

GLOSSARY OF BANKING TERMS GENERALLY USED IN CDR

Accrued Interest	Interest earned but not yet received.
Acquisition	Purchase of controlling interest in a firm, generally through tender offer for the target shares.
Actuary	Insurance company official, responsible for estimating future claims and disbursement and for calculating necessary fund and premium levels.
ADS	Authorized Dealers
Advising Bank	A Bank usually located in the country of residence of an Exporter, used by an Importer's bank to authenticate a Letter of Credit before it is passed on to the Exporter.
AEZs	Agricultural Export Zones
Affidavit	A written statement, sworn to be true by the person signing it, before someone authorized by court of law.
Agent Bank	A participating bank in a syndicated loan that handles all the operations and deals with the borrower on behalf of the members of the syndicate.
AIDB	All India Development Bank
AIFI	All India Financial Institution
ALCO	Asset-Liability Management Committee
ALM	Asset/ liability management involves a set of techniques to create value and manage risks in a bank.
AMC	Asset Management Committee
American Depository Receipt (ADR)	A certificate registered in the holder's name or as a bearer security giving title to a specified number of shares in a non-US-based company deposited in a bank outside the USA. These certificates are traded on US stock exchanges.
American option	An option that can be exercised on or any time before the date of expiry.
Amortization	Process of full payment of debt in installments of principal and earned interest over a definite time.
Amount at risk	Balance of the sum payable not covered by reserves, potentially falling on the net worth (net assets) of the company.

Banking Terminology

E Durkheim



Banking Terminology:

This book delves into Banking Terminology. Banking Terminology is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Banking Terminology, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Banking Terminology
- Chapter 2: Essential Elements of Banking Terminology
- Chapter 3: Banking Terminology in Everyday Life
- Chapter 4: Banking Terminology in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Banking Terminology. The first chapter will explore what Banking Terminology is, why Banking Terminology is vital, and how to effectively learn about Banking Terminology.

3. In chapter 2, the author will delve into the foundational concepts of Banking Terminology. This chapter will elucidate the essential principles that must be understood to grasp Banking Terminology in its entirety.

4. In chapter 3, this book will examine the practical applications of Banking Terminology in daily life. This chapter will showcase real-world examples of how Banking Terminology can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Banking Terminology in specific contexts. The fourth chapter will explore how Banking Terminology is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, this book will draw a conclusion about Banking Terminology. This chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Banking Terminology.

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Table of Contents Banking Terminology

1. Understanding the eBook Banking Terminology

- The Rise of Digital Reading Banking Terminology
- Advantages of eBooks Over Traditional Books
- 2. Identifying Banking Terminology
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banking Terminology
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Banking Terminology
 - Personalized Recommendations
 - Banking Terminology User Reviews and Ratings
 - Banking Terminology and Bestseller Lists
- 5. Accessing Banking Terminology Free and Paid eBooks
 - Banking Terminology Public Domain eBooks
 - Banking Terminology eBook Subscription Services
 - Banking Terminology Budget-Friendly Options
- 6. Navigating Banking Terminology eBook Formats
 - ePub, PDF, MOBI, and More
 - Banking Terminology Compatibility with Devices
 - Banking Terminology Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banking Terminology
 - Highlighting and Note-Taking Banking Terminology
 - Interactive Elements Banking Terminology
- 8. Staying Engaged with Banking Terminology
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banking Terminology

9. Balancing eBooks and Physical Books Banking Terminology
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banking Terminology
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Banking Terminology
 - Setting Reading Goals Banking Terminology
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Banking Terminology
 - Fact-Checking eBook Content of Banking Terminology
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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