

Federal Reserve System and Monetary Policy

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Federal Reserve System and Monetary policy Amir Jahangir Federal Reserve System and Monetary policy Introduction United States Federal Reserve system, also known as Federal Reserve or simply "Fed" is the United States central banking system. The Federal Reserve took inception in 1913, after the adoption of the Federal Reserve Act. The United States Congress has mandated three macroeconomic objectives to the Federal Reserve. These are minimum levels of unemployment, prices stability and keeping in check the rates of interests. Over the years, the role of Federal Reserve has expanded. It now formulates the country's monetary policies, conducts supervision and regulation of the banking institutions, maintenance of the financial system stability and provision of financial services to the United States government, depository institutions and other foreign institutions. The Federal Reserve is made up of the Board of Governors, Federal Open Market Committee (FOMC) and twelve regional branches located in the major cities of the United States. Discussion Every country in the world has a central banking system, for the purposes of regulation and monitoring of the country's respective financial system. So is the case of United States financial system. However, the performance of Federal Reserve over the years is now under question and intense scrutiny. Federal Reserve Operations The operations which the Federal Reserve conducts presently, restricts economic and political freedom to a large extent. The world is moving towards globalization, and the very idea of

a central bank restricting or rather dictating a government on how to formulate economic policies, and controlling the finances of the private individual is in conf..... middle of paperrisk in the international arena and it would also nullify the risks that are involuntarily imposed on the public for political gains and purposes. Therefore, there is no stringent need for a Federal Reserve to be in place.References"Do We Really Need the Federal Reserve? – Money Morning - Only the News You Can Profit From." Moneymorning.com, 2013. Web.. .Bryan A., Dick B. & Rafferty M (2005). "Capitalism with derivatives: A political economy of financial derivatives, capital & class." .Friedman S. & Milton H. (2010). Capitalism and freedom. University of Chicago press, 2009. Data Retrieved from: <http://www.opednews.com/articles/Capitalism-and-Freedom-a-by-David-Klassen-101024-849.html>Meltzer, Allan H. A History of the Federal Reserve, Volume 2. University of Chicago Press.

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