term requirements of borrowers and provides liquidity or cash to the lenders". The borrowers in the money market are generally merchants, traders, manufacturers, business concerns, brokers and even government institutions. The lenders in the money market, on the other hand, include the Central Bank of the country, the commercial banks, insurance companies and financial concerns.

Functions of a Money Market:

A money market performs a number of functions in an economy.

- Provides Funds: It provides short-term funds to the public and private institutions needing such financing for their working capital requirements. It is done by discounting trade bills through commercial banks, discount houses, brokers and acceptance houses. Thus the money market helps the development of commerce, industry and trade within and outside the country.
- Use of Surplus Funds: It provides an opportunity to banks and other institutions to use their surplus funds profitably for a short period. These institutions include not only commercial banks and other financial institutions but also large non-financial business corporations, states and local governments.
- Helps Government: The money market helps the government in borrowing short-term funds at low interest rates on the basis of treasury bills.
- 4. <u>Helps in Monetary Policy</u>: A well-developed money market helps in the successful implementation of the monetary policies of the central bank. It is through the money market that the central banks are in a position to control the banking system.
- Helps in Financial Mobility: By facilitating the transfer for funds from one sector to another, the money market helps in financial mobility. Mobility in the flow of funds is essential for the development of commerce and industry in an economy.
- Promotes Liquidity and Safety: One of the important functions of the money market is that it promotes liquidity and safety of financial assets. It thus encourages savings and investments.
- Equilibrium between Demand and Supply of Funds: The money market brings
 equilibrium between the demand and supply of loanable funds. This it does by allocating

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