

WELCOME TO ECONOMICS CLASS

**SUBJECT : ECONOMICS
CHAPTER: MONEY AND CREDIT
PERIOD:9**

SUB-TOPIC-REVIEW OF THE CHAPTER

STD-X
CHANGING YOUR TOMORROW

WHAT WE EXPECT TO LEARN?

1. At the end of the class the students will be able to recall all the concepts of the chapter.
2. They will be able to reconnect the facts to answer the different



REVIEW OF THE CHAPTER

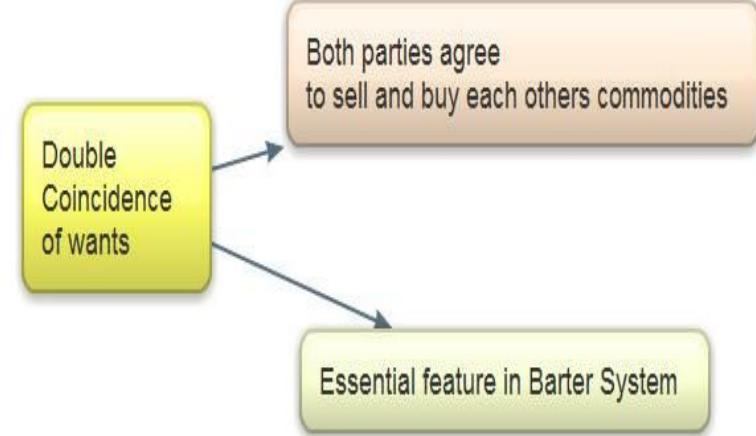
<https://www.youtube.com/watch?v=21qR7iXjhVo>

Money and credit: All you need to Know

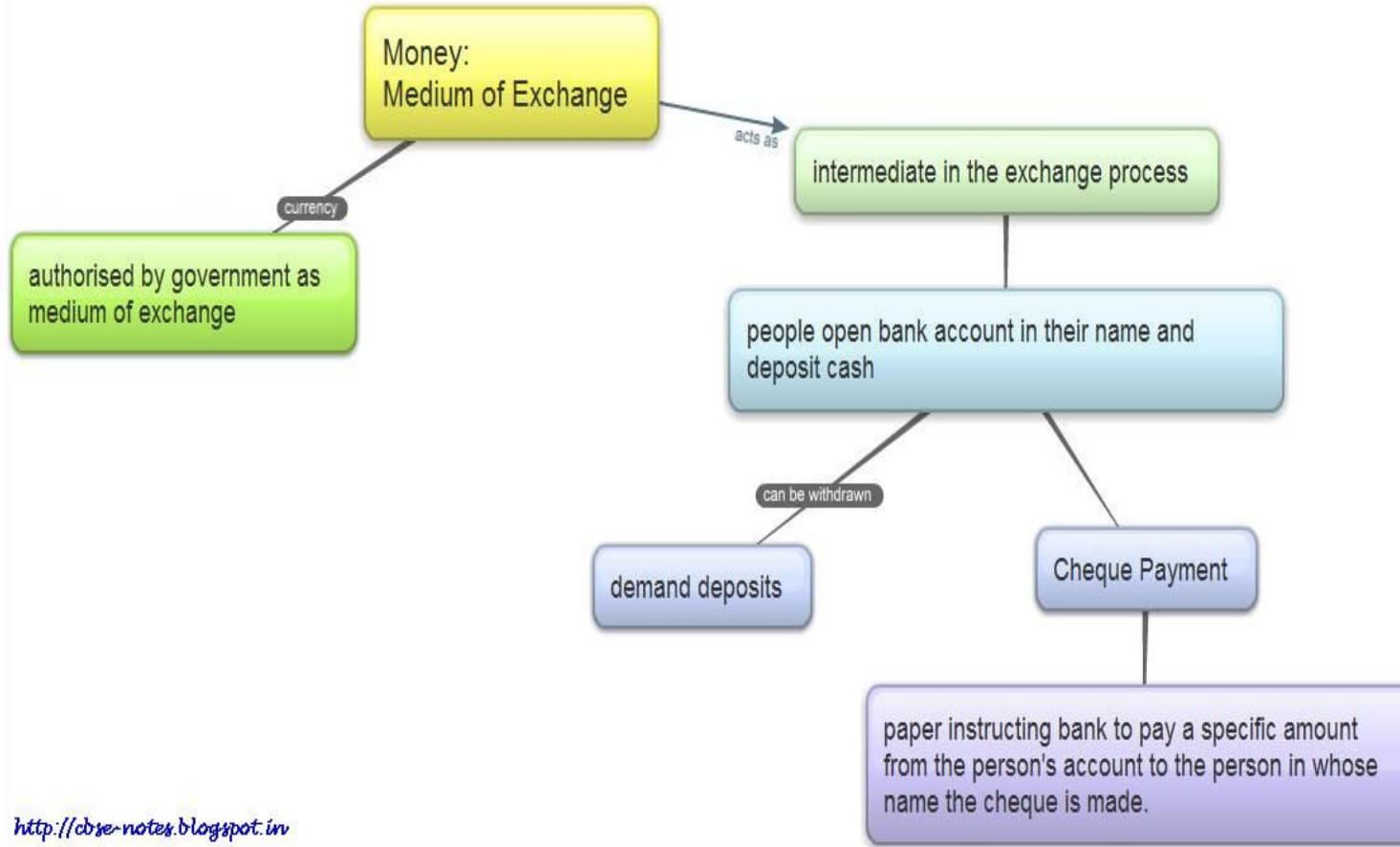


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Loan Activities of Banks

use the major portion of the deposits to provide loans

hold about 15% of their deposits as cash (as governed by RBI)

provision to pay the depositors who want to withdraw money from the bank

Difference between interest rates is the main source of income for banks.

PRACTICE QUESTIONS:-

1. What is the source of income for banks?
2. When do we say that a borrower is in debt-trap?
3. “Deposits with the banks are beneficial to the depositors as well as to the nation”. Examine the statement.
4. Describe the vital and positive role of credit with examples.
5. What is the main objective to promote digital transactions?
6. Why are banks unwilling to lend loans to small farmers?
7. What are SHGs?

8. Discuss the role played by Grameen Bank of Bangladesh improving the condition of the poor particularly women.
9. What is the basic idea behind the SHGs for the poor? Explain in your own words.
10. Cheap and affordable credit important for a country's development? Explain any five reasons.
11. Why is it necessary for the banks and cooperatives to increase their lending facilities in rural areas? Explain.

**THANKING YOU
ODM EDUCATIONAL
GROUP**

