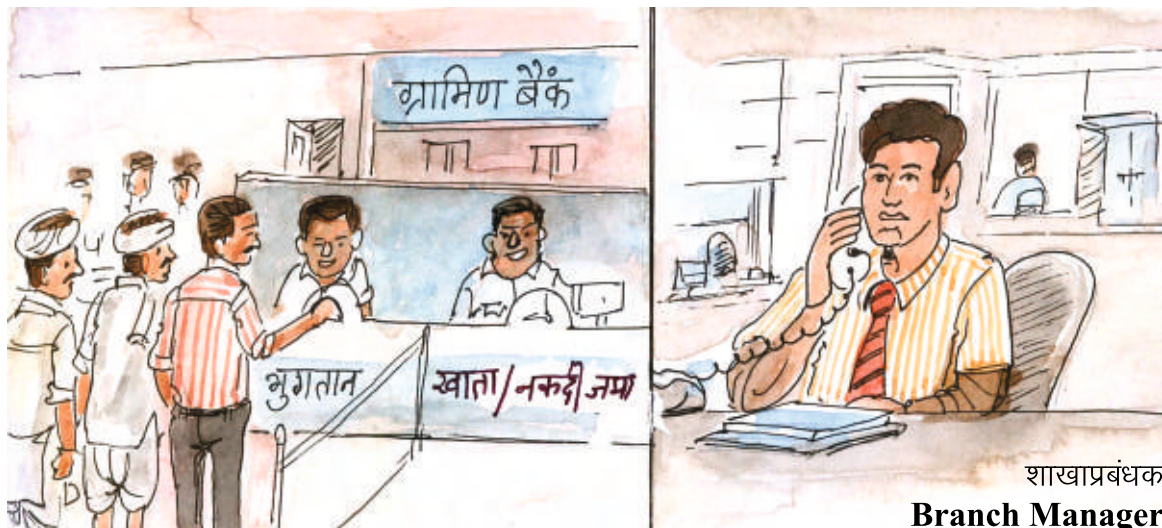


- Have you ever visited a bank?
- Do people deposit money in a bank?
- Do they have their account in the bank?
- Do you know how a bank account is opened?

Let us read the text to know the process of opening an account in a bank.

Jyoti's examinations were over but her brother's examinations were not over yet. So her parents decided that they would not go anywhere during the vacation. "What should I do during the summer holidays?" asked Jyoti to her friend, Neelima.

Neelima suggested that she could run hobby classes and Jyoti did so. She was delighted to earn five thousand rupees during the vacation.



Her mother asked her to deposit the money in a bank so she went to the bank. She was given an application form by a clerk. He also told her how to fill in the form. She did as she was told. She filled in the form, fixed her photograph and returned it to the clerk.

The entries were checked by the head clerk, Mr. Santosh. Then her specimen signatures were attested by the manager. After that she was given a pay-in slip. She filled in the slip. She handed over five thousand rupees along with the slip to the cashier. The money was deposited by him and she was given a receipt for it. She also got the account number. Then the clerk asked her to come to the bank after two days. She went there after two days. She was given a passbook and a cheque book. The entry of the deposited amount was there in the passbook. It was made by a computer.

So, now she has an account with the bank. Whenever she does some work during holidays and gets some money, she deposits it in the bank. She does so because she knows her money is safe in the bank and it will grow there. She will get interest on it. She can also withdraw money from the bank whenever she needs. She can use her cheque book to withdraw money.

Isn't she very wise?

Glossary

vacation	:	holidays
delighted	:	happy
deposit	:	to put money into a bank account.
clerk	:	a person who maintains account.
cashier	:	a person who receives and pays out money in the bank
receipt	:	a piece of paper that shows the paid amount
account	:	an arrangement of money that somebody has with a bank in a passbook.
passbook	:	a small book containing a record of the money of an account
chequebook	:	a book of printed cheques for withdrawing money.
interest	:	the extra money you receive when you invest money
withdraw	:	to take money out of a bank account

Activity I**A. Tick the correct alternative-****1. Whose examinations were over?**

- a) Jyoti's brother's
- b) Jyoti's
- c) Neelima's
- d) None of the above

2. Who attested Jyoti's signatures?

- a) The clerk
- b) The head clerk
- c) The manager
- d) None of the above

B. Say whether the following statement are True or False. Write 'T' for True and 'F' for false in the brackets given below.

- i) Neelima was Jyoti's sister ()
- ii) The cashier gave Jyoti an application form. ()
- iii) The clerk gave Jyoti a cheque book after two days. ()
- iv) Jyoti will get interest on the money. ()
- v) Jyoti cannot withdraw money from the bank. ()

C. Answer the following questions in 10-15 words

- i) What did Neelima ask Jyoti to do?

