

Economics

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(Introductory Macroeconomics) (Chapter – 3) (Money and Banking)

(Class – XII)

➤ Standard of deferred payments

Payments can easily be made through the medium of money. In other words, it is very difficult to pay back a loan in terms of goods and services. However, with the advent of money the payments of loans or interests can easily be made.

➤ Money overcomes the shortcomings of barter system in the following manner:

- Money solves the problem of double coincidence of wants. For example, if a person needs wheat in exchange of tea, then he/she must search for a person who is ready to trade wheat for tea. Money made the need for such searches redundant.
- In barter system, it was very difficult to measure the value of one good in terms of another. For example, it is difficult to calculate the value of a cow in terms of wheat.
- It was very difficult to store goods, especially perishable goods (fruits, meat, etc.) for the purpose of value storage. Money serves this purpose.
- The contractual or future payments are much difficult to be made in barter system. For example, a worker working on contract basis could not be paid in terms of rice or chairs.

Question 3:

What is transaction demand for money? How is it related to the value of transactions over a specified period of time?

Answer 3:

Transaction demand for money refers to the demand for money for meeting day to day transactional needs. As money is a liquid asset (easily acceptable or exchangeable), everyone has the tendency to hold money. People earn incomes at distinct points of time but consume throughout the entire period. So, people tend to hold money for transaction purposes.

The relationship between the value of transactions and transaction demand for money can be explained as:

The transaction demand for money in an economy (M_T^d) can be written as $M_T^d = KT$

$$\Rightarrow \frac{1}{K} M_T^d = T \quad \Rightarrow v M_T^d = T$$

Where, $v = \frac{1}{K}$ Represents velocity of circulation of money

T = Total value of transactions in the economy over a period of time and K is a positive fraction.

M_T^d = Stock of money people are willing to hold at a particular point of time.

The transaction demand for money is positively related to the total value of transactions and negatively related to the velocity with which money is circulated.

Question 4:

What are the alternative definitions of money supply in India?

Answer 4:

The various definitions of money supply in India as prescribed by RBI are M_1, M_2, M_3 and M_4 . M_1, M_2, M_3 and M_4 are arranged in the descending order of liquidity. In other words, M has the highest liquidity and M has the least liquidity.

$$\text{So, } M = C + DD + OD$$

Where, C = Currency held by public

DD = Net demand deposits of the bank

OD = Other deposits held by RBI

$M_2 = M_1 + \text{Savings of the people with Post offices (M includes the components of M as well as the savings of people with Post office.)}$

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