

## 4.4 My Financial Career

# ■ ■ ■ Warming up! ■ ■ ■

1. When you open a savings account at bank you need to fill up Deposit forms/slips. Observe the following forms and fill up your details.

शाखा Branch	दिनांक Date				
के नाम जमा हेतु FOR THE CREDIT OF	चालू जमा/ऋण/कैश क्रेडिट खाता सं.	Current Deposit/Loan/Cash Credit A/c No			
जिस बँक पर आधारित Drawn on Bank	शाखा Branch	चेक नं. Cheque No	नकद नोट Cash Notes	राशि Amount रु. Rs.	पै. P.
			× 2000		
			× 500		
			× 100		
			× 50		
			× 20		
			× 10		
रु. शब्दों में Rs. In Words			सिक्के Coins		
खजांची Cashier	स्क्रोल Scroll	अधिकारी Officer	योग Total		
			जमाकर्ता (हस्ताक्षर) (Deposited by (Signature)		
कृपया नगद, जमा, इस बँक पर आहरित लिखतों, समाशोधन लिखतो और बाहरी केंद्र के लिखतों के लिए अलग अलग स्लिप का प्रयोग करें।					
Use separate slips for depositing cash, instruments drawn on his Bank, clearing instruments & outstanding instruments.					
प्रिय ग्राहक, आपकी बेहतर सेवा हेतु कृपया हमें सहयोग करें, कृपया जमा पर्ची के पीछे अपना पता एवं सम्पर्क व्यौरा अद्यतन करें।					
Dear Customer, please help us in serving you better. Kindly update your address and contact details on the reverse of this paying-in-slip					

## सम्पर्क व्यौरा Contact Details

पता Address :	टेलीफोन नं. Telephone Numbers : आवास Residence	कार्यालय Office मोबाइल Mobile
ई-मेल पता E-mail address :		

2. Write in your own words:-
  - (a) Why does the bank need so many details of its customer?
  - (b) What problems do customers face when they have to make a cash deposit at a bank?
  - (c) What are the latest modern methods of depositing money in your own or somebody else's account?
3. Make a **word web** of at least 12 words related to BANKING.

## My Financial Career

WHEN I go into a bank I get rattled. The clerks rattle me; the wickets rattle me; the sight of the money rattles me; everything rattles me.

The moment I cross the threshold of a bank I am a hesitating jay. If I attempt to transact business there I become an irresponsible idiot.

I knew this beforehand, but my salary had been raised to fifty dollars a month, and I felt that the bank was the only place for it.

So I shambled in and looked timidly around at the clerks. I had an idea that a person about to open an account must needs consult the manager.

I went up to a wicket marked 'Accountant.' The accountant was a tall, cool devil. The very sight of him rattled me. My voice was sepulchral.

"Can I see the manager?" I said, and added solemnly, "alone." I don't know why I said 'alone.'

"Certainly," said the accountant, and fetched him.

The manager was a grave, calm man. I held my fifty-six dollars clutched in a crumpled ball in my pocket.

"Are you the manager?" I said. God knows I didn't doubt it.

"Yes," he said.

"Can I see you?" I asked, "Alone?" I didn't want to say 'alone' again, but without it the thing seemed self-evident.

The manager looked at me in some alarm. He felt that I had an awful secret to reveal.

"Come in here," he said, and led the way to a private room. He turned the key.

"We are safe from interruption here," he said; "sit down."

We both sat down and looked at one another. I found no voice to speak.

"You are one of Pinkerton's men, I presume," he said.

- ◆ What makes the narrator nervous at a bank?
- ◆ What word should he have avoided in his request to see the manager?
- ◆ Why was the manager alarmed?
- ◆ Who did he think was his visitor?

- rattled : nervous
- rattle : make someone nervous
- jay : a person who talks foolishly
- sepulchral : gloomy, sorrowful

- ◆ What procedure did the author have to follow to open the account?
- ◆ What error did the author make in the cheque? Did he correct it?

He had gathered from my mysterious manner that I was a detective. I knew what he was thinking and it made me worse.

“No, not from Pinkerton’s,” I said, seemingly to imply that I came from a rival agency. “To tell the truth,” I went on, as if I had been prompted to lie about it, “I am not a detective at all. I have come to open an account. I intend to keep all my money in this bank.”

The manager looked relieved, but still serious; he concluded now that I was a son of Baron Rothschild, or a young Gould.

