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Section: PCBET-01-401P

Subject: Financial Markets

Chapter 1 Questionnaire

1. Why is there a need to understand how monetary policy is conducted by central bank worldwide?

- The main job of a central bank is to ensure economic and financial stability or manage the stability of the country's financial system. Since they are concerned with the overall state of the economy, they have to conduct a monetary policy in order to achieve low and stable inflation and make the unemployment rate down.

2. What crucial role do banks and other financial institutions are managed important to your life?

- Banks and other financial institutions is where the money is. They act as an intermediary also called a payment system that allows people to exchange goods and services easily for money and financial assets. Also, they let people with extra money to save and store to them offered with interest instead of lending it to an individual who will pay at a later date.

3. Why understanding how financial institutions are managed important to your life?

- Understanding how financial institutions are managed is in important to my life because I interact with them especially in this time of pandemic. I need to know how they control funds and help our economy to grow. Learning about them will let me know how they make use of my money I entrusted to them. Add to it, I already see myself working in a financial institution so it'll be an advantage for me to gather more knowledge about their structures, operations and so on.

4. Give three important reasons why is there a need to study financial markets?

- Studying financial markets will help us understand how funds circulate between financial institution, government, individual and firms. It will let us know what makes us lend or invest our available money to financial institutions as well as when we want to borrow funds.
- Activities in the financial market will let us know how it affects personal wealth, the behaviour of the business firms and the economy as a whole.
- We will understand how to make financial market function efficiently because they contribute to the growth and performance of an economy.

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