

English Kumarbharati 9th Solutions Chapter 4.4 My Financial Career Textbook Questions and Answers

Warming Up:

1. Observe the forms given on page 100 of the textbook and fill in your details:

दिनांक Date

शाखा Branch

के नाम जमा हेतु FOR THE CREDIT OF

चालू जमा/ऋण/कैश क्रेडिट खाता सं. Current Deposit/Loan/Cash Credit A/c No.

जिस बैंक पर आधारित Drawn on Bank	शाखा Branch	चेक नं. Cheque No	नकद नोट Cash Notes	राशि Amount रू. Rs. पै. P.			
			× 2000				
			× 500				
			× 100				
			× 50				
			× 20				
			× 10				
रू. शब्दों में Rs. In Words			सिक्के Coins				
खजांची Cashier	स्करोल Scroll	अधिकारी Officer	योग Total				
			जमाकर्ता (हस्ताक्षर) (Deposited by (Signature)				
कृपया नगद, जमा, इस बैंक 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 पर्वी के पीछे अपना पता एवं सम्पर्क ब्यौरा 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 ब्यौरा Contact Details

पता Address :	टेलीफोन नं. Telephone Numbers :	कार्यालय Office
	आवास Residence	मोबाईल Mobile

ई-मेल पत्ता
E-mail address :

2. Write in your own words:

Question (a)

Why does the bank need so many details of its customer?

Answer:

The bank has to be sure that the customer is not a fraud. The money deposited or withdrawn should be legal. The government has to be notified about various things. Letters have to be sent to the customer’s home/office or some information given to him about the transactions in his account. For all these reasons, the bank needs many details of its customers.

Question (b)

What problems do customers face when they have to make a cash deposit at a bank?

Answer:

First of all, the customer has to go to the bank during banking hours, which may not be convenient. He then has to stand in a queue, fill in the details in the paying-in-slip, etc. There may be a long queue or the staff may be few or slow, leading to a long wait. These are some of the problems that customers face when they have to make a cash deposit at a bank.

Question (c)

What are the latest modern methods of depositing money in your own or somebody else’s account?

Answer:

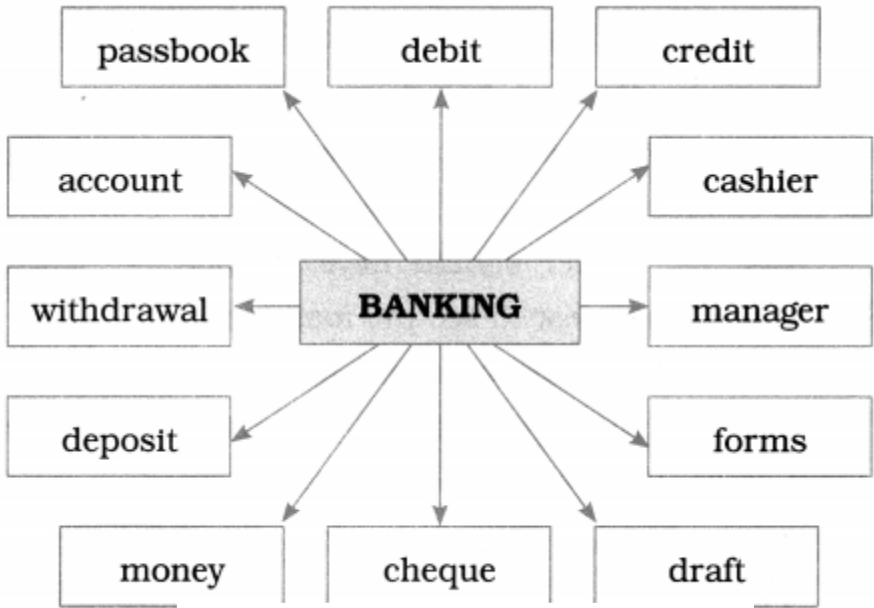
The latest modern method is net banking, that is, operating your account through your email or cell phone to transfer or deposit money.

3. Make a word web of at least 12 words related to banking.

Question 1.

Make a word web of at least 12 words related to banking.

Answer:



English Workshop:

1. Find from the lesson the antonyms of the following:

Question 1.

