

Capitelmarkt Work-H. ASSIGNMENTS

1. Financial Services:-

* Financial Services refer to the economic services provided by the finance industry, which includes a broad range of organizations that manage money, including banks, investment firms, insurance companies, and credit unions.

* These services enable individuals, businesses and governments to manage their financial resources efficiently.

2. Classification of Financial Services

Investment services:-

buying and selling of securities, portfolio management, Investment advice.

Banking services:-

accepting deposits, making loans, credit facilities, account management.

Insurance services:-

Life Insurance, general Insurance, health Insurance, reinsurance.

Financial planning:-

retirement planning, estate planning, tax planning, wealth management.

Payment services:-

Payment processing, card services, online Payment Platforms.

3. Features of Financial Instruments:-

Liquidity:-

ability to buy or sell quickly without significantly affecting the market price.

Return:-

expected profit or interest earned from an investment.

Risk:-

uncertainty or potential loss associated with an investment.

Maturity:-

date on which an investment expires or becomes due.

Flexibility:-

ability to customize or adjust an investment to suit individual needs.

Transferability:-

ability to easily transfer ownership of an investment.