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► **Reshep's Career Care**

Short Notes

PART: ONE



Nepheliam Reshep



Reshep's Career Care



Total 10 Parts

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Financial Times Stock Exchange Group (FTSE)

What Is the Financial Times Stock Exchange Group (FTSE)?

The Financial Times Stock Exchange (FTSE), now known as FTSE Russell Group, is a British financial organization that specializes in providing index offerings for the global financial markets. The London Stock Exchange Group (LSEG) owns the FTSE Russell Group. In addition to the FTSE Russell Group, the LSEG also owns the Borsa Italiana, Millennium IT, and other financial brands.

The indexing division of the FTSE is similar to that of Standard & Poor's; it specializes in creating index offerings that the global financial markets can use as benchmarks. An index is comprised of a hypothetical portfolio of stock holdings, so it can act as a representation of the performance of a particular market segment—also called a benchmark. Although the FTSE offers many indexes, its two most well-known indexes are the FTSE 100, which is comprised of the most highly capitalized blue-chip stocks listed on the London Stock Exchange, and the Russell 2000 Index, a small-cap stock market index of the smallest 2,000 stocks in the Russell 3000 Index.

KEY TAKEAWAYS

- The Financial Times Stock Exchange (FTSE) Group is a financial organization that specializes in the management of asset exchanges and creating index offerings for the global financial markets.
- The London Stock Exchange (LSE) Group currently owns FTSE.
- In May 2015 FTSE Group combined with Russell to form the brand name, FTSE Russell.
- The FTSE 100 is generally the most well known FTSE index, but the FTSE Group manages hundreds of indexes.

Quantitative Easing (QE)

What Is Quantitative Easing (QE)?

Quantitative easing (QE) is a form of unconventional monetary policy in which a central bank purchases longer-term securities from the open market in order to increase the money supply and encourage lending and investment. Buying these securities adds new money to the economy, and also serves to lower interest rates by bidding up fixed-income securities. It also expands the central bank's balance sheet.

When short-term interest rates are either at or approaching zero, the normal open market operations of a central bank, which target interest rates, are no longer effective. Instead, a central bank can target specified amounts of assets to purchase. Quantitative easing increases the money supply by purchasing assets with newly-created bank reserves in order to provide banks with more liquidity.

KEY TAKEAWAYS

- Quantitative easing (QE) is a form of monetary policy used by central banks as a method of quickly increasing the domestic money supply and spurring economic activity.
- Quantitative easing usually involves a country's central bank purchasing longer-term government bonds, as well as other types of assets, such as mortgage-backed securities (MBS).
- In response to the economic shutdown caused by the COVID-19 pandemic, on March 15, 2020, the U.S. Federal Reserve announced a quantitative easing plan of over \$700 billion.¹
- Then, on June 10, 2020, after a brief tapering effort, the Fed extended its program, committing to buy at least \$80 billion a month in Treasuries and \$40 billion in mortgage-backed securities, until further notice.

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Cryptocurrency

What Is Cryptocurrency?

A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralized networks based on blockchain technology—a distributed ledger enforced by a disparate network of computers. A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation.

KEY TAKEAWAYS

- A cryptocurrency is a form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities.
- Experts believe that blockchain and related technology will disrupt many industries, including finance and law.
- The advantages of cryptocurrencies include cheaper and faster money transfers and decentralized systems that do not collapse at a single point of failure.
- The disadvantages of cryptocurrencies include their price volatility, high energy consumption for mining activities, and use in criminal activities.



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Electronic Commerce (Ecommerce)

What Is Electronic Commerce (Ecommerce)?

The term electronic commerce (ecommerce) refers to a business model that allows companies and individuals to buy and sell goods and services over the Internet. Ecommerce operates in four major market segments and can be conducted over computers, tablets, smartphones, and other smart devices. Nearly every imaginable product and service is available through ecommerce transactions, including books, music, plane tickets, and financial services such as stock investing and online banking. As such, it is considered a very disruptive technology.

KEY TAKEAWAYS

- Ecommerce is the buying and selling of goods and services over the Internet.
- It is conducted over computers, tablets, smartphones, and other smart devices.
- Almost anything can be purchased through ecommerce today.
- It can be a substitute for brick-and-mortar stores, though some businesses choose to maintain both.
- Ecommerce operates in four market segments, including business-to-business, business-to-consumer, consumer-to-consumer, and consumer-to-business.



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Zero Population Growth

Zero population growth (ZPG) occurs when there is no change in the amount of people in a given time. Let's say that Regular City, between Plainville and Example Counties, had ZPG last year. Does this mean that no one died or was born last year? You might think so, but it's not that simple. When we talk about no change in the amount of people, we mean no net change.

No net change means that the number of people born equals the number of people who have died. Thus, zero population growth occurs when birth and death rates are equal. Birth rate refers to the amount of births per 1,000 people per year, while death rate refers to the amount of deaths per 1,000 people per year. So in order for Regular City to have ZPG, Regular City has a birth rate of 33 and a death rate of 33 as well.

When dealing with population growth, we must also take into account people moving in and out of an area. When dealing with Regular City, we assumed there was no emigration or immigration. In other words, we assumed no one left Regular City and no one entered Regular City. In the real world, that's not usually the case. In reality, zero population growth occurs when births and immigration equal deaths and emigration in a certain time period.



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Agent Bank

What Is an Agent Bank?

An agent bank is a bank that performs services in some capacity on behalf of an entity. An agent bank, also known as agency bank, can offer a wide variety of services for businesses looking to expand internationally. These banks generally act on behalf of another bank or group of banks, but they can act on behalf of a person or business.

KEY TAKEAWAYS

- An agent bank operates as a go-between for an individual or business looking to do business in other countries.
- An agent bank can represent a group of banks, which is the case if it is the lead bank in a syndicated loan.
- There are various banks that can be considered an agent bank, including investment banks.



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Purchasing Power Parity (PPP)

What Is Purchasing Power Parity (PPP)?

