

Financial management: Keys to economic success

TEAM MEMBERS

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Introduction to **FINANCE'S** world

The finance world is a multifaceted domain focused on the management, creation, and study of money and investments. Key elements include financial markets where assets are bought and sold, diverse financial instruments like stocks and bonds, and various financial institutions such as banks and investment firms. Investment involves allocating capital to generate income or profit, while risk management and financial analysis are integral to decision-making. Both personal finance (individual financial planning) and corporate finance (business financial decisions) play pivotal roles. Economic indicators guide financial insights, and adherence to regulations ensures market integrity. This ever-evolving field is vital for individuals, businesses, and economies, shaping global financial landscapes.





History and evolution of Banks

2010

In 2010, banking investments were marked by post-recession recovery efforts. Financial institutions faced increased regulations to stabilize markets, emphasizing risk management.

2015

In 2015, banks following strict rules, using new tech, dealing with money, and trying to keep customers happy. They were investing a lot in meeting rules, handling money problems, and making customers like their services more.

2020

In 2022, banks focused on adapting to changing rules, embracing more technology, navigating financial hurdles, and ensuring customers were satisfied. They invested heavily in meeting regulations, upgrading tech, managing financial difficulties, and enhancing customer experiences.

2025

1. AI-driven Personalization
2. Expanded Digital Services
3. Climate-Conscious Investments
4. Enhanced Cybersecurity Measures
5. Blockchain Integration
6. Efficient Regulatory Compliance



We need money for
our second big
project, what to do?



INVESTMENT BANK (MIDDLE MAN)

I am here to solve the problems of both of you. You may sell your shares to me on your behalf and I will take a small commission for selling them to further investors.

OVERVIEW

Suppose there is a company which has to do a new startup and it does not have enough money, so at that time the company looks for investors. On the other hand, There are some investors who want to earn profit by investing their money: Now neither the company will go door to door looking for investors nor the investors will go door to door looking for shares. At this time, investment bank comes in handy which buys the shares of the company with full responsibility and sells it to the investors. Investment banks ensure that the shares they are buying belong to the company they are buying from and that they are in demand or are being used to help raise capital.



WORLD'S FAMOUS INVESTMENT BANK

1. Morgan Stanley



2. JPMorgan Chase



3. Goldman Sachs



INDIA'S FAMOUS INVESTMENT BANK

1. JM FINANCIAL
INSTITUTION
SEQUIRTY



3. MAPE CAPITAL
ADVISOR



COMMERCIAL BANK

Feild of operation - The work of a commercial bank is to manage the accounts of individuals and businessmen, accept deposits, provide credit card service etc.

KEY ROLE - Commercial bank fulfills the credit demand of the country and it helps in the economic growth of the company.

REGULATIONS - Securities and Exchange Commission keeps an eye on commercial banks and RBI regulates commercial banks.

INVESTMENT BANK

Feild of operation - Sales , trading financial Advisory , brokerage service , research . they do not accept deposite

KEY ROLE - Investment banks act as financial institutions that facilitate market performance.

REGULATIONS - Securities agency regulates investment banks

TARGET MARKET - The target of commercial bank is very wide like from individuals with low income, small and medium businesses to large corporate houses etc. Apart from this all government and trust commercial banks are used.

SOURCE OF INCOME GENERATION - Commercial banks generate income for their workers and themselves from fees and charges.

TARGET MARKET - The target market of investment banks is quite narrow as it includes high net worth individuals, large corporate houses and government.

SOURCE OF INCOME GENERATION - The investment bank generates its own and its workers' salaries from trading profits and interest rates.

How an Investment bank works ?

SELL SIDE



CLIENT HANDLING



IPO MAKING

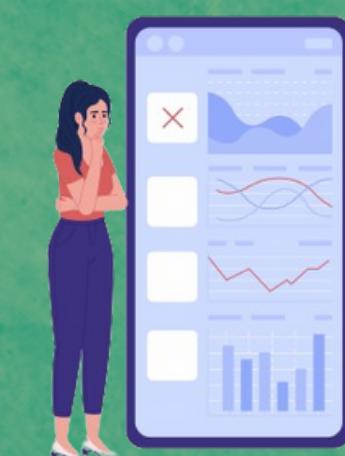
BUY SIDE



SEQUIRTY TRADING



MANAGE CLIENT MONEY



GUIDENCE FOR INVESTMENT

INVESTMENT BANK



DIVISION OF INVESTMENT BANK ON THE BASIS OF SERVICES



1. BACK OFFICE SERVICES
2. FRONT OFFICE SERVICES
3. MIDDLE OFFICE SERVICES

1. BACK OFFICE SERVICES



1.TAKE CARE OF SOFTWARE



2.ENSURE BUY AND SELLING
OF SEQURITY



3.BUY AND SELL ON PERFECT
AMOUNT

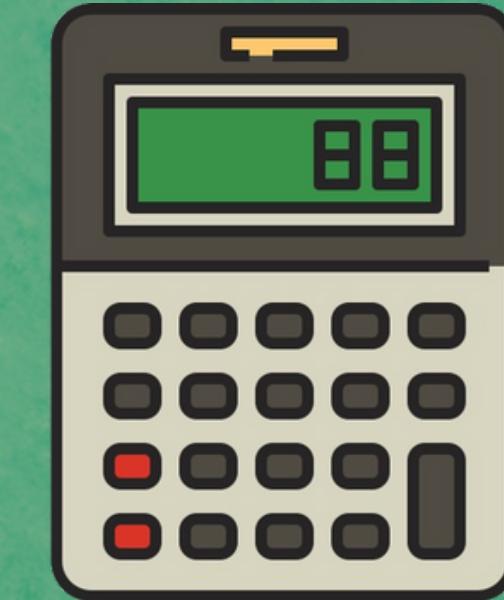


3.WORK ON NEW ALGORITHM AND
DEVELOPMENTS

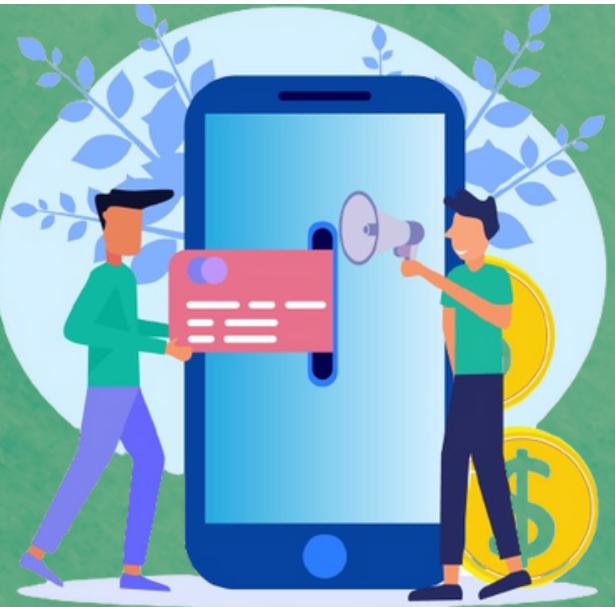
2. MIDDLE OFFICE SERVICES



RISK
MANAGEMENT



CALCULATE
PROFIT



MANAGE
TRANSACTION



ENSURE CAPITAL FLOWS

3.FRONT OFFICE SERVICES



DEVELOP FINANCIAL
MODEL



TRADING AND
FINANCE



CLIENT
RECEIVER



MAKE STRATEGY
FOR GOOD INCOME

Thank you !