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How to deposit or withdraw money in a bank?

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Are you embarrassed going to a bank just because you don't have good English speaking skills? Or Don't know how to fluently ask about depositing or withdrawing money from your bank? Bank staffs in cities usually follow English as their language of communication. If you don't have sufficient English speaking skills, communicating in a bank can be a daunting task,especially while depositing or withdrawing money, which are the main functions of a bank. If you can converse fluently in English, the discomfort will be lesser.



Steps to keep in mind:

Observation

Observation skills are very important for a fluent English conversation. While at a bank, observe the general layout of the bank. Most banks arrange counters for different functions. By generally observing the layout, you will get a basic idea where the counters for depositing and withdrawing money are. Usually both the counters are separate.

Approach counter

The counters are clearly marked DEPOSIT or WITHDRAW. You can improve English vocabulary by reading books and taking the help of a dictionary. It can be embarrassing if you don't know how to speak in English fluently. Unless you have a specific query, most of the conversations are standard. You can refer to the sample conversation below for broad guidelines on how to speak with bank officials.

Attention to detail

You have to be very careful while filling in the details on the bank's slip. The bank will not take any responsibility for any mistakes. Double-check whether the amount details and account number entered are accurate. Also, after depositing the cash, don't forget to update your passbook.



Sample Conversation:

Situation: You arrive at ICICI bank for depositing money. You observe the layout and notice the deposit counter to the far right and approach the counter. (Readers can interchange deposit/withdraw as per their requirements).

You: Hello, this is the deposit counter right?

Counter Clerk: Yes, it is.

You: I wish to deposit some money. What is the procedure?

Counter clerk: How much is the amount?

You: It's Twenty thousand rupees.

Counter clerk: You have to fill in the slip first, mentioning cash details and account number. Please fill in the numbers correctly as we are not responsible for any mistakes.

You: Ok. Where will I get the pay slip?

Counter clerk: It's kept on the desk at the entrance of the bank.

You: Thanks, I will fill it and come back.

(You fill the deposit slip, come back and hand over the cash and slip to the counter).

Counter clerk (after entering the details): Here is your stamped receipt.

You: Thank you. Anything else do I need to do?

Counter clerk: You need to update your passbook. The passbook updating counter is to the left.

You: Thank you so much.

Counter clerk: No problem, have a nice day!



It's pretty simple, right? The above conversation focuses on observation, approach and attention to detail. You can simulate the above sample conversation with the help of a friend or anonline English tutor. You should takeonline English language courses to save time and money.

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- By Monika Agarwal

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