

## 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 <b>time deposit</b> 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 <b>negotiable order of withdrawal</b> 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 <b>a lender of last resort</b> , 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

**KJ Lindholm-Leary**



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