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All About **Commercial Banks**

WHAT IS THE COMMERCIAL BANK



Commercial Bank
['kə-'mər-shəl 'bæŋk]


A financial institution that accepts deposits, offers checking account services, makes various loans, and offers basic financial products like certificates of deposit (CDs) and savings accounts to individuals and small businesses.

 Investopedia



Role of Commercial Banks

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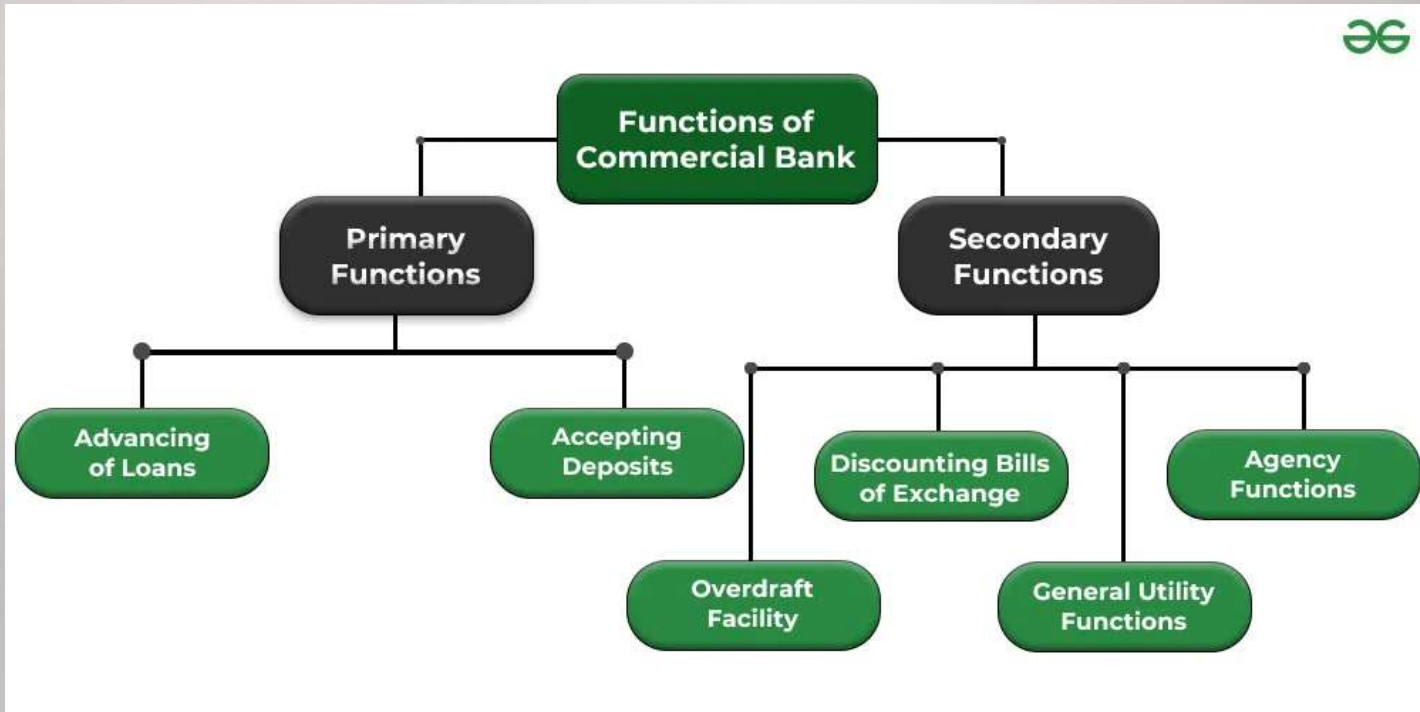


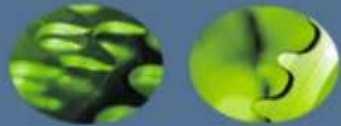
❖ The main purpose of commercial banks is to provide financial services to the general public and also provide loan facilities to the business which helps in ensuring economic stability and growth of the economy.



Functions of Commercial Banks

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The Importance of Commercial Banks

- Depository institutions play a key role in channeling funds from savers (surplus unit) to borrowers (deficit units)
- Commercial banks dominate among depository institutions.
- Banks take in funds by accepting **deposit**
- Banks use the funds mainly to **grant loans**

*Thank You
For Your Attention*