One popular macroeconomic analysis metric to compare economic productivity and standards of living between countries is purchasing power parity (PPP). PPP is an economic theory that compares different countries' currencies through a "basket of goods" approach, not to be confused with the Paycheck Protection Program created by the CARES Act.

According to this concept, two currencies are in equilibrium—known as the currencies being at par—when a basket of goods is priced the same in both countries, taking into account the exchange rates.

KEY TAKEAWAYS

- Purchasing power parity (PPP) is a popular metric used by macroeconomic analysts that compares different countries' currencies through a "basket of goods" approach.
- Purchasing power parity (PPP) allows for economists to compare economic productivity and standards of living between countries.
- Some countries adjust their gross domestic product (GDP) figures to reflect PPP.



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Public Good

What Is a Public Good?

In economics, a public good refers to a commodity or service that is made available to all members of a society. Typically, these services are administered by governments and paid for collectively through taxation. Examples of public goods include law enforcement, national defense, and the rule of law. Public goods also refer to more basic goods, such as access to clean air and drinking water.

KEY TAKEAWAYS

- Public goods are commodities or services that benefit all members of society, and which are often provided for free through public taxation.
- Public goods are the opposite of private goods, which are inherently scarce and are paid for separately by individuals.
- Societies will disagree about which goods should be considered public goods; these differences are often reflected in nations' government spending priorities.



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Gig Economy

What Is the Gig Economy?

In a gig economy, temporary, flexible jobs are commonplace and companies tend to hire independent contractors and freelancers instead of full-time employees. A gig economy undermines the traditional economy of full-time workers who often focus on their career development.

KEY TAKEWAYS

- The gig economy is based on flexible, temporary, or freelance jobs, often involving connecting with clients or customers through an online platform.
- The gig economy can benefit workers, businesses, and consumers by making work more adaptable to the needs of the moment and demand for flexible lifestyles.
- At the same time, the gig economy can have downsides due to the erosion of traditional economic relationships between workers, businesses, and clients.



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Big Bang

The Big Bang refers to the day the stock market was deregulated in London, England. The event, in which the London Stock Exchange (LSE) became a private limited company, took place on October 27, 1986. It revitalized the LSE, allowing external corporations to enter its member firms, and an automated price quotation was established.



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J-Curve

What Is a J-Curve?

A J-curve is a trendline that shows an initial loss immediately followed by a dramatic gain. In a chart, this pattern of activity would follow the shape of a capital "J".

The J-curve effect is often cited in economics to describe, for instance, the way that a country's balance of trade initially worsens following a devaluation of its currency, then quickly recovers and finally surpasses its previous performance.

J-curves are observed in other fields including medicine and political science. In each case, it depicts an initial loss followed by a significant gain to a level that exceeds the starting point.

Understanding the J-Curve

The J-curve is useful to demonstrate the effects of an event or action over a set period of time. Put bluntly, it shows that things are going to get worse before they get better.

KEY TAKEAWAYS

- A J-curve depicts a trend that starts with a sharp drop and is followed by a dramatic rise.
- The trendline ends in an improvement from the starting point.
- In economics, the J-curve shows how a currency depreciation causes a severe worsening of a trade imbalance followed by a substantial improvement.

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Bangladesh Hi-Tech Park Authority

What Is Bangladesh Hi-Tech Park Authority?

Bangladesh Hi-Tech Park Authority has been established under the 'Bangladesh Hi-Tech Park Authority Act-2010' with the objective of creating an investment-friendly environment and creating employment through the development and growth of high-tech industries in the country. Since its inception, the Bangladesh Hi-Tech Park Authority has been working for socio-economic development by establishing Hi-Tech Parks / Software Technology Parks / IT Training and Incubation Centers in different parts of the country to ensure employment of the country's huge youth and create skilled human resources. According to the administrative structure, the managing director of the Bangladesh Hi-Tech Park Authority is the chief executive officer.

There is an Executive Committee chaired by the Minister / Minister of State for Information and Communication Technology and a Board of Governors (BOG) chaired by the Hon'ble Prime Minister to oversee and guide the activities of the organization. The head office of Bangladesh HiTech Park Authority is located on the 10th floor of ICT Tower, Agargaon, Dhaka. Bangladesh Hi-Tech Park Authority has set up 28 (eighty) Hi-Tech Parks (HTP) / Software Technology Parks (STP) / IT Training and Incubation Centers across the country. The construction work of 4 (four) parks has already been completed and business activities are going on. Construction work on the remaining parks is underway.

Main Functions of Bangladesh Hi-Tech Park Authority:

The main responsibility of the Bangladesh Hi-Tech Park Authority is to bring economic prosperity to the country through development of appropriate investment infrastructure and skilled human resources to increase investment and employment in the IT / ITES sector. In a nutshell

the functions of the Bangladesh Hi-Tech Park Authority can be identified as follows:

- Plan and Implementation of the strategies to create investment infrastructure in Bangladesh.
- Proper operation and management of the Hi-Tech Parks established by Bangladesh Hi-Tech Park Authority across the country.
- Attract FDI and ensure a world class investment environment in the Hi-Tech / software technology parks located across the country.
- Human resource development to ensure IT skilled resources to lead the Hi-tech and software technology sector.
- Encouraging development of private STP.
- Formulating rules, regulation, guidelines and various fiscal and non-fiscal incentives for investors in the hi-tech sector and hi-tech and software technology parks in the country.
- Developing innovation ecosystems and infrastructures to support start-up concepts and companies nationwide.
- Implementing the decisions of the Board of Governors, Executive Committee, Digital Task Force and other national committees relating to hi-tech and software technology parks under Bangladesh Hi-Tech Park Authority.



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Green Bond

What Is a Green Bond?

A green bond is a type of fixed-income instrument that is specifically earmarked to raise money for climate and environmental projects. These bonds are typically asset-linked and backed by the issuing entity's balance sheet, so they usually carry the same credit rating as their issuers' other debt obligations.

Dating back to the first decade of the 21st century, green bonds are sometimes referred to as climate bonds, but the two terms are not always synonymous.

