

- Have you ever visited any bank?
- What did you see there?
- Have you ever transacted in a bank?
- Did you feel any kind of difficulty in transaction?

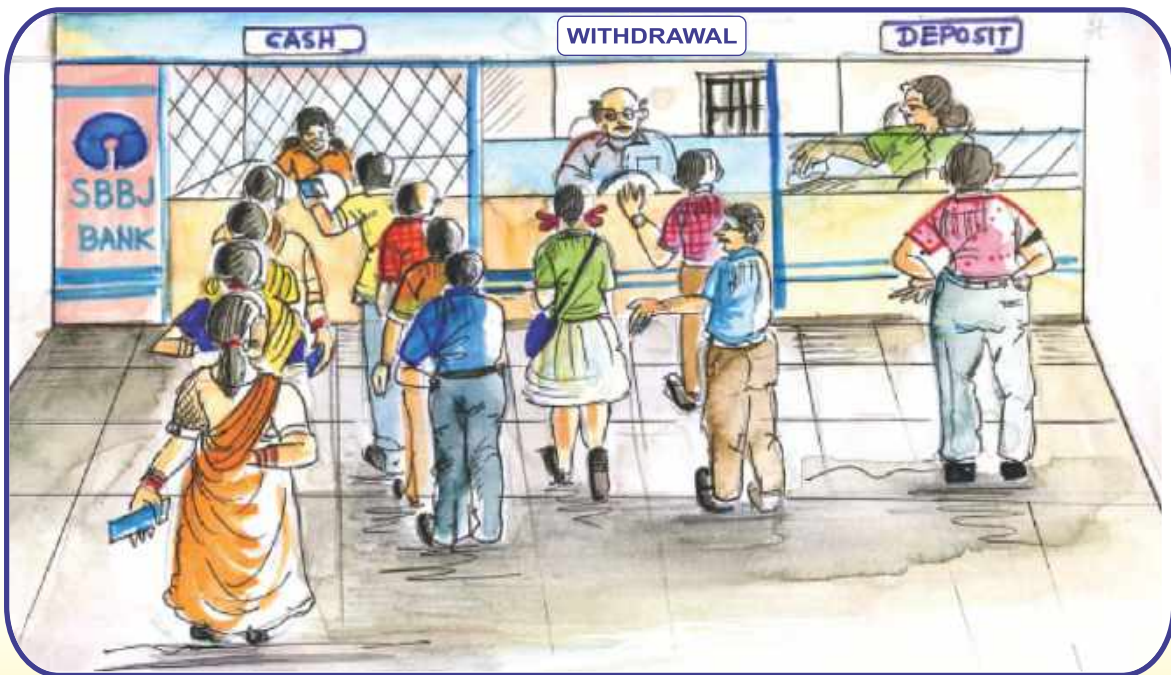
When I go into a bank I get confused. The clerks confuse me; the windows confuse me; the sight of the money confuses me; everything confuses me.

The moment I cross the threshold of a bank and attempt to transact business there, I become an irresponsible idiot.

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

So I went in and looked timidly round at the clerks. I had an idea that a person about to open an account had to consult the manager.

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



"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 two hundred and twenty rupees 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 in the lock.

"Do you like it here?" he asked.

"Yes, I do" I said.

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

We both sat down and looked at each other. I found no voice to speak.

"You are one of the C.I.D. men, I presume" he said.

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

"No, not from the C.I.D." I said, seeming implied that I came from some other force.

"To tell the truth" I went on "as if I had been led to lie about it" I am not a police officer at all. I have come to open an account. I intend keeping all my money in this bank."

The manager looked relieved but still serious, he concluded now that I was a son of Tata or young Birla.

"A large account, I suppose" he said.

"Fairly large" I whispered.

"I propose to deposit two hundred and twenty rupees now and two hundred

rupees a month regularly."

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

"Mr. Gupta" he said in an unkindly low voice, "this gentleman is opening an account; he will deposit two hundred twenty rupees. 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 window and poked the ball of money at him with a quick convulsive movement as if I were doing a magic trick.

My face was very pale.

"Here" I said, "deposit it." My way of saying 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 had the sum written on a slip and got my name signed in a book. I no longer knew what I was doing. The bank swam before my eyes.

"Is it deposited?" I asked in a thin, vibrating voice.

"It is" said the accountant.

"Then I want to draw a cheque."

My idea was to draw out twenty rupees of it for present use. Some one gave me a cheque book through a window 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 cheque 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 realized that I had written two hundred twenty instead of writing twenty. I was far too 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.

I was absolutely miserable and said, "Yes, the whole thing."

"You withdraw all your money from the bank?"

"Every paisa of it."

"Are you not going to deposit any more?" asked the clerk, astonished.

"Never."

"Do you really feel like this?"

"Yes, I do."

An idiot hope struck me that they might think something had insulted me while I was writing the cheque and that I had changed my mind. I made a wretched attempt to look like a man who is very angry.

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 hundreds."

He gave me two hundred rupees notes.

"And the twenty?" he asked dryly.

"In twenties", I said.

He gave it to me and I rushed out.

As the big door shut behind me I heard the 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 a sock.

