

## Chapter 2

# The Financial System and the Level of Interest Rates

### Before You Go On Questions and Answers

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#### Section 2.1

1. *What critical economic role does the financial system play in the economy?*

The financial system is in place to gather money from people and businesses and then channel these funds to those who need it. An efficient financial system is essential for a healthy economy. The major players in the U.S. financial system are big institutions such as the New York Stock Exchange, Citigroup, or State Farm Insurance.

2. *What are the two basic ways in which funds flow through the financial system from lender-savers to borrower-spenders?*

There are two basic mechanisms by which funds flow through the financial system: (1) Funds can flow directly through financial markets, and (2) funds can flow *indirectly* through financial institutions.

#### Section 2.2

1. *Why is it difficult for individuals to participate in the direct financial markets?*

The financial markets where direct transactions take place are wholesale markets with a typical minimum transaction size of \$1 million. Major buyers and sellers of securities in direct financial markets include commercial banks, large corporations, the federal government, hedge funds, and some wealthy individuals.

2. *Why might a firm prefer to have a security issue underwritten by an investment banking firm?*

# Fundamentals Of Corporate Finance Questions And Answers

**Robert Parrino, Thomas W.  
Bates, Stuart L. Gillan, David S. Kidwell**



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Capital 9 New Issue Markets 10 Secondary Stock Market 11 Basic Concepts Time Value of Money Risk and Return 12 Stock Exchange Role and Functions 13 Stock Exchanges National Stock Exchange and Mumbai Stock Exchange 14 Money Market And Call Money Market Indian Money Market Composition and Structure More Information The authors of this book are Dr R S Kulshreshtha and Dr A M Rathi Dr R S Kulshreshtha is Retd Associate Professor and Head in Department of Economic Administration Financial Management University of Rajasthan Jaipur Dr A M Rathi works as Dean Faculty of Commerce in Dr B R Ambedkar University Agra

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