

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

Money And Banking Questions Answers

**Thirumalaisamy P.
Velavancorresponding**



Money And Banking Questions Answers:

Unveiling the Energy of Verbal Beauty: An Emotional Sojourn through **Money And Banking Questions Answers**

In a global inundated with screens and the cacophony of fast transmission, the profound power and psychological resonance of verbal art often diminish in to obscurity, eclipsed by the continuous assault of sound and distractions. However, situated within the musical pages of **Money And Banking Questions Answers**, a captivating perform of fictional elegance that pulses with fresh feelings, lies an unforgettable journey waiting to be embarked upon. Published with a virtuoso wordsmith, that interesting opus courses viewers on a psychological odyssey, gently exposing the latent potential and profound affect stuck within the delicate web of language. Within the heart-wrenching expanse of the evocative examination, we shall embark upon an introspective exploration of the book is key subjects, dissect their charming writing design, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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