

BANKING SYSTEM



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About host:

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PLAN:

- 1) What is the banking system?
(Introduction);
- 2) levels of the banking system;
- 3) functions of the Central Bank;
- 4) Functions of commercial banks;
- 5) Conclusion.



There are two levels of the banking system:

- upper level – Central Bank;

A Central Bank is an organization responsible for monetary policy and ensuring the operation of the payment system, as well as in some cases for regulating and supervising the financial sector in a national economy or group of countries. The Central Bank is a form of monetary authority.



- lower level – commercial banks and credit organizations.
A commercial Bank is a credit institution that performs banking operations for legal entities and individuals.



FUNCTIONS OF THE CENTRAL BANK:

- issue of money;
- monetary regulation;
- banking supervision, control over the activities of credit institutions;
- regulation of foreign currency reserves;
- storage of gold and foreign exchange reserves;
- implementation of financial transactions at the international level.

FUNCTIONS OF COMMERCIAL BANKS:

- mobilization of temporarily available funds of enterprises, organizations, and the population and their conversion into capital;
- lending to enterprises, the state, and the population;
- cash and settlement customer service.



CONCLUSION

The modern banking system provides its clients with a whole range of services, ranging from traditional Deposit and loan and cash settlement operations, which form the basis of banking, to various forms of monetary and financial instruments used by banking structures-leasing, factoring, trust, etc. Therefore, the stability of the banking system is necessary for the effective implementation of monetary policy.

Thank you for
your attention