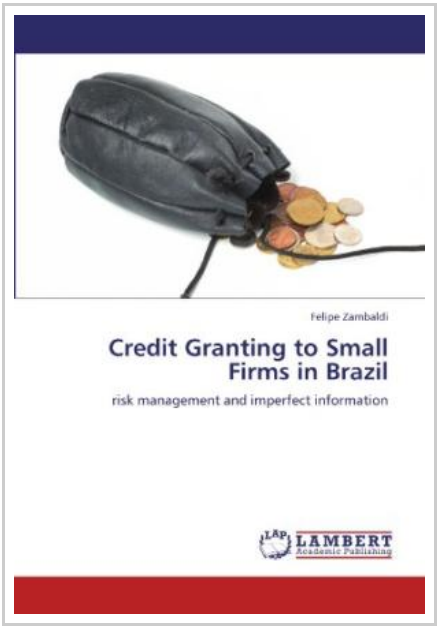


DOWNLOAD

Credit Granting to Small Firms in Brazil

By Felipe Zambaldi

LAP Lambert Academic Publishing. Paperback. Book Condition: New. Paperback. 192 pages. Dimensions: 8.7in. x 5.9in. x 0.4in.In this work, the Brazilian credit market for small and medium-sized enterprises is analyzed from a perspective in which business activities are driven by the utility of market players. From a sample of credit proposals submitted to a large Brazilian bank, the lenders utility is studied. In addition, credit transactions in the small business segment are investigated in terms of the relations between interest rates and collateral. Results reveal the existence of an environment in which small business borrowers are credit rationed and accept to pay high interest rates when purchasing credit products based on liquid collateral. Also, the banks utility from a credit transaction is affected by the private information it captures along its relationships with customers. Findings imply that financial systems may not be fostering the demand for productive credit by means of low-priced loans. The study provides relevant information for those interested in productive credit markets, such as professionals of financial institutions, public policy makers and small and medium-sized business entrepreneurs who need funding. This item ships from multiple locations. Your book may arrive from Roseburg,OR, La Vergne,TN. Paperback.

READ ONLINE
[7.47 MB]

Reviews

It in a of the best publication. It really is rally intriguing throgh reading through period of time. You will not feel monotony at anytime of your own time (that's what catalogs are for relating to in the event you request me).

-- ***Dr. Pat Hegmann***

It in one of my favorite publication. It is among the most awesome publication i have go through. I am just quickly will get a delight of reading through a published publication.

-- ***Prof. Martin Zboncak DVM***