



Deposit Insurance: Actual and Good Practices (Occasional Paper (International Monetary Fund))

G. G. Garcia

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This paper is a conceptual work on deposit protection, and identifies good practices for explicit limited deposit protection. Several countries have introduced deposit protection systems to stabilize their banking systems and protect depositors from loss. The IMF recommends creating an incentive-compatible system of deposit protection to keep the banking system sound and to avert crises. It also identifies that appropriate political, institutional, and economic preconditions are needed before deposit protection can be effective.

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