“A large account, I suppose,” he said.

“Fairly large,” I whispered. “I propose to deposit fifty-six dollars now, and fifty dollars a month regularly.”

The manager got up and opened the door. He called to the accountant.

“Mr. Montgomery,” he said, unkindly loud, “this gentleman is opening an account; he will deposit fifty-six dollars. Good morning.”

I rose.

A big iron door stood open at the side of the room.

“Good morning,” I said, and stepped into the safe.

“Come out,” said the manager coldly, and showed me the other way.

I went up to the accountant’s wicket and poked the ball of money at him with a quick, convulsive movement, as if I were doing a conjuring trick.

My face was ghastly pale.

“Here,” I said, “deposit it.” The tone of the words seemed to mean, “Let us do this painful thing while the fit is on us.”

He took the money and gave it to another clerk. He made me write the sum on a slip and sign my name in a book. I no longer knew what I was doing. The bank swam before my eyes.

“Is it deposited?” I asked in a hollow vibrating voice.

“It is,” said the accountant.

“Then I want to draw a check.”

- Baron Rothschild : The wealthiest most influential man of the time
- Gould : one of the richest men of that time

My idea was to draw out six dollars of it for present use. Some one gave me a check-book through a wicket, and some one else began telling me how to write it out. The people in the bank had the impression that I was an invalid millionaire. I wrote something on the check and thrust it in at the clerk. He looked at it.

“What! Are you drawing it all out again?” he asked in surprise. Then I realised that I had written fifty-six instead of six. I was too far gone to reason now. I had a feeling that it was impossible to explain the thing. All the clerks had stopped writing to look at me.

Reckless with misery, I made a plunge.

“Yes, the whole thing.”

“You withdraw your money from the bank?”

“Every cent of it.”

“Are you not going to deposit any more?” said the clerk, astonished.

“Never.”

An idiot hope struck me that they might think something had insulted me while I was writing the check and that I had changed my mind. I made a wretched attempt to look like a man with a fearfully quick temper.

The clerk prepared to pay the money.

“How will you have it?” he said.

“What?”

“How will you have it?”

“Oh!” I caught his meaning, and answered, without even trying to think, “In fifties.”

He gave me a fifty-dollar bill.

“And the six?” he asked dryly.

“In sixes,” I said.

He gave it me, and I rushed out.

As the big doors swung behind me I caught the echo of a roar of laughter that went up to the ceiling of the bank. Since then I bank no more. I keep my money in cash in my trousers pocket, and my savings in silver dollars in a sock.

- ◆ Why did the author pretend to appear like a bad-tempered man ?

- ◆ What decision has the author taken after the episode at the bank ?

- ◆ Is the author’s last decision wise ?

- Stephen Leacock

## ■ ■ ■ ENGLISH WORKSHOP ■ ■ ■ ■ ■

1. Find from the lesson, the antonyms of the following.  
(a) afterwards ..... (b) spending ..... (c) careful .....  
(d) withdraw ..... (e) confidently ..... (f) cheerful .....
2. Fill in the blanks choosing the appropriate word/idiom from the lesson.  
(a) The ..... solved the mysterious crime.  
(b) In the examination, I did not know the answer, so I .....  
(c) He was dizzy and he ..... into the room.  
(d) While arguing with his elders he had .....  
(e) The sight of a snake .....  
(f) As soon as I ..... of my home, I greet my family.

3. Using the following points frame a character sketch of the narrator.  
Support each character trait with instances from the lesson.



(1) Diffident and timid      (2) Unusual behaviour  
(3) Ignorant about banking    (4) Nervous and careless    (5) Economical

4. Rewrite the following in indirect speech.

(a) "Can I see the manager?" I said, "Certainly" said the accountant.  
(b) "Good morning," I said and stepped into the safe.  
"Come out," said the manager coldly.  
(c) ..... the words seemed to mean, "Let us do this painful thing while the fit is on us."  
(d) "What! Are you drawing it all out again?" he asked in surprise.  
"Yes, the whole thing," I said.  
(e) "How will you have it?" he said.  
"In fifties," I said.

5. Read the statement, write your views first, and counterview later, in two separate passages. 'Online/Net Banking is better than going personally to the bank for transactions.'

Views:

.....  
.....  
.....

Counterview:

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.....  
.....

6. Read the story 'Lord Ermworth and the Girl Friend' by P. G. Wodehouse.

