

MONEY AS A MEDIUM OF EXCHANGE

In a barter system where goods are directly exchanged without the use of money, the double coincidence of wants is an essential feature. Money acts as an intermediate in the exchange process.

SELF-HELP GROUPS FOR THE POOR

The moneylenders charge very high rates of interest, keep no records of the transactions and harass the poor borrower. A typical SHG has 15-20 members, usually belonging to one neighbourhood, who meet and save regularly.

MONEY & CREDIT

MODERN FORMS OF MONEY

Modern forms of money include currency - paper notes and coins. In India, the RBI issues currency notes on behalf of the Central Government. Modern forms of money are closely linked to the working of the modern banking system.

FORMAL SECTOR CREDIT IN INDIA

Various types of loans can be grouped as formal sector and informal sector loans. The informal lenders include moneylenders, traders, employers, relatives and friends, etc. RBI supervises the functioning of formal sources of loans.

LOAN ACTIVITIES OF BANKS

Banks keep small proportion of their deposits & use the major portion of the deposits to extend loans. Banks charge a higher interest rate on loans than what they offer on deposits. The difference between what is charged from borrowers and what is paid to depositors is their main source of income.

TERMS OF CREDIT

Every loan agreement specifies an interest rate which the borrower must pay to the lender along with the repayment of the principal addition; lenders may demand collateral against the loan. The interest rate, collateral and documentation requirement, and the mode of repayment together comprise what is called the Terms of Credit

Money Banking And Credit

L Towne



Money Banking And Credit:

The book delves into Money Banking And Credit. Money Banking And Credit is a crucial topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Money Banking And Credit, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Money Banking And Credit
 - Chapter 2: Essential Elements of Money Banking And Credit
 - Chapter 3: Money Banking And Credit in Everyday Life
 - Chapter 4: Money Banking And Credit in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Money Banking And Credit. The first chapter will explore what Money Banking And Credit is, why Money Banking And Credit is vital, and how to effectively learn about Money Banking And Credit.
3. In chapter 2, this book will delve into the foundational concepts of Money Banking And Credit. The second chapter will elucidate the essential principles that need to be understood to grasp Money Banking And Credit in its entirety.
4. In chapter 3, the author will examine the practical applications of Money Banking And Credit in daily life. The third chapter will showcase real-world examples of how Money Banking And Credit can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Money Banking And Credit in specific contexts. The fourth chapter will explore how Money Banking And Credit is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Money Banking And Credit. The final chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Money Banking And Credit.

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