

## QUESTION 13: (Disadvantages of credit lines)

Answer: A, B, C, D

Explanation: A credit line is a pre-arranged line of credit that a company can draw on as needed. It is a flexible financing option that can be used for a variety of purposes, such as working capital, capital expenditures, or emergency funding. However, there are several disadvantages to using a credit line, including:

1. **High interest rates:** Credit lines typically have higher interest rates than other forms of financing, such as term loans or bonds. This is because the lender is providing a line of credit that can be used at any time, which increases the risk for the lender.

2. **Collateral requirements:** Many credit lines require the borrower to provide collateral, such as real estate or equipment, to secure the loan. This can be a disadvantage for companies that do not have sufficient assets to collateralize the loan.

3. **Restrictive covenants:** Credit lines often come with restrictive covenants that limit the borrower's ability to engage in certain activities, such as making large capital expenditures or paying dividends. These covenants can be restrictive and costly for the borrower.

4. **Variable interest rates:** Credit lines typically have variable interest rates, which means that the interest rate can fluctuate over time. This can make it difficult for the borrower to budget and plan for future payments.

5. **Short-term financing:** Credit lines are typically short-term financing options, meaning that they must be repaid within a short period of time. This can be a disadvantage for companies that need long-term financing.

6. **Complex documentation:** Credit lines often involve complex documentation and legal fees, which can be a disadvantage for small businesses or companies with limited resources.

7. **Reduced flexibility:** While credit lines are designed to be flexible, they can sometimes be restrictive. For example, some credit lines may have limits on the amount of money that can be borrowed or the number of times the line can be drawn.

8. **Reputation risk:** If a company is unable to repay its credit line, it can damage its reputation and make it difficult to obtain financing in the future.

9. **Over-indebtedness:** Credit lines can be used to finance a large number of projects, which can lead to over-indebtedness and financial distress for the company.

10. **Loss of control:** Credit lines can be used to finance projects that are not in the company's best interests, which can lead to a loss of control over the company's finances.

11. **Complexity of the credit line:** Credit lines can be complex and difficult to understand, which can be a disadvantage for companies that are not familiar with them.

12. **Unpredictable cash flow:** Credit lines can be used to finance projects that have unpredictable cash flows, which can make it difficult for the company to manage its finances.

13. **High fees:** Credit lines often have high fees, including origination fees, maintenance fees, and late payment fees. These fees can be a significant cost for the borrower.

14. **Short-term financing:** Credit lines are typically short-term financing options, meaning that they must be repaid within a short period of time. This can be a disadvantage for companies that need long-term financing.

15. **Restrictive covenants:** Credit lines often come with restrictive covenants that limit the borrower's ability to engage in certain activities, such as making large capital expenditures or paying dividends. These covenants can be restrictive and costly for the borrower.

16. **Collateral requirements:** Many credit lines require the borrower to provide collateral, such as real estate or equipment, to secure the loan. This can be a disadvantage for companies that do not have sufficient assets to collateralize the loan.

# Intro To Business Sample Questions Final

**Lingsheng Yao**



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web programmes for academic year 2013 2014 the management of sua is pleased to inform the following candidates that they have been selected to join various undergraduate degree programmes for the 2013 2014 academic year which starts on the 14th october 2013 candidates are advised to observe the following i all candidates selected to

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singapore in which the president of singapore is directly elected by a popular vote were introduced after a constitutional  
amendment made in 1991 potential candidates for office must meet stringent qualifications set out in the constitution