

Commercial Bank

A commercial bank is a typical financial institution that accepts as well as deposits from the general public and also, they give loans for the purposes of consumption activities and investment activities, to make their own profit. Commercial banks are profit-based institutions that offer financial services like loans, as well as services like deposits, electronic transfers of funds, etc. to their customers. Commercial banks have a significant role in a country's economy as these organizations fulfill the short and mid-term financial requirements of industries. The functions of commercial banks are primarily based on a business model of accepting public deposits and utilizing that fund for various investment purposes.

Such functions can be classified into two categories, primary and secondary functions.

Primary Functions

- **Accepting Deposits** – Commercial banks accept deposits from their customers in the form of saving, fixed, and current deposits.
- **Savings Deposits** – Savings deposits allow a customer to credit funds towards their accounts for up to a certain limit. These deposits are preferred by individuals with a fixed income, utilized to create savings over time.
- **Fixed Deposits** – Fixed deposits come with a predetermined lock-in period. Fixed deposits are also referred to as time deposits as the funds are deposited for a specific time frame.
- **Current Deposits** – Current deposits allow account holders to deposit and withdraw money whenever necessary. In some cases, current accounts also offer overdrafts until a pre-specified limit to individuals and businesses.

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Ian Pickup



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