

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 shorter 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.

1. **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.
2. **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.
3. **Helps Government:** The money market helps the government in borrowing short-term funds at low interest rates on the basis of treasury bills.
4. **Helps in Monetary Policy:** 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.
5. **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.
6. **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.
7. **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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The Money Market and Its Institutions Marcus Nadler,1955 *Monetary Study* American Bankers Association. Economic Policy Commission,1954 *Financial Stability, Systems and Regulation* Jan Kregel,2018-10-03 Ever since the 2007 8 global financial crisis and its aftermath Hyman Minsky s theory has never been more relevant Throughout his career Jan Kregel has called attention to Minsky s contributions to understanding the evolution of financial systems the development of financial fragility and instability and designing the financial structure necessary to support the capital development of the economy Building on Minsky Kregel developed a framework to analyze how different financial structures develop financial fragility over time Rather than characterizing financial systems as market based or bank based Kregel argued that it is necessary to distinguish between the risks that are carried on the balance sheets of banks and other financial institutions This volume brought together by Felipe C Rezende highlights these major contributions from Kregel through a collection of his influential papers from various journals and conferences Kregel s approach provides a strong theoretical background to understand the making and unfolding of the crisis and helps us to draw policy implications to improve financial stability and suggest an alternative financial structure for a market economy In this book his knowledge is consolidated and the ideas he puts forward offer a path for future developments in economics which will be of great interest to those studying and researching in the fields of economics and finance **Monetary Study** American Bankers Association. Economic Policy Commission,1954 **Journal of the American Bankers Association** American Bankers Association,1915 **The American Economic Review** ,1948 Includes annual List of doctoral dissertations in political economy in progress in American universities and colleges and the Hand book of the American Economic Association Capital Markets and Institutions Linda Allen,1997-01-31 Intended for Junior Senior MBA course in Financial Markets Capital Markets and Institutions Using an international focus this text integrates the financial markets with the activities of financial intermediaries This approach enables students to understand the role of financial intermediaries in the development of financial markets Throughout the text the emphasis is on how things are done on the street The origins major participants pricing and settlements and typical transactions for all financial markets are also included The Bankers', Insurance Managers', and Agents' Magazine ,1908 *Journal of the American Bankers Association* ,1915 *Islamic Monetary Economics and Institutions* Muhamed Zulkhibri,Turkhan Ali Abdul Manap,Aishath Muneeza,2019-10-01 This edited volume explores theoretical and empirical issues related to monetary economics and policy in the Islamic financial system Derived from the Conference on Islamic Monetary Economics and Institutions Theory and Practice 2017 held in Maldives the enclosed papers highlights several option for authorities and regulatory bodies regarding monetary policy and regulation as well as discussing how Islamic monetary policy effects growth financial stability and resilience to shocks in practice The inter linkage between Islamic monetary policy and other markets are also explored The subject of Islamic economics has gained

considerable attention in the last four decades with the emergence of Islamic financial institutions around the world This phenomenon has motivated economists to develop a comprehensive theoretical framework of modern monetary economics for Islamic economic system An important characteristic of the Islamic economic system is the abolition of interest from the financial system Islamic monetary economics is distinguished from conventional monetary economics due to the absence of interest Therefore under the Islamic economic system monetary policy has to depend on other tools In the early theoretical literature on Islamic monetary economics many have discussed the role of money in Islamic economics system while the number of empirical studies on Islamic monetary economics is a relatively new phenomenon According to Islamic scholars there are three main goals of Islamic monetary policy a economic well being with full employment and optimum rate of economic growth b socioeconomic justice and equitable distribution of income and wealth and c stability in the value of money Hence the Islamic monetary policy has several socioeconomic and ethical implications Featuring regional case studies this book serves as a valuable resource for academics scholars practitioners and policy makers in the areas of Islamic economics and finance

Too-Big-to-Fail in Banking Tom Filip Lesche,2021-06-28 This book provides a comprehensive summary of the latest academic research on the important topic of too big to fail TBTF in banking It explains TBTF from various perspectives including the range of regulatory measures proposed to counter TBTF most notably the globally accepted regulation of global systemically important banks G SIBs and its main tool of capital surcharges The empirical analysis quantifies the shareholder value of the G SIB attribution by using quarterly observations from more than 750 global banks between Q2 2008 and Q3 2015 The main finding is that G SIBs are confronted with a substantial relative valuation discount compared to non G SIBs From the end of 2011 until the end of 2015 a stable discount of 0.6x-0.8x price to tangible common equity P/TCE is statistically highly significant The results suggest that the G SIB designation effect which positively impacts G SIBs share prices because of funding benefits from IGGs is dominated by the regulatory G SIB burden effect which negatively impacts G SIBs share prices because of lower profitability due to capital surcharges and other regulatory requirements placed on G SIBs The findings re-open the debate about whether breaking up G SIBs would unlock shareholder value and whether G SIBs are regulated efficiently

Rationalised panics. The consequences of strategic uncertainty during financial crisis Tijmen Roderik Daniëls,2009

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