Projects classified in this area are of the following types: (a) those devoted principally to the objective description of the development or present constitution of international and domestic monetary organization and agencies; (b) those describing in considerable detail some phase of the development, organization, and operating characteristics and practices of specialized agencies and institutions currently rendering various financial services directly to the community; (c) those concerned primarily with the interrelationships among financial agencies and institutions, competitive and functional; (d) those dealing with the soundness of contemporary financial agencies or institutions in relation to the economic setting in which they operate and to the functions and ends they may endeavor to serve.
PART I

Organization and Structure of Finance

A. International Monetary Organization

(a) Gold standard
(b) Other standards
(c) International financial relations

Legislative provisions and features
Organization and institutions
Adaptiveness to needs of individual economies

Interrelations of financial institutions
Interdependence of commodity and financial markets
International debt and the flow of funds

B. Domestic Monetary Organization

(a) U. S. Treasury
(b) Federal Reserve banks
(c) Deposit banks

Powers
Policies
Methods of executing policies
Interaction of operations
C. Financial Institutions—Development and Operation

(a) Development of banking institutions
(b) Operating aspects of banking institutions
(c) Trust departments and companies
(d) Consumer and other finance agencies
(e) Investment credit agencies
(f) Urban mortgage institutions
(g) Agricultural credit institutions
(h) Federal credit agencies

D. Interrelationships among Financial Institutions

(a) Money markets
(b) Competitive relationships
(c) Interlocking ownership
(d) Relation to business and the public

<table>
<thead>
<tr>
<th>Capital Surplus</th>
<th>Demand deposits</th>
<th>Time deposits</th>
<th>Borrowed funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>Investments</td>
<td>Cash, reserve balances</td>
<td>Property owned</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Organization</th>
<th>Functioning</th>
<th>Services</th>
<th>Interest rates</th>
<th>Conditions of credit granting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depositories and borrowers</td>
<td>Lenders and investors</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
E. Soundness of Financial Institutions

(a) Composition and variability of liabilities

- Business deposits
- Financial deposits
- Public deposits
- Consumer deposits
- Savings deposits
- Borrowed funds

(b) Composition of assets

- Liquid
- Rediscountable
- Salable
- Frozen

(c) Causes of failure

- Internal—management
- External—business fluctuations

(d) Survival capacity of financial institutions