Mohamed Khaider University, Biskra

Faculty of Economics, Commerce and Management Sciences

Commerce Department

Module: English
Branch: International Trade
Level: Third year Bachelor

Lecture 06: ***Finance Technical terms***

-Securities: The term "security" refers to a fungible, negotiable financial instrument that holds some type of monetary value.

-Efficiency: signifies a peak level of performance that uses the least amount of inputs to achieve the highest amount of output.

-Increasing: rising in number, amount or level of something.

-Saving: is an interest-bearing deposit account held at a bank or other financial institution

-Efficient allocation of capital:

-Issue: An issue is a process of offering securities in order to raise funds from investors. Companies may issue bonds or stocks to investors as a method of financing the business.

-Liquid: A liquid asset is an asset that can easily be converted into cash in a short amount of time

-Fluctuations: to change frequently from one thing to another (used about prices….).

-Maturity: Maturity is the date on which the life of a transaction or financial instrument ends,

-Default: Default is the failure to repay a debt, including interest or principal, on a loan or security. A default can occur when a borrower is unable to make timely payments, misses payments, or avoids or stops making payments. Individuals, businesses, and even countries can default if they cannot keep up their debt obligations. Default risks are often calculated well in advance by creditors.

-Owe: to have to pay money for something they have done

-Pay off: to pay all the money that you owe for something.