

# FINANCIAL SERVICES

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Financial service can be called as Financial intermediation, it is the process by which funds are mobilized from a large number of savers and make them available to all those who are in need of it, particularly to corporate customers.

All activities connected with the transformation of savings into investment can be considered as financial services.

# VENTURE CAPITAL

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Venture capital is a form of equity financing specially designed for funding high risk and high return projects.

## MODES OF FINANCE BY VENTURE CAPITAL:

- Equity
- Debt instrument
- Convertible loans
- Income notes



# FACTORING

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Factoring is a financial service whereby an institution called the FACTOR undertakes the task of realizing accounts receivables such as book debts, bills receivables and managing sundry debts.

## TYPES OF FACTORING:

- Recourse factoring
- Non- recourse factoring

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- Advance factoring
  - Maturity factoring
  - Full factoring
  - Domestic and export factoring agency factoring
  - Bulk factoring
  - Seller based factoring
  - Invoice factoring

# MUTUAL FUNDS

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A mutual fund is an institutional device through which investors pool their funds and invest the same in capital market instruments such as shares, debentures and other securities.