

Chapter 7

Why Do Financial Institutions Exist?

1) Which of the following is not one of the eight basic facts about financial structure?

- A) Debt contracts are typically extremely complicated legal documents that place substantial restrictions on the behavior of the borrower.
- B) Indirect finance, which involves the activities of financial intermediaries, is many times more important than direct finance in which businesses raise funds directly from lenders in financial markets.
- C) Collateral is a prevalent feature of debt contracts for both households and businesses.
- D) New security issues is the most important source of external funds to finance businesses.

Answer: D

2) Because information is scarce,

- A) equity contracts are used much more frequently to raise capital than are debt contracts.
- B) monitoring managers gives rise to costly state verification.
- C) government regulations, such as standard accounting principles, can help reduce moral hazard.
- D) all of the above are true.
- E) only B and C of the above are true.

Answer: E

3) Economies of scale

- A) in the financial markets does not explain why financial intermediaries developed and have become such an important part of our financial structure.
- B) can be used to an advantage by reducing transaction cost.
- C) both A and B of the above.
- D) neither A nor B of the above.

Answer: B

4) Bad firms

- A) do not have an incentive to make themselves look good.
- B) will slant the information they are required to transmit to the public.
- C) both A and B of the above.
- D) neither A nor B of the above.

Answer: B

5) A bank

- A) has the ability to profit from the information it produces.
- B) avoids the free-rider problem by primarily making private loans rather than by purchasing securities that are traded in the open market.
- C) becomes an expert in determining good firms from bad firms.

Answers For Financial Markets And Institutions Problems

GOEL, SANDEEP



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FINANCIAL MARKETS INSTITUTIONS AND SERVICES GOEL, SANDEEP,2018-08-01 During the last few years India with its strong financial system has emerged as one of the fastest growing economies in the world In view of the inevitable importance of financial system globally and in India the present book is an attempt to provide an up to date overview of the Indian financial system and an elaborative discussion on its three wings financial markets institutions and services **KEY FEATURES** Supported case studies and projects Emerging issues like barter exchange governance rating and more Current concepts corporate practices recent trends and current data on the subject Illustrations tables figures for a vivid visual impact and related concepts to real life situations Graded pedagogy MCQs True false Fill in the blanks Short answer questions Critical thinking questions and discussion problems at the end of each chapter Solutions to all MCQs in the respective chapters Instructor s manual and Learning Material for students are available at www.phindia.com Books LearningCentre **TARGET AUDIENCE** MBA BBA B Com M Com B A M A Economics *The Indian Financial System: Markets, Institutions and Services* Bharati V. Pathak,2010 **The Evolution of Law against Payment Frauds** Christopher Chen,2022-12-09 This book examines the evolution of legal institutions in containing and tackling fraudulent activities plaguing payment systems payment fraud e g forged cheques wrongful payment instructions etc in Asia focusing on laws in Greater China and Singapore In the past century the payment system has invited much innovation changing the modes of payments from exchanging cash and coins to the use of cards wire transfers and other new types of payment instruments or services e g bitcoins or QR code payments As the nature of payment services is to move money from one place to another it naturally attracts fraudsters Even with advanced computer technology payment fraud is still rampant in the market causing billions of dollars in losses globally per annum Through an examination of payment instruments and associated frauds over

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Financial Markets: July 24, 25, and 26, [1973 United States. Congress. Senate. Committee on Finance. Subcommittee on Financial Markets,1973 *Cybersecurity Issues, Challenges, and Solutions in the Business World* Verma, Suhasini,Vyas, Vidhisha,Kaushik, Keshav,2022-10-14 Cybersecurity threats have become ubiquitous and continue to topple every facet of the digital realm as they are a problem for anyone with a gadget or hardware device

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Restructuring Financial Markets United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Telecommunications, Consumer Protection, and Finance,1986 *International Capital Markets* International Monetary Fund,1999-09-24 Following a review and assessment of recent developments in capital market and banking systems this year s International Capital Markets report reviews and assesses recent developments in mature and emerging financial markets and continues the analysis of key issues affecting global financial markets It examines the systemic implications of the continued rapid development of the global over the counter derivatives markets and the expansion of foreign owned banks into emerging markets The report also analyzes market participants assessments of the proposals for private sector involvement in the prevention and resolution crises

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