

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

Jicheng Xie



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Table of Contents Money And Banking Questions Answers

1. Understanding the eBook Money And Banking Questions Answers
 - The Rise of Digital Reading Money And Banking Questions Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Money And Banking Questions Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Money And Banking Questions Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Money And Banking Questions Answers
 - Personalized Recommendations
 - Money And Banking Questions Answers User Reviews and Ratings
 - Money And Banking Questions Answers and Bestseller Lists
5. Accessing Money And Banking Questions Answers Free and Paid eBooks
 - Money And Banking Questions Answers Public Domain eBooks
 - Money And Banking Questions Answers eBook Subscription Services
 - Money And Banking Questions Answers Budget-Friendly Options
6. Navigating Money And Banking Questions Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Money And Banking Questions Answers Compatibility with Devices
 - Money And Banking Questions Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Money And Banking Questions Answers
 - Highlighting and Note-Taking Money And Banking Questions Answers
 - Interactive Elements Money And Banking Questions Answers

8. Staying Engaged with Money And Banking Questions Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Money And Banking Questions Answers
9. Balancing eBooks and Physical Books Money And Banking Questions Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Money And Banking Questions Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Money And Banking Questions Answers
 - Setting Reading Goals Money And Banking Questions Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Money And Banking Questions Answers
 - Fact-Checking eBook Content of Money And Banking Questions Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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