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WARD ALESSANDRA

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 This edition of the Encyclopedia of Banking & Finance is completely revised and includes 4,200 entries, of which 2,000 are new. In addition to extensive definitions of thousands of basic banking, business and financial terms, the entries provide a wealth of additional pertinent information: historical background; analyses of recent trends; illustrative examples; and statistical data. The encyclopedia is particularly strong in its coverage of laws and regulations.

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 Banking is a system of trading in money which involves safeguarding deposits and making funds available for borrowers. Banking developed in the Middle Ages in response to the growing need for credit in commerce. Finance is science of the management of money, banking, investments, and credit. Finance is the process of channelling funds from savers to users in the form of credit, loans, or

invested capital through agencies including commercial banks, savings and loan associations, and such non-bank organisations as credit unions and investment companies. Insurance is a contract in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured. In a broad economic sense, insurance transfers risk from individuals to a larger group, which is better able to pay for losses. As Banking, Finance and Insurance is inter-related this Encyclopedia is designed in such a manner that it has terms of this Industry explained in a very easy manner. The work is designed to give readers direct insight into the main error sources occurring in their profession, especially those resulting from a poor understanding of the subject

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