Find from the lesson the antonyms of the following:

1. afterwards
2. careful
3. confidently
4. cheerful

Answer:

1. afterwards × beforehand
2. careful × irresponsible
3. confidently × timidly
4. cheerful × sepulchral

2. Fill in the blanks choosing the appropriate word/idiom from the lesson.

Question 1.

Fill in the blanks choosing the appropriate word/idiom from the lesson.

Answer:

1. The detective solved the mysterious crime.
2. In the examination, I did not know the answer, so I wrote something.
3. He was dizzy and he shambled into the room.
4. While arguing with his elders he had a fearfully quick temper.
5. The sight of a snake rattles me.
6. As soon as I cross the threshold of my home, I greet my family.

3. Using the following points frame a character sketch of the narrator.

Question 1.

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

Answer:

Character sketch of the author:

The author was a diffident and timid person. Everything about the bank made him nervous; in fact, he was so nervous that he did not even know what he was doing and what he was signing. He behaved in an unusual manner, shambling into the bank and talking in a gloomy voice as if he had a secret. It was also unnecessary for him to ask the manager whether he could talk to him alone. He was quite ignorant about banking, and too nervous to seek the right guidance.

He did not know how to open an account or write a cheque correctly. He made careless mistakes because of his overwhelming nervousness. First, he wrote the wrong figure on the cheque. Even after realizing the mistake, he did not attempt to correct it. He was careful in spending his money, and saved enough to keep it in silver dollars in a sock at home.

4. Rewrite the following in indirect speech:

Question (a)

"Can I see the manager?" I said.

"Certainly," said the accountant.

Answer:

I asked the accountant whether I could see the manager. The accountant replied that I could certainly do so.

Question (b)

Rewrite the following in indirect speech:

"Good morning," I said and stepped into the safe.

"Come out," said the manager coldly.

Answer:

I wished the manager a 'good morning' and stepped into the safe. The manager coldly ordered me to come out.

Question (c)

Rewrite the following in indirect speech :

..... the words seem to mean, "Let us do this painful thing while the fit is on us."

Answer:

..... the words seem to mean that they should do that painful thing while the fit was on them.

Question (d)

"What! Are you drawing it all out again?" he asked in surprise.

"Yes, the whole thing," I said.

Answer:

He asked me in surprise whether I was drawing it all out again. I replied in the affirmative and confirmed that I was drawing out the whole thing.

Question (e)

"How will you have it?" he said.

"In fifties," I said.

Answer:

He asked me how I would have it. I replied that I would have it in fifties.

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

Question 1.

Read the statement given below, and write first your views and then the counterview, in two separate passages: 'Online/Net banking is better than going personally to the bank for transactions.'

Views:

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

Counterview:

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

Answer:

View:

Online/Net banking is certainly better than going personally to the bank for transactions. You do not have to wait for banking hours or worry about bank holidays. You do not have to stand in a queue or deal with indifferent staff. With net banking, the service is immediate – when you want it, and where you want it. You can operate your account from anywhere in the world. You will get all the information about your transactions at the click of a button. You can do the banking transactions in the cosy privacy of your home. There is no wastage of any sort, and complete privacy to what you are doing. Yes, net banking is worth it, any day!

Counterview:

Net banking? Certainly not. If you do all your transactions through a cell phone or a computer, where is the personal touch that is so necessary in our lives? No doubt, you may get things instantly, but is this all there is to life? Besides, if you have a problem, can you discuss it with a computer or a phone? And if you think your accounts are secure and private, that is a myth. Any reasonably good hacker will be able to hack the account and siphon off all your money before you have any idea that it has happened. You have to be extremely cautious and knowledgeable about the ins and outs of net banking to do it successfully. How many people do we have in our country who are so proficient? No, give me normal, face-to-face, personalised banking any day.

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

English Kumarbharati 9th Digest Chapter 4.4 My Financial Career Additional Important Questions and Answers

Simple Factual Activity:

Question 1.

