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Commerce Class : Topic - Banking Theory and Practice (TYPES OF BANKS)

History of Banking - Banking Law in Tamil1 BCOM SEM 5 BANKING THEORY AND PRACTICE SYLLABUS Banking Law \u0026 Practice ~~Banking Theory Law And Practice~~ Under English common law, a banker is defined as a person who carries on the business of banking, which is specified as: conducting current accounts for his customers, paying cheques drawn on him/her, and collecting cheques for his/her customers. In most common law jurisdictions there is a Bills of Exchange Act that codifies the law in relation

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Thus, whenever a bank grants a loan, it creates an equal amount of bank deposit. Creation of such deposits is called credit creation which results in a net increase in the money stock of the economy. Banks have the ability to create credit many times more than their deposits and this ability of multiple credit creation depends upon the cash-reserve ratio of the banks.

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Modern banking in theory and practice This article gives a survey of literature on the new theories of the banking firm. First it is argued that financial intermediaries exist to facilitate the financing process with respect to various information costs. Bank are then analysed as " information processors " and ' liquidity insurers " .

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