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The principle of liquidity is very important for the commercial bank. Liquidity refers to the ability of an asset to convert into cash without loss within a short time. Paying the deposited money on demand of customers is called liquidity in the sense of banking.

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Emlios Avgouleas is the inaugural holder of the International Banking Law and Finance Chair at the University of Edinburgh and the director of the Edinburgh Center for Commercial Law. Kristin van Zwieten is the Clifford Chance Associate Professor of Law and Finance at Oxford University and a Fellow of Manchester Harris College.

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