

TYPES OF FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTIONS facilitate financial transactions by carrying a broad range of financial activities, including giving loans, accepting deposits, facilitating investment and more.

TYPES

1. Investment Banks

- Help companies go public
- Manage IPO, underwrite debt
- Help in mergers & acquisition
- Broker for institutional clients
- Do not accept deposits

2. Retail & Commercial Banks

- Connect citizens with banking system
- Accept deposits from public
- Offer loans to public
- Help government to carry out financial policies

3. Brokerage

- Intermediary b/w buyers & sellers
- Portfolio management services
- Manage funds of individuals & public
- Have exposure to array of security
- Charge commission for services

4. Investment Companies

- Pool resources from investors and invest in well diversified investment portfolios as per the risk appetite of the investors

5. Insurance Companies

- Collect premiums to offer protection against the unforeseen future events
- Assist individuals and businesses in managing contingencies and risks

6. Central Bank

- Primarily responsible for managing, overseeing all other bank in country
- Develops monetary policy & helps government in implementing them

7. Internet Banks

Offer the same services like retail & conventional banks but virtually

8. Credit Unions

Help to extend the financial and banking service to a specific section

9. Saving & Loan Association

Services of making deposits, take a loan and other services

10. Mortgage Companies

Primary function is to originate and fund mortgage loans.

11. Advisory Firms

Assist individuals and businesses in making better financial decisions

12. Trust Companies

Works as agents on behalf of individual or businesses

Management Of Financial Institutions

RS Peters



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