

# Banking Theory Law And Practice By Sundaram And Varshney

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## Banking Theory Law And Practice

Banking Theory and Practice Objectives: Students will get exposure for banking operations Students will be exposed to various dimensions of day to day operations. Students will have practical applications of banking aspects in real life situations S. No. Description 1.

## Banking Theory And Practice

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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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everybody's daily life. There are various risks like Credit Risk, market risk, operational risk, business risk etc. faced by the Banks.

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