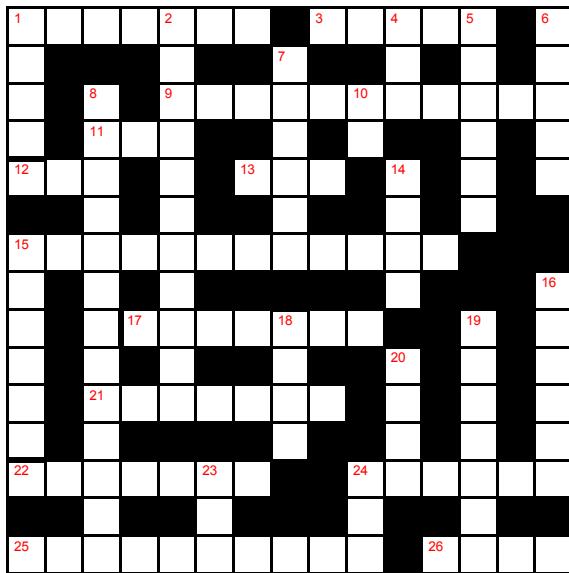


Banking_15x15_2008-10-07

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 controllong 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 aboveBasel 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. autmatic 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 teh 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- 8 A bank deposit that can be withdrawn at any time on demand (6,7)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)