KEY TAKEAWAYS

- A green bond is a fixed-income instrument designed specifically to support specific climate-related or environmental projects.
- Green bonds may come with tax incentives to enhance their attractiveness to investors.
- The World Bank is a major issuer of green bonds. It has issued 164 such bonds since 2008, worth a combined \$14.4 billion.
- In 2020, the total issuance of green bonds was worth almost \$270 billion, according to the Climate Bond Initiative. The cumulative issuance since 2015 is over \$1 trillion.



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Digital Wallet

What Is Digital Wallet?

A digital wallet (or e-wallet) is a software-based system that securely stores users' payment information and passwords for numerous payment methods and websites. By using a digital wallet, users can complete purchases easily and quickly with near-field communications technology. They can also create stronger passwords without worrying about whether they will be able to remember them later.

Digital wallets can be used in conjunction with mobile payment systems, which allow customers to pay for purchases with their smartphones. A digital wallet can also be used to store loyalty card information and digital coupons.

KEY TAKEWAYS

- Digital wallets are financial accounts that allow users to store funds, make transactions, and track payment histories by computer.
- These pieces of software may be included in a bank's mobile app, or as a payments platform like PayPal or Alipay.
- Digital wallets are also the main interface for using cryptocurrencies such as Bitcoin.



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Money Market

What Is the Money Market?

The money market refers to trading in very short-term debt investments. At the wholesale level, it involves large-volume trades between institutions and traders. At the retail level, it includes money market mutual funds bought by individual investors and money market accounts opened by bank customers.

In all of these cases, the money market is characterized by a high degree of safety and relatively low rates of return.

KEY TAKEAWAYS

- The money market involves the purchase and sale of large volumes of very short-term debt products, such as overnight reserves or commercial paper.
- An individual may invest in the money market by purchasing a money market mutual fund, buying a Treasury bill, or opening a money market account at a bank.
- Money market investments are characterized by safety and liquidity, with money market fund shares targeted at \$1.



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BEPZA

In order to stimulate rapid economic growth of the country, particularly through industrialization, the government has adopted an 'Open Door Policy' to attract foreign investment to Bangladesh. The BEPZA is the official organ of the government to promote, attract and facilitate foreign investment in the EPZs. Besides, BEPZA as the competent Authority performs inspection & supervision of the compliances of the enterprises related to social & environmental issues, safety & security at work place in order to maintain harmonious labour-management & industrial relations in EPZs. The primary objective of an EPZ is to provide special areas where potential investors would find a congenial investment climate free from cumbersome procedures.

Vision

To become a significant contributor for economic development of Bangladesh.

Mission

Strengthen the economic base of Bangladesh through industrialization, promotion of investment, boost up export and generation of employment in the Export Processing Zones.

About EPZ

An export processing zone (EPZ) is defined as a territorial or economic enclave in which goods may be imported and manufactured and reshipped with a reduction in duties / and/or minimal intervention by custom officials (World Bank 1999).



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Corporate Social Responsibility (CSR)

What Is Corporate Social Responsibility (CSR)?

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable—to itself, its stakeholders, and the public. By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.

To engage in CSR means that, in the ordinary course of business, a company is operating in ways that enhance society and the environment, instead of contributing negatively to them.

KEY TAKEAWAYS

- Corporate social responsibility is a business model in which companies make a concerted effort to operate in ways that enhance rather than degrade society and the environment.
- CSR helps both society and the brand image of companies.
- Corporate responsibility programs are a great way to raise morale in the workplace.
- Some examples of companies that strive to be leaders in CSR include Starbucks and Ben and Jerry's.

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Sukuk

What Is Sukuk?

In economics, a public good refers to a commodity or service that is made available to all members of a society. Typically, these services are administered by governments and paid for collectively through taxation. Examples of public goods include law enforcement, national defense, and the rule of law. Public goods also refer to more basic goods, such as access to clean air and drinking water.

KEY TAKEAWAYS

- A sukuk is a sharia-compliant bond-like instruments used in Islamic finance.
- Sukuk involves a direct asset ownership interest, while bonds are indirect interest-bearing debt obligations.
- Both sukuk and bonds provide investors with payment streams, however income derived from a sukuk cannot be speculative that would make it no longer halal.



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Zero-Coupon Bond

What Is a Zero-Coupon Bond?

A zero-coupon bond, also known as an accrual bond, is a debt security that does not pay interest but instead trades at a deep discount, rendering a profit at maturity, when the bond is redeemed for its full face value.

KEY TAKEAWAYS

- A zero-coupon bond is a debt security instrument that does not pay interest.
- Zero-coupon bonds trade at deep discounts, offering full face value (par) profits at maturity.
- The difference between the purchase price of a zero-coupon bond and the par value indicates the investor's return.



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Financial Inclusion

What Is Financial Inclusion?

Financial inclusion refers to efforts to make financial products and services accessible and affordable to all individuals and businesses, regardless of their personal net worth or company size. Financial inclusion strives to remove the barriers that exclude people from participating in the financial sector and using these services to improve their lives. It is also called inclusive finance.

KEY TAKEWAYS

- Financial inclusion is an effort to make everyday financial services available to more of the world's population at a reasonable cost.
- Advancements in fintech, such as digital transactions, are making financial inclusion easier to achieve.
- However, the World Bank estimates that some 1.7 billion adults worldwide still lack access to even a basic bank account.



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২৮	Core Banking Solution (CBS)
২৯	Automated Clearing House (ACH)
৩০	Real Time Gross Settlement(RTGS)

Credit Scoring

What Is Credit Scoring?

Credit scoring is a statistical analysis performed by lenders and financial institutions to determine the creditworthiness of a person or a small, owner-operated business. Credit scoring is used by lenders to help decide whether to extend or deny credit. A credit score can impact many financial transactions, including mortgages, auto loans, credit cards, and private loans.

KEY TAKEAWAYS

- Credit scores determine a person's ability to borrow money for mortgages, auto loans, and even private loans for college.
- VantageScore and FICO are both popular credit scoring models.
- Lenders use credit scoring in risk-based pricing in which the terms of a loan, including the interest rate, offered to borrowers are based on the probability of repayment.
- Credit ratings apply to corporations and governments, while credit scoring applies to individuals and small, owner-operated businesses.

