

Tutorial 1

BFI200 ISLAMIC FINANCIAL MARKETS AND INSTITUTIONS

1. Explain the concept of Financial System .

Financial system is a subset of economic, it helps distribute resources of the economic. It consist of three main component: Financial instrument Financial institutions Financial Markets

2. Who are the players involved in the financial markets ?

The **lender-savers**, surplus unit : which is the surplus that funds their money into the financial markets.

- Households (investors or issuers)

The **Borrower**-spender, which is the deficit who gets funding and money from the financial market. For example, deficit unit : **households, business firms, government and financial institutions** .

Financial intermediaries :

3. What are the roles of financial markets ?

- **Mobilise large amount of relatively small savings** and pool them to channel them for productive investments in the economy. The financial markets mechanisms to mobilise the funds from surplus unit to the deficit unit.

4. Distinguish between direct and indirect finance .

In direct finance, **borrowers borrow directly** from lenders in financial markets by selling financial instruments. Financial markets issue the claims on borrowers directly to savers.

In indirect finance, borrowers borrow indirectly from lenders **via financial intermediaries**. Financial intermediaries act as **middle-man** by holding a portfolio of asset and issuing claims to savers.

5. Discuss the SEVEN (7) functions of Financial Markets

Saving: Provides a conduit for the savings: profitable outlet for utilization of savings in bonds, stocks and other financial claims. - mutual funds

Credit: (loan) furnish credit to finance current consumption and investment spending.

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