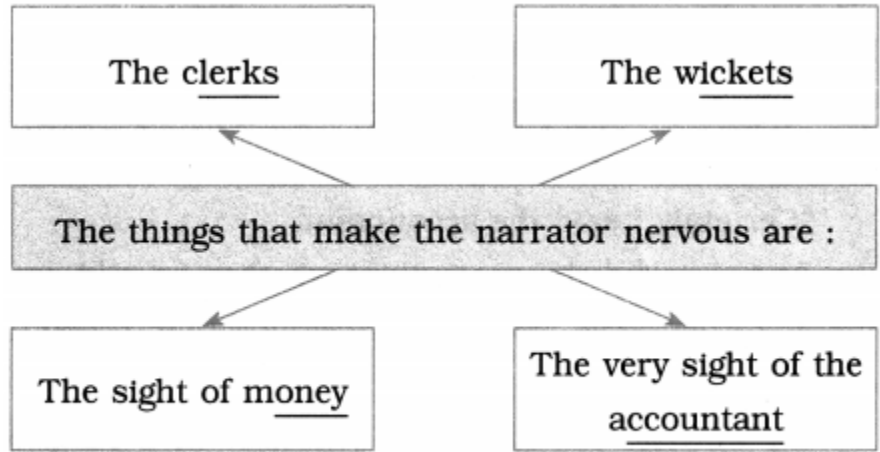
What makes the narrator nervous at a bank?

OR

Complete the following web:

(The answers are given directly and underlined.)

Answer:



Complex Factual Activity:

Question 1.

What word should the writer have avoided in his request to see the manager?

Answer:

The writer should have avoided the word 'alone' in his request to see the manager.

Question 2.

Why was the manager alarmed?

Answer:

The manager felt that the writer had some awful secret to reveal. Hence he was alarmed.

Activities based on Contextual Grammar:

Question 1.

Rewrite the following sentence as a simple sentence :

If I attempt to transact business there, I become an irresponsible idiot.

Answer:

On attempting to transact business there, I become an irresponsible idiot.

Personal Response:

Question 1.

Have you been to a bank? If so, how did you feel about it? If not, would you like to go there?

Answer:

Yes, I have been to a bank, but not alone. I have gone there with my mother, and I was completely confused. She told me to just follow her quietly, and that is what I did! of course, as soon as I am eighteen I will learn all these things and manage my own bank account.

Simple Factual Activity:

Question 1.

Write whether the following statements are True or False:

Answer:

1. The manager was very rude to the narrator in the beginning – False
2. The narrator was one of Pinkerton's men – False
3. The narrator was not a detective – True
4. The narrator was a young Gould – False

Complex Factual Activity:

Question 1.

Who did the manager think his visitor was?

Answer:

The manager thought his visitor was one of Pinkerton's men.

Question 2.

What was the accountant's name? What was he asked to do?

Answer:

The accountant's name was Mr Montgomery. He was asked to deal with the narrator's business.

Activities based on Vocabulary:

Question 1.

Find from the lesson the antonyms of the following:

1. withdraw
2. public

Answer:

1. withdraw × deposit
2. public × private

Question 2.

Fill in the blanks choosing the appropriate word/idiom from the lesson:

Answer:

There was a huge painting kept neatly at the side of the room.

Activities based on Contextual Grammar:

Question 1.

Rewrite using the noun forms of the underlined words:

1. He concluded now that I was the son of Baron Rothschild.
2. I propose to deposit fifty-six dollars now.

Answer:

1. He came to the conclusion now that I was the son of Baron Rothschild.
2. My proposal is to make a deposit of fifty-six dollars now.

Personal Response:

Question 1.

Why do you think the manager spoke 'coldly' to the narrator?

Answer:

When the narrator said that he wanted to speak to the manager alone, the manager was alarmed because he thought that the narrator was a detective who had come to find out something. When the narrator said that he was not a detective but had come to open an account, the manager thought that he was a very rich man who would deposit a huge amount of money in the bank.

But when the narrator mentioned he wanted to deposit the princely sum of fifty-six dollars, the manager got angry and spoke coldly to him for having wasted his precious time.

Simple Factual Activity:

Question 1.

Complete the paragraph :

Answer:

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

Complex Factual Activity:

Question 1.

What procedure did the author have to follow to open the account?

Answer:

To open an account, the author had to first give the money to the accountant. He then had to write the sum on a slip and sign his name in a book.

Question 2.

What error did the author make in the cheque?

Answer:

The author wrote a cheque for fifty-six dollars instead of six dollars. This was the error.

Activities based on Vocabulary:

Question 1.

Match the words in Column A with the nouns in Column B:

A	B
1. invalid	(a) pale
2. ghastly	(b) millionaire
3. hollow	(c) thing
4. painful	(d) voice

Answer:

- 1. invalid – millionaire
- 2. ghastly-pale
- 3. hollow – voice
- 4. painful – thing

Question 2.

