

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.

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