## **RATING AGENCIES**

An organization which specializes in assessing the financial strength of a company or government entities that uses the capital markets for financing.

# FUNCTION

- ✓ Superior Information
- ✓ Basis of Risk and Reward
- ✓ Less Cost Information
- ✓ Discipline on corporate borrowers
- ✓ Financial and Other Representations Acquire Greater Credibility

#### DEMERITS

- ✓ Probability of Biases & Misrepresentations
- ✓ Non-disclosure of Certain Information
- ✓ Changing Environment
- ✓ Issues with New Companies
- ✓ Difference in Rating.
- ✓ Downgrading

#### BENEFITS

- ✓ Helps in Investment Decisions
- ✓ Rating Review Benefits
- ✓ Promise of Security
- ✓ Easy Understanding of Investment Proposal
- ✓ Saves Time and Efforts
- ✓ Helps to improve corporate image
- ✓ Lower Cost Borrowings
- ✓ Wider audience for Borrowings
- ✓ Perform as marketing tool
- ✓ Motivates for Growth and Expansion

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United States. Congress. Senate.

Committee on Banking, Housing, and
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