

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.

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