6. Raising capital: debentures: fixed and floating charges

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Titles in the Core Text series take the reader straight to the heart of the subject, providing focused, concise, and reliable guides for students at all levels. This chapter discusses corporate borrowing through debentures or debenture stock, as well as fixed and floating charges that companies issue to creditors as security interests. It begins by outlining some important distinctions between the ability of small and large companies to raise loan capital. It then considers the priority of secured creditors and the registration requirements for charges, the issue of whether or not a fixed charge could be created over a company’s book debts, provisions for automatic crystallisation that converts the floating charge into an equitable fixed charge over company assets, and reform of security interests.
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