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Intellectual Property

What Is Intellectual Property?

Intellectual property is a broad categorical description for the set of intangible assets owned and legally protected by a company or individual from outside use or implementation without consent. An intangible asset is a non-physical asset that a company or person owns.

The concept of intellectual property relates to the fact that certain products of human intellect should be afforded the same protective rights that apply to physical property, which are called tangible assets. Most developed economies have legal measures in place to protect both forms of property.

Key Takeaways

- Intellectual property is an umbrella term for a set of intangible assets or assets that are not physical in nature.
- Intellectual property is owned and legally protected by a person or company from outside use or implementation without consent.
- Intellectual property can consist of many types of assets, including trademarks, patents, and copyrights.
- Intellectual property infringement occurs when a third party engages in the unauthorized use of the asset.
- Legal protections for most intellectual property expire after some time; however, for some (e.g., trademarks), they last forever.

Bangladesh Financial Intelligence Unit (BFIU)

Bangladesh Financial Intelligence Unit (BFIU) is the central agency of Bangladesh responsible for analyzing Suspicious Transaction Reports (STRs), Cash Transaction Reports (CTRs) & information related to money laundering (ML) /financing of terrorism (TF) received from reporting agencies & other sources and disseminating information/intelligence thereon to relevant law enforcement agencies. BFIU has been entrusted with the responsibility of exchanging information related to money laundering and terrorist financing with its foreign counterparts. The main objective of the BFIU is to establish an effective system for prevention of money laundering, combating financing of terrorism and proliferation of weapons of mass destruction.

BFIU was established in June 2002, in Bangladesh Bank (Central bank of Bangladesh) named as 'Anti Money Laundering Department'. To enforce and ensure the operational independence of FIU, Anti Money Laundering Department has been transformed as the Bangladesh Financial Intelligence Unit (BFIU) in 25 January, 2012 under the provision of Money Laundering Prevention Act, 2012 and has been bestowed with operational independence. BFIU has also achieved the membership of Egmont Group in July, 2013.

Call Money

What is Call Money?

Call money, also known as "money at call," is a short-term financial loan that is payable immediately, and in full, when the lender demands it. Unlike a term loan, which has a set maturity and payment schedule, call money does not have to follow a fixed schedule, nor does the lender have to provide any advanced notice of repayment.

Understanding Call Money

Call money is a short-term, interest-paying loan from one to 14 days made by a financial institution to another financial institution. Due to the short term nature of the loan, it does not feature regular principal and interest payments, which longer-term loans might. The interest charged on a call loan between financial institutions is referred to as the call loan rate.

Key Takeaways

- Call money is any type of short-term, interest-earning financial loan that the borrower has to pay back immediately whenever the lender demands it.
- Call money allows banks to earn interest, known as the call loan rate, on their surplus funds.
- Call money is typically used by brokerage firms for short-term funding needs.

Dhaka International Trade Fair (DITF)

Dhaka International Trade Fair (DITF) is an international trade fair in Bangladesh. It is organized by the Export Promotion Bureau together with the Ministry of Commerce of the Government of Bangladesh. DITF is held from the first week of January to the first week of February every year. The entrance fee is less than US\$1 and it is open from 10 am to 10 pm every day. Ever since the first fair was inaugurated on 1 December 1995, DITF has been held annually at Sher-E-Bangla Nagar in Dhaka on the west side of Bangabandhu International Conference Centre. In addition to Bangladeshi companies, many companies from around the world participate routinely every year.

There are country-specific foreign sections at the fair, which has over seven hundred mini-stalls, general stalls, premium stalls, mini-pavilions and mega-pavilions. The finest local and foreign products are showcased at the fair. Every year hundreds of thousands of people visit the fair to enjoy a wonderful day shopping for the best products from Bangladesh and overseas. Products displayed and sold include electronics, cars, porcelain wares, machinery, carpets, toys, ceramics, fabrics, melamine wares, sanitary products, handicrafts, ready-made garments, home appliances, processed foods, furniture, textiles, plastic goods, jute products, winter clothes, leather goods, cosmetics, sports goods, jewelry and more. Visitors are drawn to the numerous attractive discounts, special offers, introductory prices, gifts, and lotteries of DITF. Various food stalls offer delectable local and foreign food items to customers wishing to take a break from exploring the huge fair venue.

How FIFA Makes Money

FIFA's Business Model

The World Cup is not just one of the biggest sports events in the world, but it is also a major source of FIFA's revenue. FIFA gains a lot from this and other events by selling television rights, marketing rights, and licensing rights, as well as revenue from ticket sales. Besides that, FIFA's costs are minimal, helping to ensure that the organization has as much money as possible to put back into the development of the sport itself.

Key Takeaways

- FIFA makes money through the sale of television, marketing, and licensing rights for football events like the World Cup.
- Infrastructure costs for World Cup events are left up to host countries, keeping FIFA's expenses low.
- In 2018, FIFA generated more than \$4.6 billion in revenue.
- As a nonprofit organization, FIFA invests the majority of its earnings back into the development of the sport of football (soccer).

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What Is Core Banking Solution (CBS)?

Today Banking as a business has grown tremendously and transformed itself from only a deposits taking and loan providing system to an institution which provides an entire gamut of products and services under a wide umbrella. All such activities commenced by a bank is called Core Banking.

As per pure definition Core banking refers to a centralized system established by a bank which allows its customers to conduct their business irrespective of the bank's branch. Thus, it removes the impediments of geo-specific transactions. In fact, CORE is an acronym for "Centralized Online Real-time Exchange", thus the bank's branches can access applications from centralized data centers.

Other than retail banking customers, core banking is now also being extended to address the requirements of corporate clients and provide for a comprehensive banking solution.

Core banking solutions offer the following advantages to the bank:

- Improved operations which address customer demands and industry consolidation
- Errors due to multiple entries eradicated
- Easy ability to introduce new financial products and manage changes in existing products
- Seamless merging of back office data and self-service operations.

