

ECONOMICS
(specialty 08.00.01)

Vlasov A.V. Banking activity on the base of partial reserving as a reason of the lack of long-term credit resources in economy

One of the reasons of the deficit of long resources in economy is the current device of the bank system based on partial reservation by banks of means, transferred in demand deposits. Such organization of banking activity mainly focuses banks on attraction of means for current accounts (demand deposits) and the subsequent issue at the expense of these means of credits which owing to the necessity of the control of liquidity risks, should be as it is possible more short. On the other hand partial reservation starts the mechanism of multiplication of depositary and credit accounts that leads to money supply increase, business cycles and inflation. In our country influence of the given factor essentially amplifies absence of the legislative permission to acceptance of irrevocable deposit. For the decision of the given problem it is necessary not only the legislative permission to acceptance by banks of irrevocable fixed deposits, but also refusal of the banking activity based on partial reservation of demand deposits.

Key words: long-term credits, Banking activity on the basis of partial reservation, banking activity from 100 % reservation, irrevocable deposit, inflation, an business cycle.

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November, 21, 2011
