

Seminar Paper on Functions of Money, Central Bank, and Commercial Bank

Abstract:

This paper explores the roles of money, central banks, and commercial banks within the economy. Money serves as a medium of exchange, a store of value, and a unit of account. Central banks regulate monetary systems to ensure financial stability, while commercial banks facilitate transactions and provide financial services to businesses and consumers. The paper examines how these institutions interrelate and contribute to economic growth and stability.

Introduction:

Money, central banks, and commercial banks are essential to modern economies. Money facilitates trade and investment, while central banks manage monetary policy to maintain economic stability. Commercial banks offer a range of services, such as loans and savings accounts, that drive economic activity. Understanding their functions is key to understanding economic systems.

1. Functions of Money:

1.1 Medium of Exchange:

Money simplifies trade by serving as a universally accepted medium for goods and services.

1.2 Unit of Account:

Money standardizes pricing, making it easier to compare and record economic values.

1.3 Store of Value:

Money preserves value over time, allowing for savings and future spending.

1.4 Standard of Deferred Payment:

Money facilitates credit transactions by providing a standardized unit for future payments.

2. Central Banks: Functions and Role in the Economy:

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The Bookseller ,1920 **Research Projects and Publications** ,1983 **Proceedings of the American Society of Civil Engineers** American Society of Civil Engineers,1929 Vols for Jan 1896 Sept 1930 contain a separately page section of Papers and discussions which are published later in revised form in the society s Transactions Beginning Oct 1930 the Proceedings are limited to technical papers and discussions while Civil engineering contains items relating to society activities etc **Industrial Engineering and the Engineering Digest** ,1911

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