Automated Clearing House (ACH)

What Is the Automated Clearing House (ACH)?

The Automated Clearing House (ACH) Network is an electronic funds-transfer system run by the former National Automated Clearing House Association (NACHA) since 1974.

The ACH payment system provides ACH transactions for use with payroll, direct deposit, tax refunds, consumer bills, tax payments, and many more payment services in the U.S.

Key Takeaways

- The Automated Clearing House (ACH) is an electronic funds-transfer system that facilitates payments in the U.S.
- The ACH is run by the National Automated Clearing House Association (NACHA).
- Recent rule changes are enabling most credit and debit transactions made through the ACH to clear on the same business day.

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Real-Time Gross Settlement (RTGS)

What Is Real-Time Gross Settlement (RTGS)?

The term real-time gross settlement (RTGS) refers to a funds transfer system that allows for the instantaneous transfer of money and/or securities. RTGS is the continuous process of settling payments on an individual order basis without netting debits with credits across the books of a central bank. Once completed, real-time gross settlement payments are final and irrevocable. In most countries, the systems are managed and run by their central banks.

Key Takeaways

- Real-time gross settlement is the continuous process of settling interbank payments on an individual order basis across the books of a central bank.
- This system's process is opposed to netting debits with credits at the end of the day.
- Real-time gross settlement is generally employed for large-value interbank funds transfers.
- RTGS systems are increasingly used by central banks worldwide and can help minimize the risks related to high-value payment settlements among financial institutions.

CAMELS Rating

What Is the CAMELS Rating System?

CAMELS is a recognized international rating system that bank supervisory authorities use in order to rate financial institutions according to six factors represented by its acronym. Supervisory authorities assign each bank a score on a scale. A rating of one is considered the best, and a rating of five is considered the worst for each factor.

Key Takeaways

- CAMELS is an international rating system used by regulatory banking authorities to rate financial institutions, according to the six factors represented by its acronym.
- The CAMELS acronym stands for "Capital adequacy, Asset quality, Management, Earnings, Liquidity, and Sensitivity."



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Short Notes

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Balance Sheet

What Is a Balance Sheet?

The term balance sheet refers to a financial statement that reports a company's assets, liabilities, and shareholder equity at a specific point in time. Balance sheets provide the basis for computing rates of return for investors and evaluating a company's capital structure. In short, the balance sheet is a financial statement that provides a snapshot of what a company owns and owes, as well as the amount invested by shareholders. Balance sheets can be used with other important financial statements to conduct fundamental analysis or calculating financial ratios.

Key Takeaways

- A balance sheet is a financial statement that reports a company's assets, liabilities, and shareholder equity.
- The balance sheet is one of the three core financial statements that are used to evaluate a business.
- It provides a snapshot of a company's finances (what it owns and owes) as of the date of publication.
- The balance sheet adheres to an equation that equates assets with the sum of liabilities and shareholder equity.
- Fundamental analysts use balance sheets to calculate financial ratios.

Bankruptcy

Bankruptcy is a legal proceeding involving a person or business that is unable to repay their outstanding debts. The bankruptcy process begins with a petition filed by the debtor, which is most common, or on behalf of creditors, which is less common. All of the debtor's assets are measured and evaluated, and the assets may be used to repay a portion of the outstanding debt.

Key Takeaways

- Bankruptcy is a legal proceeding carried out to allow individuals or businesses freedom from their debts, while simultaneously providing creditors an opportunity for repayment.
- Bankruptcy is handled in federal courts, and rules are outlined in the U.S. Bankruptcy Code.1
- There are various types of bankruptcy, commonly referred to by their chapter within the U.S. Bankruptcy Code.2
- Bankruptcy can allow you a fresh start, but it will stay on your credit reports for a number of years and make it difficult to borrow in the future.

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Bear Market

A bear market is when a market experiences prolonged price declines. It typically describes a condition in which securities prices fall 20% or more from recent highs amid widespread pessimism and negative investor sentiment.

Bear markets are often associated with declines in an overall market or index like the S&P 500, but individual securities or commodities can also be considered to be in a bear market if they experience a decline of 20% or more over a sustained period of time—typically two months or more. Bear markets also may accompany general economic downturns such as a recession. Bear markets may be contrasted with upward-trending bull markets.

Key Takeaways

- Bear markets occur when prices in a market decline by more than 20%, often accompanied by negative investor sentiment and declining economic prospects.¹
- Bear markets can be cyclical or longer-term. The former lasts for several weeks or a couple of months and the latter can last for several years or even decades.
- Short selling, put options, and inverse ETFs are some of the ways in which investors can make money during a bear market as prices fall.

Beta

What Is Beta?

Beta is a measure of the volatility—or systematic risk—of a security or portfolio compared to the market as a whole. Beta is used in the capital asset pricing model (CAPM), which describes the relationship between systematic risk and expected return for assets (usually stocks). CAPM is widely used as a method for pricing risky securities and for generating estimates of the expected returns of assets, considering both the risk of those assets and the cost of capital.

Key Takeaways

- Beta, primarily used in the capital asset pricing model (CAPM), is a measure of the volatility—or systematic risk—of a security or portfolio compared to the market as a whole.
- Beta data about an individual stock can only provide an investor with an approximation of how much risk the stock will add to a (presumably) diversified portfolio.
- For beta to be meaningful, the stock should be related to the benchmark that is used in the calculation.

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Bill of Lading

What Is a Bill of Lading?

A bill of lading (BL or BoL) is a legal document issued by a carrier to a shipper that details the type, quantity, and destination of the goods being carried. A bill of lading also serves as a shipment receipt when the carrier delivers the goods at a predetermined destination. This document must accompany the shipped products, no matter the form of transportation, and must be signed by an authorized representative from the carrier, shipper, and receiver.

Key Takeaways

- A bill of lading is a legal document issued by a carrier to a shipper that details the type, quantity, and destination of the goods being carried.
- A bill of lading is a document of title, a receipt for shipped goods, and a contract between a carrier and shipper.¹
- This document must accompany the shipped goods and must be signed by an authorized representative from the carrier, shipper, and receiver.
- If managed and reviewed properly, a bill of lading can help prevent asset theft.

