

Statement 5: Important Activities being Performed by Banks and DFIs (In-house and/or through Subsidiaries)

Activities being performed by	Commercial Banking or similar in nature	Investment Banking	Other Financial Services
Banks	Accepting chequable deposits Granting of loans and advances	Investment in securities Underwriting of issues Loan syndication	Factoring Hire-purchase Leasing Merchant banking Credit cards Dealing in gold Mutual fund Housing finance
DFIs	Granting long-term loans and advances Granting short-term loans and advances/ working capital finance Accepting term-deposits and issuing CDs at prescribed terms and conditions.	Underwriting and subscribing directly to shares/debentures of corporate bodies.	Commercial banking Housing finance Credit Rating Custodial services Brokerage Investor services Registrar's services Project consultancy Debenture trusteeship