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term loans for multinational corporations and governments. It can also be used to describe the private equity activities of banking. Merchant banks tend to advise corporations and wealthy individuals on how

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to use their money.

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service, as a part of  
financial system provides

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Explanation. It provides  
financial services,  
including underwriting, loan



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Services, fundraising services, and financial advising to high net-worth individuals and small/mid-sized corporations. It is not the bank for the general public. It's similar to the investment bank, but a

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merchant bank and an investment bank are not the same. This bank provides services only to high net-worth individuals and multinational companies that have businesses all around the globe.

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Merchant banking is the  
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A merchant bank is basically a company that provides consulting services and other services like providing fund loans to large companies or any individual who has a high

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in India, were started only  
in 1967 by National  
Grindlays. Bank followed by  
Citi Bank in 1970. The State  
Bank of India was the first  
Indian commercial bank to  
set up a separate merchant

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banking division in 1972.

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