- ii) How much money did Jyoti earn?
- iii) What did Jyoti do with the money?
- iv) Who checked the entries?
- v) How can you say that Neelima is Jyoti's good friend?

Activity II



A. Fill in the blanks with words from the box.

hobby	application form	signature
manager	deposit	

- i) Hisis a very good person.
- ii) The clerk asked Sumit totwo hundred rupees.
- iii) Ganesh collects old coins. It is his.....
- iv) Manoj went to the college and brought an
- v) Sheela put her.....on the cheque.

B. Fill in the missing letter and complete the words

1. rec _ _ pt 2. spec _ men 3. int _ rest 4. acc _ _ nt 5. vac _ tion.

Activity III



A. Read the following sentences carefully.

- 1. Jyoti **should run** hobby classes.
- 2. Jyoti **can withdraw** money from the bank.
- 3. Neelima **may help** Jyoti in running hobby classes.
- 4. We **must have** an account to deposit money in the bank.

5. Jyoti **could** earn more money.

- 'Should, can, may, must and could' are modals.
- Should is used to give suggestion /advice.
- Can is used to show present ability.
- May is used to express possibility.
- Could is used to express past ability.
- Must is used to express necessity.

Note : These modals express much more; you will study in detail about them in your higher classes.

Now fill in the following blanks, choosing the correct one from the modals given at the end of the sentences -

- Neelima suggested that Jyoti____open a bank account.
(can/may/should)
- An account holder _____ withdraw money anytime.
(must/should/can)
- We____deposit the minimum amount to open a bank account.
(may/can/must)
- The cashier ____accept the more amount if she offered.(could/can/would)
- The bank____provide some banking facilities free of cost.
(may/must/could)

B. Read the following sentences carefully.

1. Take an application form from a clerk.
2. Fill in the application form.

3. Return the application form to the clerk.
4. Deposit the minimum amount using the pay-in-slip.
5. Receive the receipt with account number on it.
6. Do not misplace the receipt.

- All the above sentences are imperative sentences.
- The first five sentences are Positive imperatives.
- The last sentence is Negative imperative.
- A Positive imperative begins with a bare infinitive (the first form of the verb).
- A Negative imperative begins with **Do not (Don't)** and the first form of the verb.

Now complete the following imperative sentences choosing the correct verb from the box given below-

Thank

Buy

Come

Go

Tell

Obtain

- i) _____ a prescription sheet.
- ii) _____ to the doctor.
- iii) _____ the doctor about your ailment.
- iv) _____ the doctor for the treatment.
- v) _____ medicines free of cost from the hospital.
- vi) _____ back home safely.

Activity IV



The teacher speaks the process of making tea. The students listen to it carefully-

Take some fresh water in a kettle.

Light the gas stove.

Place the kettle on the gas stove.

Boil the water.

Add tea leaves, sugar, milk, etc. to the boiling water.

Boil it again for some time.

Remove the kettle from the gas stove.

Sieve the tea.

Enjoy the steaming tea.

Now the teacher asks a few students to speak to it.

Activity V



A. Write the process of plantation using the clues given below-

- Dig out the ground
- Use manure
- Mix pesticide
- Plant the plant
- Water it

B. You want to open an account with the Children's Bright Future Bank. Fill in the following application form:

CHILDREN 'S BRIGHT FUTURE BANK

196, Ring Road, Udaipur -313001

Phone 417256

Fax - 0294-587421

Application form for opening an account.

Note : Please make all entries in the capital letters.

Sir,

I want to open a savings bank account with your bank.

1. Name : Mr./Miss.....
2. Father's Name : Mr.....
3. Date of birth :day.....Month.....Year
4. Full Postal Address :
5. Permanent Address :
6. Phone No. :
7. a. Name of the school :
b. Phone No. :
8. Specimen Signature (1)
Specimen Signature (2)
Specimen Signature (3)

Signature of the Applicant

Signature Attested by

.....

Manager

.....

Date.....

Place.....

- C. You are to deposit one hundred and thirty rupees in your account. Fill in the Pay - in - Slip.

Pay - in - Slip									
CHILDREN'S BRIGHT FUTURE BANK									
196, Ring Road, Udaipur - 313001									
A/c No. <input style="width: 150px;" type="text"/>	Date. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								
Name									
Address.....									
Amount (in words Rupees).....	<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;">Rs.....</div>								
Signature									

- D. You have to give two hundred rupees to your friend. Fill in the following cheque to give it to your friend.

CHILDREN'S BRIGHT FUTURE BANK									
196, Ring Road, Udaipur - 313001									
Date. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>									
Pay toOr / Bearer									
Rs.									
<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;">Account No. 317147</div>	Signature								
No. CW 5178092									

- E. To The teacher :

Take your students to your nearest bank / post office and show them how it operates.

