

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

L Darling-Hammond



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Banking Terminology, 1989 This third edition of the dictionary aims to make banking terminology intelligible to all It includes over 6000 entries on 18 subject areas from banking to trust

Banking Terminology: Loan, Investment, Retail, Corporate, and International Banking Terms Chetan Singh, Banking Terminology Loan Investment Retail Corporate and International Banking Terms is a complete and indispensable guide for anyone seeking a thorough understanding of the complex and ever evolving world of banking Covering a wide array of crucial banking areas this book is a complete resource that demystifies the terminology and concepts associated with loans investments retail banking corporate banking regulatory frameworks legal aspects financial statements analysis risk management compliance fintech digital banking and international banking As technology continues to transform the banking industry the Bank terminology book covers fintech and digital banking terms shedding light on innovative technologies such as mobile banking online payment systems blockchain and artificial intelligence Finally the Banking glossary book explores international banking where global finance converges Readers will learn the terminology and concepts related to cross border transactions foreign exchange international trade finance and global regulatory frameworks With its detailed coverage and user friendly approach Banking Terminology is an essential resource for banking professionals students entrepreneurs and anyone seeking a deep understanding of the intricate world of banking From loans and investments to compliance and digital banking this book will empower readers with the knowledge to navigate the complexities of the banking industry with confidence

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institution that carries the responsibility for protecting the financial assets of individuals or companies. These institutions can also be called simply custodians. Such outfits serve as a third party check that protects the assets they are guarding against the fund managers and any illegal activities they may pursue. Congress established these custodian banks with the Investment Company Act of 1940 in order to protect investors. Thanks to this particular legislation, investment companies must adhere to specific stringent listing requirements and must be registered with the Securities and Exchange Commission. The custodian bank performs a number of activities in their primary function of watching over the financial assets of businesses and individuals. They settle sales and purchases of bonds and equities and physically protect the certificates of these assets. These institutions also gather information about and income from such assets. When the assets are stocks, this means dividends. When the instruments are bonds, they collect the interest from the coupons. The custodians also disperse information they gather pertaining to yearly general meetings and shareholder voting. They handle any foreign exchange transfers as necessary and manage all cash transactions. Finally, custodians deliver routine reports on their various activities to the customers. Custodian banks provide reports on every trade or deal which they transact on behalf of the clients. They must be consistently delivered. Along with these reports, they furnish information on the companies whose assets they hold, besides information on general meetings. When a custodian is holding foreign shares or bonds, they will also have to change currencies as necessary. This is the case when the fund manager buys or sells foreign currency assets. It is also necessary when companies pay out dividends or bonds receive interest with these overseas financial instruments. Custodian banks are a critical component of the modern investment environment. Without them to carry out these functions, all of the important financial record keeping and housekeeping items would be neglected. Not all custodian banks are national operations in the United States. A number of the major international financial institutions offer these services around the globe. Note: This example description is shortened due to publication restrictions. Each term is explained with 600 words and more. Dictionary of Banking Gerald Klein, 1992. The dictionary aims to offer the student a complete explanation of specialized banking terminology through clear and detailed definitions of over 3000 items which are cross-referenced. It gives broad coverage of financial services terminology and should be an invaluable reference for full-time and day-release banking students who need to understand the technicalities and jargon of the banking world. It should also be of use to clerical and administrative staff in banking. Associateship students and Foundation students. Banking Law of New York Amasa Junius Parker, 1912. **Readers' Guide to Periodical Literature**, 1926. **Banking**, 1921. **The Century Dictionary**, 1889. **Catalogue of the Officers and Students of the College of New Jersey** for College of New Jersey (Princeton, N.J.), Princeton University, 1918. Dictionary of International Banking and Finance Terms John Owen Edward Clark, 2001. For students and practitioners alike, this resource provides retail and investment banking terms, products, theories, and concepts. In this dictionary, over 4000 terms in the fields of retail and wholesale banking are defined. Right up to date with the

regulatory environment as well as with products and services provided through the *Bibliography of Mono- and Multilingual Vocabularies, Thesauri Subject Headings, and Classification Schemes in the Social Sciences* Charles Geoffry Allen, Aslib. Library, 1982 **California Cultivator**, 1922 **Coast Banker**, 1921 The Bankers', Insurance Managers', and Agents' Magazine, 1928 *The Encyclopedia Britannica*, 1922 *The Economist*, 1875 **The Encyclopædia Britannica** Hugh Chisholm, 1922 *The Japan Financial and Economic Monthly*, 1922 *Proceedings of the ... Annual Convention of the American Bankers' Association* American Bankers Association, American Bankers Association. Convention, 1915 Proceedings of the sections of the association are included in the volumes as follows Trust company section organized 1896 1st 3rd 7th 14th annual meetings in v 23 25 29 35 1897 1899 1903 1909 Savings bank section organized 1902 2d 8th annual meetings in v 29 35 1903 1909 Clearing house section organized 1906 3d annual meetings in v 35 1909

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