

1. Record Nr.	UNINA9910450205603321
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Titolo	Legal aspects of financial services regulation and the concept of a unified regulator [[electronic resource] /] / Kenneth Kaoma Mwenda
Pubbl/distr/stampa	Washington, D.C., : World Bank, c2006
ISBN	1-280-41370-0 9786610413706 0-8213-6460-X
Descrizione fisica	1 online resource (182 p.)
Collana	Law, justice, and development
Disciplina	346.73/082
Soggetti	Financial institutions - Law and legislation Administrative law Banks and banking - State supervision Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references (p. 149-152) and index.
Nota di contenuto	Contents; List of Tables and Figures; List of Tables and Figures; Foreword; Abstract; Acknowledgments; Acronyms and Abbreviations; Chapter 1 Designing a Sound Regulatory Framework for Financial Services Supervision; Chapter 2 Promoting the Independence of a Financial Services Regulator 19; Chapter 3 The Concept of a Unified Financial Services Regulator; Chapter 4 Frameworks for Unified Financial Services Supervision: Latvia, the Scandinavian Countries, and the United Kingdom; Chapter 5 Conclusion; Appendix 1 The Estonian Financial Supervisory Authority Act, 2001 Appendix 2 The Hungarian Financial Supervisory Authority Act, 1999 Appendix 3 The Latvian Law on the Financial and Capital Market Commission 2001; Select Bibliography; Index
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

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