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Bitcoin Mining: A Primer on the Process and Profits

What Is Bitcoin Mining?

Bitcoin mining is the process of creating new bitcoin by solving puzzles. It consists of computing systems equipped with specialized chips competing to solve mathematical puzzles. The first bitcoin miner, as these systems are called, to solve the puzzle is rewarded with bitcoin. The mining process also confirms transactions on the cryptocurrency's network and makes them trustworthy.

For a short time after Bitcoin was launched, it was mined on desktop computers with regular central processing units (CPUs). But the process was extremely slow. Now the cryptocurrency is generated using large mining pools spread across many geographies. Bitcoin miners aggregate mining systems that consume massive amounts of electricity to mine the cryptocurrency.

In regions where electricity is generated by using fossil fuels, bitcoin mining is considered detrimental to the environment. As a result, many bitcoin miners have moved operations to places with renewable sources of energy to reduce Bitcoin's impact on climate change.

Key Takeaways

- Bitcoin mining is the process of creating new bitcoin by solving a computational puzzle.
- Bitcoin mining is necessary to maintain the ledger of transactions upon which Bitcoin is based.
- Miners have become very sophisticated over the past several years, using complex machinery to speed up mining operations.

- Bitcoin mining has generated controversy because it is not considered environmentally friendly.

What Is a Blockchain?

A blockchain is a distributed database that is shared among the nodes of a computer network. As a database, a blockchain stores information electronically in digital format. Blockchains are best known for their crucial role in cryptocurrency systems, such as Bitcoin, for maintaining a secure and decentralized record of transactions. The innovation with a blockchain is that it guarantees the fidelity and security of a record of data and generates trust without the need for a trusted third party.

One key difference between a typical database and a blockchain is how the data is structured. A blockchain collects information together in groups, known as blocks, that hold sets of information. Blocks have certain storage capacities and, when filled, are closed and linked to the previously filled block, forming a chain of data known as the blockchain. All new information that follows that freshly added block is compiled into a newly formed block that will then also be added to the chain once filled.

A database usually structures its data into tables, whereas a blockchain, like its name implies, structures its data into chunks (blocks) that are strung together. This data structure inherently makes an irreversible time line of data when implemented in a decentralized nature. When a block is filled, it is set in stone and becomes a part of this time line. Each block in the chain is given an exact time stamp when it is added to the chain.

Key Takeaways

- Blockchain is a type of shared database that differs from a typical database in the way that it stores information; blockchains store data in blocks that are then linked together via cryptography.

- As new data comes in, it is entered into a fresh block. Once the block is filled with data, it is chained onto the previous block, which makes the data chained together in chronological order.
- Different types of information can be stored on a blockchain, but the most common use so far has been as a ledger for transactions.
- In Bitcoin's case, blockchain is used in a decentralized way so that no single person or group has control—rather, all users collectively retain control.
- Decentralized blockchains are immutable, which means that the data entered is irreversible. For Bitcoin, this means that transactions are permanently recorded and viewable to anyone.



Bond

What Is a Bond?

A bond is a fixed-income instrument that represents a loan made by an investor to a borrower (typically corporate or governmental). A bond could be thought of as an I.O.U. between the lender and borrower that includes the details of the loan and its payments. Bonds are used by companies, municipalities, states, and sovereign governments to finance projects and operations. Owners of bonds are debtholders, or creditors, of the issuer.

Bond details include the end date when the principal of the loan is due to be paid to the bond owner and usually include the terms for variable or fixed interest payments made by the borrower.

Key Takeaways

- Bonds are units of corporate debt issued by companies and securitized as tradeable assets.
- A bond is referred to as a fixed-income instrument since bonds traditionally paid a fixed interest rate (coupon) to debtholders. Variable or floating interest rates are also now quite common.
- Bond prices are inversely correlated with interest rates: when rates go up, bond prices fall and vice-versa.
- Bonds have maturity dates at which point the principal amount must be paid back in full or risk default.

Break-Even Analysis

What Is a Break-Even Analysis?

Break-even analysis entails calculating and examining the margin of safety for an entity based on the revenues collected and associated costs. In other words, the analysis shows how many sales it takes to pay for the cost of doing business. Analyzing different price levels relating to various levels of demand, the break-even analysis determines what level of sales are necessary to cover the company's total fixed costs. A demand-side analysis would give a seller significant insight into selling capabilities.

Key Takeaways:

- Break-even analysis tells you how many units of a product must be sold to cover the fixed and variable costs of production.
- The break-even point is considered a measure of the margin of safety.
- Break-even analysis is used broadly, from stock and options trading to corporate budgeting for various projects.

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Budget

What Is a Budget?

A budget is an estimation of revenue and expenses over a specified future period of time and is usually compiled and re-evaluated on a periodic basis. Budgets can be made for a person, a group of people, a business, a government, or just about anything else that makes and spends money.

To manage your monthly expenses, prepare for life's unpredictable events, and be able to afford big-ticket items without going into debt, budgeting is important. Keeping track of how much you earn and spend doesn't have to be drudgery, doesn't require you to be good at math, and doesn't mean you can't buy the things you want. It just means that you'll know where your money goes, you'll have greater control over your finances.

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How To Build A Budget Understanding Budgeting

A budget is a microeconomic concept that shows the trade-off made when one good is exchanged for another. In terms of the bottom line—or the end

result of this trade-off—a surplus budget means profits are anticipated, a balanced budget means revenues are expected to equal expenses, and a deficit budget means expenses will exceed revenues.

Key Takeaways

- A budget is an estimation of revenue and expenses over a specified future period of time and is utilized by governments, businesses, and individuals.
- A budget is basically a financial plan for a defined period, normally a year that is known to greatly enhance the success of any financial undertaking.
- Corporate budgets are essential for operating at peak efficiency.
- Aside from earmarking resources, a budget can also aid in setting goals, measuring outcomes, and planning for contingencies.
- Personal budgets are extremely useful in managing an individual's or family's finances over both the short and long term horizon.