Fill in the blanks choosing the appropriate word/idiom from the lesson.

Answer:

Not having eaten the whole day, I was feeling dizzy, and the classroom swam before my eyes.

Activities based on Contextual Grammar:

Question 1.

Rewrite the following sentence as a simple sentence, beginning ‘Going ...’ ; I went up to the accountant’s wicket and poked the ball of money at him with a quick, convulsive movement.

Answer:

Going up to the accountant’s wicket, I poked the ball of money at him with a quick, convulsive movement.

Personal Response:

Question 1.

Do you feel nervous when you have to go to a strange place and talk to strange people?

Answer:

Yes, I do. I think I should get over this nervousness and learn to be calm and confident. I am trying hard to do so, because I know that this is what is needed in the world today.

Simple Factual Activity:

Question 1.

Number the sentences correctly in their order of occurrence in the story:

Answer:

- 1. The clerk prepared to pay the money. [3]
- 2. I caught the echo of a roar of laughter. [4]
- 3. I made a wretched attempt to look like a man with a fearful temper. [2]
- 4. “Are you not going to deposit any mort?” asked the clerk, astonished. [1]

Complex Factual Activity:

Question 1.

Did the author correct the error he had made In the cheque?

Answer:

No. he did not.

Question 2.

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

Answer:

The officials at the bank were astonished by the writer’s behaviour. The writer was terribly nervous, and he

thought that if he could look as if he had been insulted and was hence withdrawing his money, they might not laugh at him. Hence he pretended to appear like a bad-tempered man.

Question 3.

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

Answer:

After the episode at the bank, the author has decided that he will not keep his money in a bank any more. He will keep his money in cash in his trouser pocket and his savings in silver dollars in a sock.

Activities based on Vocabulary :

Question 1.

Find from the lesson the antonyms of the following:

1. spending
2. happiness

Answer:

1. spending × saving
2. happiness × misery

Question 2.

Fill in the blanks choosing the appropriate word/idiom from the lesson.

Answer:

There was a roar of laughter when the comedian cracked a joke.

Personal Response:

Question 1.

Is the author's last decision wise?

Answer:

No, the author's last decision is not wise. It is risky to keep money in the trousers pocket or in a sock; the money could be stolen. On the contrary you will get interest on the money if you keep it in a bank.

Simple Activities:

Question 1.

Write two compound words of your own.

Answer:

doorway, moonlight

Question 2.

Make a meaningful sentence using the phrase 'in some alarm'.

Answer:

The man looked at the gun in his friend's hand in some alarm.

Question 3.

Spot the error and correct the sentence:

The manager being a grave, calm man.

Answer:

The manager was a grave, calm man.

Question 4.

Pick out a gerund from the given sentence and use it in your own sentence:

All the clerks had stopped writing.

Answer:

writing-gerund.

Sentence: The girl began writing very late.

Question 5.

Identify the type of sentence:

Come in here.

Answer:

Imperative sentence

Question 6.

Pick out the word which cannot be formed by using the letters of the given word:

sepulchral-clear, pleas, crease, lurch.

Answer:

crease

Question 7.

Form the present and past participle of a verb in which the last letter is doubled.

Answer:

plan-planned, planning

Question 8.

Write the following words in alphabetical order:

prepared, pocket, painful, presume

Answer:

painful, pocket, prepared, presume

Medium-Level Activities:

Question 1.

Use the following word and its homophone in two separate sentences: write

Answer:

(a) I love to write poems and stories.

(b) We must always try to do the right thing.

Question 2.

“Are you not going to deposit any more?” said the clerk, astonished. (Rewrite using indirect speech.)

Answer:

The clerk asked in astonishment whether I was not going to deposit any more.

Question 3.

I was writing the cheque. (Use the future perfect tense of the verb.)

Answer:

I shall have written the cheque.

Question 4.

Prepare a word register of four words related to bank.

Answer:

bank – deposit, cheque, passbook, draft, account, withdrawal, credit, cashier, debit.

Challenging Activities:

Question 1.

I went up to the wicket marked ‘Accountant’.

(Rewrite as a complex sentence.)

Answer:

I went up to the wicket which was marked ‘Accountant’.

Question 2.

“Can I see the manager?” (Pick out the modal auxiliary and state its function.)

Answer:

Can-permission

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