

Glossary in term of Banking

1.Absorption

A term used by real estate lenders and developers to describe the process of renting up newly built or renovated office space or apartments. The term "absorption period" is often used to describe the period of time necessary for absorption.

2.Accessions

Goods that are physically united with other goods in such a manner that the identity of the original goods is not lost. An example is a new motor in a piece of equipment.

3. Account analysis

An analysis performed to determine the profitability of each demand account to the bank. The analysis may also be used to determine the profitability of a group of demand accounts with the same owner. Account analysis is normally performed by the bank, but can be done by anyone in the depositor's organization provided sufficient information is available. The analysis identifies the net earnings based on the average daily ledger balance less reserved requirements and float. The net earnings can then be compared with the various activity service charges based on the volume of transactions and the per item price of the services.

4. Accreting swap

An interest rate swap with an increasing notional amount.

5. Call or calling

Making demand for payment in full of a loan, usually a loan that is in default, Often referred to as calling the loan.

6. Facsimile

An exact copy of something, such as a signature.

7.Fail

The event of a securities purchase or sale transaction not settling as intended by the parties.

8. Pass-through rate

The net amount of interest paid to investors owning mortgage-backed securities after all servicing and guarantee fees are deducted.

9.Rate risk

The risk that the entity's earnings and/or its capital may be reduced by an adverse change in prevailing interest rates.

10.Rate sensitive

The exposure of either the bank's earnings or its market value to fluctuations caused by changes in prevailing interest rates.

Glossary of Publishing Terms

1.Advance

The portion of an author's royalties paid out *in advance of* revenues collected from book sales. Some publishers offer advances, others do not.

2.Binding

The way pages (Folios) are secured inside a book.

3.Chapbook

A small, usually pocket-sized book. Most often, chapbooks contain poetry, but they can contain short narratives, lyrics, etc.

4.Design

Graphic Designers create the cover art (which includes the front cover, back cover, and spine of a book) and interior design

5.Distributor

A person or company who stores your books in a warehouse, prepares orders, and ships books to retail outlets.

6.Leaf

A single complete page.

7.Recto

The "front side" of a Folio/Leaf.

8.Stitched Bind

Books whose Folios are stitched together and sewn to a cover

9.Galley

Preliminary proofs of manuscripts. They can be unbound, bound, or electronic and are meant for review by authors, editors, and designers.

10.Verso

The "back side" of a Folio/Leaf.

Glossary of Logistics Terms

1.Access Space

A passage used to access rack compartments and stacks. It is used for the purpose of counting materials.

2.Active Block

Stacking the loads, which are worked on, and on/from which articles put/removed as required.

3. Address

Locations that are set with physical borders within the logistics facility and entered into the system with an identification number.

4.Agent

An enterprise or individual that provides services on behalf of a logistics company in an area outside the latter's center of operations.

5.Agreement

Memorandum of understanding entered into between the parties to establish the conditions clearly and beforehand for supply services.

6.Fictive

A type of bonded warehouse where a private company stores duty-paid goods that belong only to the company.

7.Flexibility

The ability to keep up with the change in consumer demands.

8.Package

A case that is made of metal, plastic, carton, or similar material to facilitate marketing, shipping, warehousing and distribution by protecting the products against external factors and keeping them together.

9.Packing

A metal, plastic, glass, etc. container that protects the products from external factors, facilitates publicity and marketing, provides visual and ergonomic benefits, and gives product information.

10.Yield Management

Increasing revenues through efficient practices.