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Budget Deficit

What Is a Budget Deficit?

A budget deficit occurs when expenses exceed revenue and indicate the financial health of a country. The government generally uses the term budget deficit when referring to spending rather than businesses or individuals. Accrued deficits form national debt.

Budget Deficits Explained

In cases where a budget deficit is identified, current expenses exceed the amount of income received through standard operations. A nation wishing to correct its budget deficit may need to cut back on certain expenditures, increase revenue-generating activities, or employ a combination of the two.

Key Takeaways

- A budget deficit happens when current expenses exceed the amount of income received through standard operations.
- Certain unanticipated events and policies may cause budget deficits.
- Countries can counter budget deficits by raising taxes and cutting spending.

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Bull Market

What Is a Bull Market?

A bull market is the condition of a financial market in which prices are rising or are expected to rise. The term "bull market" is most often used to refer to the stock market but can be applied to anything that is traded, such as bonds, real estate, currencies, and commodities.

Because prices of securities rise and fall essentially continuously during trading, the term "bull market" is typically reserved for extended periods in which a large portion of security prices are rising. Bull markets tend to last for months or even years.

Key Takeaways

- A bull market is a period of time in financial markets when the price of an asset or security rises continuously.
- The commonly accepted definition of a bull market is when stock prices rise by 20% after two declines of 20% each.
- Traders employ a variety of strategies, such as increased buy and hold and retracement, to profit off bull markets.

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Business Cycle

What Is a Business Cycle?

"Business cycles are a type of fluctuation found in the aggregate economic activity of nations...a cycle consists of expansions occurring at about the same time in many economic activities, followed by similarly general recessions...this sequence of changes is recurrent but not periodic." That description, from the 1946 magnum opus by Arthur F. Burns and Wesley C. Mitchell, *Measuring Business Cycles*, remains definitive today.¹

In essence, business cycles are marked by the alternation of the phases of expansion and contraction in aggregate economic activity, and the comovement among economic variables in each phase of the cycle. Aggregate economic activity is represented by not only real (i.e., inflation-adjusted) GDP—a measure of aggregate output—but also the aggregate measures of industrial production, employment, income, and sales, which are the key coincident economic indicators used for the official determination of U.S. business cycle peak and trough dates.

Key Takeaways

- Business cycles are comprised of concerted cyclical upswings and downswings in the broad measures of economic activity—output, employment, income, and sales.
- The alternating phases of the business cycle are expansions and contractions (also called recessions). Recessions start at the peak of the business cycle—when an expansion ends—and end at the trough of the business cycle, when the next expansion begins.
- The severity of a recession is measured by the three D's: depth, diffusion, and duration, and the strength of an expansion by how pronounced, pervasive and persistent it is.

Business Ethics

What Is Business Ethics?

Business ethics is the study of appropriate business policies and practices regarding potentially controversial subjects including corporate governance, insider trading, bribery, discrimination, corporate social responsibility, and fiduciary responsibilities. The law often guides business ethics, but at other times business ethics provide a basic guideline that businesses can choose to follow to gain public approval.

Key Takeaways

- Business ethics refers to implementing appropriate business policies and practices with regard to arguably controversial subjects.
- Some issues that come up in a discussion of ethics include corporate governance, insider trading, bribery, discrimination, social responsibility, and fiduciary responsibilities.
- The law usually sets the tone for business ethics, providing a basic guideline that businesses can choose to follow to gain public approval.

What Is a Business Valuation?

A business valuation is a general process of determining the economic value of a whole business or company unit. Business valuation can be used to determine the fair value of a business for a variety of reasons, including sale value, establishing partner ownership, taxation, and even divorce proceedings. Owners will often turn to professional business evaluators for an objective estimate of the value of the business.

Key Takeaways

- Business valuation determines the economic value of a business or business unit.

- Business valuation can be used to determine the fair value of a business for a variety of reasons, including sale value, establishing partner ownership, taxation, and even divorce proceedings.
- Several methods of valuing a business exist, such as looking at its market cap, earnings multipliers, or book value, among others.



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Free Market

What is a Free Market?

The free market is an economic system based on supply and demand with little or no government control. It is a summary description of all voluntary exchanges that take place in a given economic environment. Free markets are characterized by a spontaneous and decentralized order of arrangements through which individuals make economic decisions. Based on its political and legal rules, a country's free market economy may range between very large or entirely illegal.

Key Takeaways

- A free market is one where voluntary exchange and the laws of supply and demand provide the sole basis for the economic system, without government intervention.
- A key feature of free markets is the absence of coerced (forced) transactions or conditions on transactions.
- While no pure free market economies actually exist, and all markets are in some ways constrained, economists who measure the degree of freedom in markets have found a generally positive relationship between free markets and measures of economic well being.

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5G & Bangladesh

Bangladesh joins more than 60 other countries as it rolls out the fifth-generation (5G) of mobile internet connectivity today. State-run mobile phone operator Teletalk will be the first to launch the super-speed technology, while the private operators are expected to jump on the bandwagon next year after the auction for spectrum in March.

Teletalk will introduce the updated service on an experimental basis in six areas: the Prime Minister's Office, Parliament, Secretariat, Bangabandhu Museum on Dhanmondi 32, Bangabandhu Sheikh Mujibur Rahman's birth place Tungipara in Gopalganj, and the National Martyrs' Memorial in Savar, said its Managing Director Md Shahab Uddin yesterday.

So, most of Teletalk's 65 lakh mobile phone subscribers will have to wait for more days as the operator is yet to get the clearance for its Tk 235 crore project to set up equipment at 200 points. Subscribers of the private mobile phone operators will have to wait until the spectrum auction.

The 5G technology promises to provide data speeds at least 20 times faster than 4G and underpins the great advances of the next era, from self-driving cars and augmented reality to smart cities and artificial intelligence, according to Reuters.

The technology is expected to bring higher-quality streaming and the ability to livestream to bigger audiences. 5G is the highway for automation, The trial run of 5G will be inaugurated at a programme at the Radisson hotel in Dhaka, according to an invitation of the telecommunication division.