### GLOSSARY:

<b>confuse</b>	:	to make somebody unable to think clearly or understand something
<b>threshold</b>	:	doorstep at the entrance
<b>transact</b>	:	to do business with somebody
<b>beforehand</b>	:	before, in advance, earlier
<b>clutch</b>	:	hold tightly
<b>reveal</b>	:	disclose, to make something known

- impression** : the lasting effect on the mind or feelings  
**millionaire** : a very rich person  
**astonished** : surprised  
**wretched** : pitiable, heart broken

### Activity - I

#### A. Tick the correct alternative.

##### I. On the moment the writer reaches to the gate of the bank he gets confused by

- a) the clerks
- b) the windows
- c) the sight of money
- d) anything and everything he sees at the bank

##### II. What idea did the writer have in his mind for opening an account:-

- a) anyone who wants to open an account has to see the manager
- b) anyone who wants to open an account has to see the clerk
- c) every person in the bank has to be consulted
- d) none of the above

#### B. State whether the following statements are true or false:-

- a) The writer was a very rich man. ....
- b) The manager was a jolly man. ....
- c) The writer was afraid of the accountant. ....
- d) The accountant took the writer to the manager. ....
- e) The strange behaviour of the writer made the manager think that he was either a police officer or C.I.D.....
- f) The writer was so much confused that he himself didn't understand what he said, did, asked or answered. ....
- g) The strange behaviour of the writer made the people believe that he was a millionaire. ...

**C. Answer the following questions in 10 to 20 words.**

- I. Why did the writer go to bank?
- II. Who did the writer give his money?
- III. What did the writer do to get his money back?
- IV. Why did the manager take the writer to a private room?
- V. Why did the clerks stop writing and looked at the writer?

**D. Answer the following questions in 30 to 40 words.**

- I. Why did the writer pretend to be angry?
- II. Why did the bank clerks laugh at the writer?

**Activity - II****A. Change the following into the adjectives. The first one has been done for you.****adjectives**

interest	interested, interesting, uninterested, disinterested
manage	_____
moment	_____
confusion	_____
mystery	_____
pain	_____
impression	_____
astonish	_____

**B. Tick the odd one out.**

- I. scientist, experiment, laboratory, windpipe
- II. heart, plant, pulsation, blood
- III. cashier, clerk, accountant, driver
- IV. drugs, brass, camphor, caffeine

**C. There are several pairs or groups of words that are similar in sound but are different in spelling and meaning. They may be as simple as, to-two; their**

-there. Look up a good dictionary to find out difference in meaning. Later you may also use your own sentences so as to bring out the meaning.

access	excess
berth	birth
cite	site
plain	plane
stationary	stationery
great	grate

### Activity - III

**Read the following sentences carefully :**

Do you really feel like this?

Yes, I do.

This is an example from the text. In the above written sentence 'do' has been used to avoid repetition of the verb (feel like) occurred in the sentence. In negative it is do/does not and in positive it is 'do' or 'does'.

**A. Now answer the following questions in positive using the correct form of 'do'**

- I. Do children like to play?
- II. Do parents scold their children?
- III. Does it usually rain in July and August?
- IV. Did Shambhu win the Sarpanch election?
- V. Do you milk your cows?

**B. Complete the following sentences using the correct form of 'do'.**

**Example :-** Ravi often plays outside but Hema \_\_\_\_\_

Ravi often plays outside but Hema does not.

**Now try the following -**

- I. Prem cleans his teeth everyday but his friends \_\_\_\_\_
- II. I work very hard but my son \_\_\_\_\_



III. The team of Dungarpur played well but the team of Jodhpur \_\_\_\_\_

IV. I polish my shoes everyday but you \_\_\_\_\_

V. I like many new dresses but my wife \_\_\_\_\_

### C. Study the following sentences.

I. As I was coming home, I met your friend.

II. As the big door shut behind me, I heard the roar of laughter.

III. I saw her as she came out of the bus.

'as' means 'when, while'. It is used at the beginning of time clause. These clauses may come at the beginning or in the middle of a sentence. In other words, the order of clauses is reversible.

### Now complete the following sentences -

**Example :-** As he was walking across the field, \_\_\_\_\_.

As he was walking across the field, he saw a snake.

I. As we were walking in the garden, \_\_\_\_\_

II. As children grow older, \_\_\_\_\_

III. As Badri was cooking meal, \_\_\_\_\_

IV. As Anjana was standing at the door, \_\_\_\_\_

V. As Adhi Shri was listening to the news, \_\_\_\_\_

VI. As Abhi and Ojasvi were going to school, \_\_\_\_\_

VII. As we were playing football, \_\_\_\_\_

VIII. As Nirmala was cleaning utensils, \_\_\_\_\_

IX. I saw a milkman as \_\_\_\_\_

### D. 'Only' as determiner

#### Study the following sentences:

I. I felt that the bank was the only place for it.

II. Devendra is the only person fit to take this responsibility.

In the above sentences 'only' has been used as a determiner.

#### Example :-

Surendra Sharma is the only poet who \_\_\_\_\_



Surendra Sharma is the only poet who can hypnotize the audience.

**Complete the following sentences with your own imagination:**

- I. Varun is the only student who can \_\_\_\_\_
- II. Rahim is the only cook who can \_\_\_\_\_
- III. Laxmi was the only girl who \_\_\_\_\_
- IV. Amisha is the only doctor \_\_\_\_\_
- V. That is the only shop \_\_\_\_\_
- VI. Mr. Roy is the only principal who \_\_\_\_\_
- VII. Jaipur is the only city which \_\_\_\_\_

### Activity - IV

**Read the following sentences:**

- I. Some people do not bank in the bank.
- II. Mr. Agrawal is a very good grammarian. If you chance on him do not miss the chance to discuss your queries.

In these sentences the words 'bank' and 'chance' have been used once as a verb and then as a noun. Look up a good dictionary for the following words and use them in your own sentences if you can. Later get them corrected by the teacher if anything has gone wrong.

#### Noun

form  
work  
bear  
play  
shine  
water

#### Verb

form  
work  
bear  
play  
shine  
water

### Activity - V

**Suppose you were the writer of this lesson and everything happened with you. Narrate your experiences to one of your intimate friends.**

**Also write your experiences about your first day at your school.**