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Sommario/riassunto	That different types of financial services and products continue to spring up in the financial sector of many countries is indicative of the changing landscape of the financial services industry globally. Equally important, as indicators of the evolving trajectory of financial services regulation, are increases in the number of countries where universal banking is practiced and in numbers of parent and subsidiary

companies providing different types of financial services and products. This book is written against that background. A central thesis pursued in the book is that until there is
