



# Money and Banking

*Dr Simon John, Mishal Kennedy*

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Money and Banking are two inevitable components of today's financial world, and therefore their correct understanding is necessary for finance students. The main purpose of this ebook is get a fair understanding of financial markets, financial institutions, including the behavior of central banks, mainly within the context of the national monetary and financial system, but also as part of the globalized international financial system. It also includes some conceptual understanding of money and banking in context with the mathematics and economics. It is an introduction to Business Finance.

The course has been carefully divided 45 chapters for clarity and better understanding of concepts. This ebook will be very helpful tool for finance students and teachers. The way all concepts are presented with examples and illustrations, it becomes very easy to comprehend.

The 45 chapters are as follows:

- 1 Text and Reference Material & Five Parts of The Financial System
- 2 Five Core Principles of Money and Banking
- 3 Money & the Payment System
- 4 Other Forms of Payments
- 5 Financial Intermediaries
- 6 Financial Instruments & Financial Markets
- 7 Financial Institutions
- 8 Time Value of Money
- 9 Application of Present Value Concepts
- 10 Bond Pricing & Risk
- 11 Measuring Risk
- 12 Evaluating Risk
- 13 Bonds & Bonds Pricing
- 14 Yield to Maturity
- 15 Shifts in Equilibrium in the Bond Market & Risk
- 16 Bonds & Sources of Bond Risk
- 17 Tax Effect & Term Structure of Interest Rate
- 18 The Liquidity Premium Theory
- 19 Valuing Stocks
- 20 Risk and Value of Stocks
- 21 Role of Financial Intermediaries.
- 22 Role of Financial Intermediaries (Continued)
- 23 Banking
- 24 Balance Sheet of Commercial Banks
- 25 Bank Risk
- 26 Interest Rate Risk
- 27 Non- Depository Institutions
- 28 Non-Depository Institutions (Cont)
- 29 The Government Safety Net
- 30 The Government's Bank
- 31 Low, Stable Inflation
- 32 Meeting the Challenge: Creating a Successful Central Bank

- 33 The Monetary Base
- 34 Deposit Creation in a Single Bank
- 35 Money Multiplier
- 36 Target Federal Funds Rate and Open Market Operation
- 37 Why Do We Care About Monetary Aggregates
- 38 The Facts About Velocity
- 39 The Portfolio Demand for Money
- 40 Money Growth, Inflation, and Aggregate Demand
- 41 Deriving the Monetary Policy Reaction Curve
- 42 The Aggregate Demand Curve
- 43 The Aggregate Supply Curve
- 44 Equilibrium and The Determination of Output and Inflation
- 45 Shifts in Potential Output And Real Business Cycle Theory

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