

# Functions of Bank

```
graph TD; A[Functions of Bank] --> B[Primary Functions]; A --> C[Secondary Functions]; B --> D[Accepting Deposits]; B --> E[Granting Advances]; C --> F[Agency Functions]; C --> G[Utility Functions]; D --> D1[• Saving Deposits]; D --> D2[• Fixed Deposits]; D --> D3[• Current Deposits]; D --> D4[• Recurring Deposits]; E --> E1[• Overdraft]; E --> E2[• Cash Credit]; E --> E3[• Loans]; E --> E4[• Discounting of Bills]; F --> F1[• Transfer of Funds]; F --> F2[• Periodic Payments]; F --> F3[• Collection of Cheques]; F --> F4[• Portfolio Management]; F --> F5[• Periodic Collections]; F --> F6[• Other Agency Functions]; G --> G1[• Drafts]; G --> G2[• Lockers]; G --> G3[• Underwriting]; G --> G4[• Project Reports]; G --> G5[• Social Welfare Programmes]; G --> G6[• Other Utility Functions];
```

## Primary Functions

### Accepting Deposits

- Saving Deposits
- Fixed Deposits
- Current Deposits
- Recurring Deposits

### Granting Advances

- Overdraft
- Cash Credit
- Loans
- Discounting of Bills

## Secondary Functions

### Agency Functions

- Transfer of Funds
- Periodic Payments
- Collection of Cheques
- Portfolio Management
- Periodic Collections
- Other Agency Functions

### Utility Functions

- Drafts
- Lockers
- Underwriting
- Project Reports
- Social Welfare Programmes
- Other Utility Functions

# Modern Bank A Description Of Its Functio

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