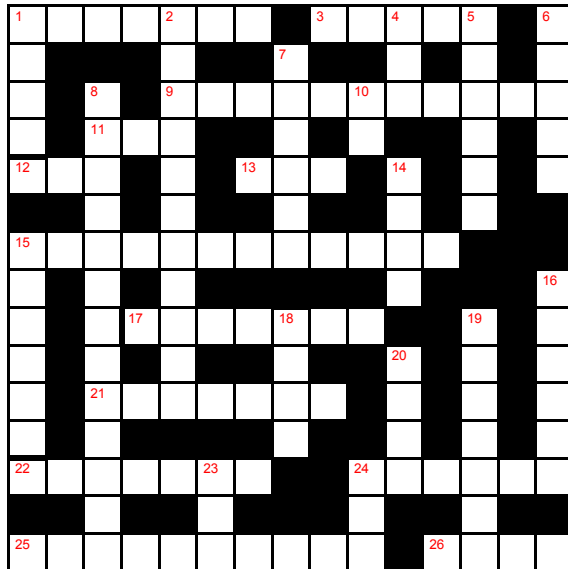


Banking_15x15_2008-10-07

B.B. Huria



Across

- 1 Settlement of obligations between two parties that processes the combined value of transactions (7)
- 3 A document ordering the payment of money; drawn by one person or bank on another (5)
- 9 A charge added on to the price of a mutual fund when you buy it (5,6)
- 11 A method of incrementing or decrementing an account through electronic means, eliminating the need for paper cheques (3)
- 12 A machine in banks that dispenses cash when a personal coded card is used (3)
- 13 The central controllable bank of India (3)
- 15 An institution which accepts deposits,

- makes personal loans, and offers related services (8,4)
 - 17 Showing or characterized by broad-mindedness (7)
 - 21 Payment required for not fulfilling a contract (7)
 - 22 Over and above Basel I, the first Basel Committee report, it includes recommendations on three main areas, viz. risks, supervisory review, and market discipline (5,2)
 - 24 Accumulating money for future use (6)
 - 25 The act of taking out money (10)
 - 26 Involving or used in agriculture (4)
- Down**
- 1 A device that is connected to the network and is capable of communicating with other network devices (4)

- 2 Bank is primarily a financial _____ (11)
- 4 A nationwide electronic funds transfer network which enables participating banks to settle electronic credit and debit entries; a.k.a. automatic clearing house (3)
- 5 A schedule of fares or prices (6)
- 6 The process by which a cheque is authorized and confirmed for transfer of funds from one account to another (5)
- 7 _____ Bank: A bank which is a part of the central banking system (6)
- 8 A bank deposit that can be withdrawn at any time on demand (6,7)
- 10 Short-term unsecured debt instrument issued by scheduled commercial banks, payable between 3 to

- 12 months (2)
- 14 A financial institution that accepts deposits and channels the money (4)
- 15 A written order of a depositor telling the financial institution to pay a certain amount to a third party (6)
- 16 Getting credit or money by using a bad cheque (6)
- 18 APR stands for annual percentage _____ (4)
- 19 Transacting business with a bank (7)
- 20 Nickname of Bundesbank, the Central Bank of Germany (4)
- 23 Acronym for Indian rupee (3)
- 24 Language, used for managing and querying databases (3)