

2010 Mercantile Law

I Briefly describe the following types of banks: (2% each)

universal bank

commercial bank

thrift bank

rural bank

cooperative bank

ANS:

A. universal bank - May engage as an investment house or in non-banking activities or enterprises. It has the maximum capital requirement under the law.

B. commercial bank - Engages in ordinary banking business, lesser capital requirement than universal bank.

C. thrift bank - is a savings and loans association as provided for under the Thrift Bank Law.

D. rural bank - is primarily established to assist rural industries under the Rural Bank Law.

E. cooperative bank - is primarily established to assist cooperatives in accordance with the Cooperative Bank Law.

II How do you characterize the legal relationship between a commercial bank and its safety deposit box client? (2%)

Is a stipulation in the contract for the use of a safety deposit box relieving the bank of liability in connection with the use thereof valid? (2%)

Differentiate "bank deposits" from "deposit substitutes." (2%)

Why are banks required to maintain reserves against their deposits and deposit substitutes? State one of three purposes for these reserves. (2%)

ANS:

A. Contract of Lease

B. Yes.

Mercantile Law Sg 2010 Memo

Karen Harrison, Nicholas Ryder



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The Law Relating to Financial Crime in the United Kingdom Karen Harrison, Nicholas Ryder, 2016-03-03 Outlining the different types of financial crime and its impact this book is a user friendly up to date guide to the regulatory processes systems and legislation which exist in the UK Each chapter has a similar structure and covers individual financial crimes such as money laundering terrorist financing fraud insider dealing market abuse and bribery and corruption Offences are summarized and their extent is evaluated using national and international documents Detailed assessments of financial institutions and regulatory bodies are made and the achievements of these institutions are analysed Sentencing and policy options for different financial crimes are included and suggestions are made as to how criminal proceeds might be recovered Drawing the different themes of the book together the final chapter makes recommendations for the future and will provoke further thought and discussion on this topical subject Each chapter also has a section on Recommending Reading It will be a valuable resource for students studying vocational courses and will be a key text for undergraduate and post graduate students in law schools departments of criminal justice and business schools

Small and Medium-Sized Enterprises in International Economic Law Thilo Rensmann, 2017-06-09 International economic law with its traditional focus on large multinational enterprises is only slowly waking up to the new reality of small and medium sized enterprises SMEs entering the global marketplace In the wake of the digital revolution smaller companies now play an important role in the global economic landscape In 2015 the UN expressly called for SMEs to have greater access to international trade and investment and it is increasingly recognized that the integration of SMEs provides one of the keys to creating a more sustainable and inclusive global economy As SMEs increasingly permeate transnational supply chains so interactions between these companies and international economic law and policy proliferate Small and Medium sized Enterprises in International Economic Law offers the first comprehensive analysis of the interaction between SMEs and international economic law This book presents a broad international perspective gathering together contributions by leading experts from academia legal practice and international organizations It opens up a field of enquiry into this so far unexplored dynamic and provide a touchstone for future debate The analysis covers a broad spectrum of international trade and investment law focusing on issues of particular interest to SMEs such as trade in services government procurement and trade facilitation Diverse perspectives illuminate regional developments in particular within the EU and the implications of mega regional free trade agreements The essays also examine questions of legitimacy of global economic governance in particular concerns surrounding the threat posed to the interests of domestic SMEs by the growing liberalization of international trade and investment These essays constitute essential reading for practitioners and academics seeking to navigate a previously neglected trend in international economic law

Environmental, Social and Governance (ESG) Disputes Benson Lim, Mary Mitsi, 2025-09-30 One of the most complex areas of tax practice concerns the interwoven area of trusts foundations and

similar arrangements particularly when an international element is present This one of a kind book gives practitioners extensive global coverage of direct taxation of trusts and foundations wealth taxes procedural matters philanthropy and international tax planning With contributions from leading academics and practitioners offering both theoretical and practical perspectives this edited volume provides clear and accessible guidance on such taxation issues and topics as the following trusts and private international law trends in domestic taxation of trust and foundations worldwide trusts and abuse in a domestic law context tax treaty interpretation issues special tax cooperation agreements trusts and value added tax effect of the proposed Business in Europe Framework for Income Taxation BEFIT Directive flow through entities and the OECD Pillar Two transfer pricing issues philanthropic holding foundations and special focus on jurisdictions unfamiliar with trusts and foundations Tax lawyers and other tax professionals will gain a comprehensive understanding of how trusts and foundations are taxed across different jurisdictions and confidently navigate complex taxation issues including often overlooked and cross border aspects The book s essential insights will also prove of great value for academic research policy development and practical tax decision making in a globalized environment

Finance in Asia Qiao Liu,Paul Lejot,Douglas W. Arner,2013 Asia s demand for second generation financial institutions and markets needs to be met in order for the region s further development to be sustained This book provides a compelling fact based assessment of current practices and regulations in Asia s financial institutions and markets and carefully documents the exciting opportunities and challenges that lie ahead in the region s financial systems This book differs in design from typical treatments of financial institutions and markets because its focus is on Asia rather than using the US model in terms of market configurations or products as a benchmark and its takes a contemporary and forward looking view of financial markets Examples of practice from Asia are used to illustrate major accepted themes in finance and financial regulation To the extent that Asia s main economies share characteristics that are distinct for example in the relationship between government and the banking sector or in aspects of corporate governance the book will discuss the consequences for market operation and intermediation The book s carefully structured facts and rigorously argued analysis carry important implications both for students in business and law and for professionals new to financial markets in Asia It will change the way that Asian financial markets and institutions is taught in universities as well as provide a valuable resource for professionals working in finance in Asia

Arizona Journal of International and Comparative Law ,2012

Japanese Consumer Dynamics Parissa Haghirian,2011-01-15 Introducing the topic of Japanese consumerism its development Japanese consumer behaviour today the major consumer groups in Japan and recent developments in the field this book offers a concise overview of each topic and is an excellent reference tool on Japanese consumers and the Japanese consumer market

Forthcoming Books Rose Arny,2001

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Yearbook of International Organizations 2014-2015, Volumes 1a & 1b (Set) Union of International Associations,2014-06-16 Volume 1 A and B covers international organizations

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