

BANKS OF QUESTIONS

UNIT 6 MONEY AND BANKING

Questions	Answers
1. What is a deposit?	A deposit is a sum of money which is in a bank account or savings account, especially a sum which will be left there for some time.
2. What is a demand deposit?	A demand deposit is a bank deposit from which withdrawals may be made without notice.
3. What is a time deposit?	A time deposit is a bank deposit from which withdrawals may be made only after advance notice or at a specified future date
4. What is a NOW account?	A NOW account, known as negotiable order of withdrawal account, is an interest-earning bank account whereby the owner may write drafts against the money held on deposit.
5. What is a share draft account?	A share-draft account is a version of a checking account, except it is offered by a credit union instead of a bank.
6. What does the central bank do specifically when it functions as the government's banker?	As banker to the government, the central bank collects and disburses government income, manages the issues and redemption of government debts, advises the government on all matters pertaining to financial activities, and makes loans to the government.
7. What does the central bank do specifically when it functions the banker of the banking system?	As banker to the nation's banks, the central bank holds and transfers banks' deposits, supervises their operations, acts as a lender of last resort , and provides technical and advisory services
8. What are functions of commercial banks?	Commercial banks receive deposits from many depositors, and make loans to their customers.
9. What are functions of insurance companies?	Insurance companies act as financial intermediaries
10. What does a nation's money supply include?	The money supply includes coin, currency, and demand deposits (checking accounts). Commercial banks (NOW accounts) in savings

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Forum, 1915 *Money, Banking, and Finance* Albert Sidney Bolles, 1903 **Questions on Banking Practice** Institute of Bankers (Great Britain), 1898 *Readings in Money, Credit and Banking Principles* Ivan Wright, 1926 Money Trust Investigation United States. Congress. House. Committee on Banking and Currency, 1913 **Questions on Banking Practice from Vols. I-XII (inclusive) of the Journal** Institute of Bankers (Great Britain), 1892

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