But the launch comes at a time when Bangladesh is yet to benefit from its 3G and 4G technology deployments.

The reach of mobile networks has expanded with 95 per cent of the population covered by 4G mobile broadband networks. Still, only 28 per cent of the mobile phones are connected to 4G, while 25 per cent use 3G and the rest 47 per cent 2G, said the GSM Association, an industry organisation that represents the interests of mobile network operators worldwide, in a report in March.

Bangladesh has 12.92 crore internet subscribers as of October. Of them, 11.91 crore access internet through mobile phones and the rest through internet service providers.

The first 5G network was launched in April 2019 by South Korea and the US. Commercial 5G is now available in 1,336 cities across 61 countries, said Arizona-based VIAVI, which offers lab-based network test solutions, in June in its "The State of 5G" report.

Through this, the taxpayers' money is being wasted. In the backdrop of poor 4G service, talking about 5G is nothing but a stunt. Therefore, the government must overhaul the anti-broadband policy regarding optical fiber infrastructure. Infrastructure sharing should be mandatory.



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Paris Agreement

What Is the Paris Agreement/COP21?

The Paris Agreement, also known as the Paris Climate Accord, is an agreement among the leaders of over 180 countries to reduce greenhouse gas emissions and limit the global temperature increase to below 2 degrees Celsius (3.6 F) above preindustrial levels by the year 2100. Ideally, the agreement aims to keep the increases to below 1.5 degrees Celsius (2.7 F). The agreement is also called the 21st Conference of the Parties to the U.N. Framework Convention on Climate Change (UNFCCC).

The two-week conference leading to the agreement was held in Paris in December 2015. As of December 2020, 194 UNFCCC members have signed the agreement, and 189 have become party to it. The Paris Agreement is a replacement for the 2005 Kyoto Protocol.

Key Takeaways

- The Paris Agreement is a U.N.-sponsored international agreement to reduce greenhouse gas emissions.
- The agreement was formed in 2015 and has over 190 signatory nations.
- The U.S. officially exited the Paris Agreement in November 2020.
- President Joe Biden signed an executive order on Jan. 20, 2021, announcing that the U.S. would rejoin the Paris Agreement.

Currency Swap

What Is a Currency Swap?

A currency swap, sometimes referred to as a cross-currency swap, involves the exchange of interest—and sometimes of principal—in one currency for the same in another currency. Interest payments are exchanged at fixed dates through the life of the contract. It is considered to be a foreign exchange transaction and is not required by law to be shown on a company's balance sheet.

Key Takeaways

- A currency swap involves the exchange of interest—and sometimes of principal—in one currency for the same in another currency.
- Companies doing business abroad often use currency swaps to get more favorable loan rates in the local currency than if they borrowed money from a local bank.
- Considered to be a foreign exchange transaction, currency swaps are not required by law to be shown on a company's balance sheet.
- Interest rate variations for currency swaps include fixed rate to fixed rate, floating rate to floating rate, or fixed rate to floating rate.

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Digital Nano Banking

The City Bank has launched the country's first collateral-free "Digital Nano Loan" service, allowing bKash users to receive instant loans ranging from Tk500 to Tk20,000 through their mobile bKash app.

A customer can repay a loan in three equal monthly instalments (EMIs) from their bKash accounts. The interest rate will be 9% per annum," said Mashrur Arefin, managing director and chief executive officer of The City Bank, at the launching ceremony of the service.

The service involves daily calculation and processing, which means a borrower will bear interest only for the days the loan was outstanding. As a launch offer, we will not charge any loan processing fee till further announcement

Mobile Financial Service (MFS) companies are taking deposits and making money transfers digitally for the mass population. It was never about giving loans to the masses. Hence, there has always been this ethically wrong approach towards financial inclusion, which finally sees itself resolved with this launch of Digital Nano Loan.

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Liquidity Crisis

What Is a Liquidity Crisis?

A liquidity crisis is a financial situation characterized by a lack of cash or easily-convertible-to-cash assets on hand across many businesses or financial institutions simultaneously.

In a liquidity crisis, liquidity problems at individual institutions lead to an acute increase in demand and decrease in supply of liquidity, and the resulting lack of available liquidity can lead to widespread defaults and even bankruptcies.

Key Takeaways

- A liquidity crisis is a simultaneous increase in demand and decrease in supply of liquidity across many financial institutions or other businesses.
- At the root of a liquidity crisis are widespread maturity mismatching among banks and other businesses and a resulting lack of cash and other liquid assets when they are needed.
- Liquidity crises can be triggered by large, negative economic shocks or by normal cyclical changes in the economy.

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Metaverse

What Is the Metaverse?

The metaverse is a digital reality that combines aspects of social media, online gaming, augmented reality (AR), virtual reality (VR), and cryptocurrencies to allow users to interact virtually. Augmented reality overlays visual elements, sound, and other sensory input onto real-world settings to enhance the user experience. In contrast, virtual reality is entirely virtual and enhances fictional realities.

As the metaverse grows, it will create online spaces where user interactions are more multidimensional than current technology supports. Instead of just viewing digital content, users in the metaverse will be able to immerse themselves in a space where the digital and physical worlds converge.

Key Takeaways

- The metaverse is a shared virtual environment that people access via the Internet.
- Technologies like virtual reality (VR) and augmented reality (AR) are combined in the metaverse to create a sense of "virtual presence."
- Facebook CEO Mark Zuckerberg believes augmented reality glasses will eventually be as widespread as smartphones.
- In October 2021, Facebook announced plans to create 10,000 new high-skilled jobs in the European Union (EU) to help shape the metaverse.

Ekushey Book Fair

The Ekushey Book Fair or Amar Ekushe Grantha Mela, lit. "Immortal Book Fair of the Twenty-first of February (Omor Ekuse Grontho mela)], popularly known as Ekushey Boi Mela is the national book fair of Bangladesh.

It is arranged each year by Bangla Academy and takes place for the whole month of February in Dhaka. This event is dedicated to the martyrs who died on 21 February 1952 in a demonstration calling for the establishment of Bengali as one of the state languages of former East Pakistan.



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