

Bank account, Many benefits!

Manager: Hello! Uncle.

Gopal: Hello! Welcome Manager sir. Please have your seat .

Manager: Do you know, Account opening camp is being organized in the village. You were not seen there. Are you not opening an account?

Gopal : What to open sir! Money is not at all saved. It is difficult to earn bread and butter also.

Manager: Atleast something must be saved. Ok tell me, are you addicted to Paan, cigarette, Gutka?

Gopal: Not Paan, cigarette, But yes, I eat Gutka.

Manager: Ok, How many Guttas in a day?

Gopal: Around four- five.

Wife: Four- five!!! he must be eating eight to ten.

Manager: What is the cost of this Gutka?

Gopal: Now a days inflation is high, Guttas are also very costly. By the way I eat the one for two rupees.

Manager: Means you spend ten rupees per day on Gutka. If you stop eating gutkas, you can save ten rupees per day.

Wife: Sir! Sometimes he eats more than that.

Manager: If ten rupees per day, then Monthly Three Hundred and you can save three thousand six hundred rupees per year or not?

Gopal – Three thousand six hundred rupees in a year!

Manager – Yes, and if you open an a/c in the Bank and keep the deposit you will get interest additionally. If you deposit a fixed amount every month in recurring deposit scheme then you will get more interest and more amount at the time of maturity.

Wife – Such a large amount! And the interest additionally! Ahh! that means our money will increase manifold! Then we can even purchase a sewing machine for our little Kamali .

Manager - Just tell me! What would you do If you need money urgently for treatment or something else ?

Gopal – Sir, we keep a fraction of our saving separately and if we need more money we take loan from money lender.

Manager – Ok, where do you keep this money?

Gopal – Either inside a pot or in the bundle of clothes.

Wife – I tie it in the cloth and hide it in the grain’s drum.

Manager - There is always a risk of money being lost, theft and it may also be distorted by rodents.

Gopal - Exactly, once it rained heavily in the village in which my money floated away along with the other things of house.

Manager – If you would have deposited it in the Bank it would have been saved and you would have used it at the time of need.

Gopal – But even Bank premise is also filled with rain water.

Manager – All the account details remain safe in main computers. Therefore your money will always be safe and you can withdraw it anywhere and anytime.

Manager: Now, I tell you the benefits of opening an account. Payment of MNREGA, scholarships for students in schools, subsidy of Govt. schemes etc. also will be deposited directly in Banks. That's also a reason why opening an account is necessary.

Manager: Yes, if you have AADHAR card and has been attached to your Bank account, your all govt. benefits will be deposited directly in your account and no deficiency will take place.

Gopal : Then getting Govt. subsidy will become easier!

Manager: Yes, and you can send money to your relatives living in other villages or cities on the same day, which they can withdraw whenever they want. So opening an account is necessary, isn't it?

Gopal : Sure sir. How can my account be opened?

Manager : Do you have an AADHAR Card?

Gopal : Yes sir, I have.

Manager : Very good! Then opening your account has become easier. If any of your friends or relatives does not have an account, tell them to open their account in the camps being conducted in various places.

Gopal : OK sir.

Manager : To open an account in a Bank, an identity proof with photograph and an address proof such as ration card, electricity bill, voter id card, AADHAR card any of these documents is necessary.

Gopal : We have all these things and AADHAR card also, then we can come tomorrow to open our account.

Wife : And you will leave chewing gutkha, not tomorrow but today itself . and also you will be opening an account today itself ----- I am telling you seriously.

Kisan: Mr Gopal good morning. Is any guest has come ?

Gopal: Yes Mr Kisan! Come, come. Yes one officer from Bank has come. He has told us the benefits of opening of an account in the Bank and he will open our account in the Bank. You also open an account in the Bank.

Wife: Sir, he is my brother, living in nearby village. But there is no Bank in his village, Can he open his account?

Manager: Why not. His account can be opened. Our representative called as Business Correspondent will come with a machine in the village and open the account and all the transactions will be done there only. He will deposit the money and he will give printed receipt also.

Kisan: If we have to withdraw the money can he will give?

Manager: Yes, why not business correspondent will give money when it is required, and Bank will give Rupay card also with the help of the card you can withdraw money from ATM also. One more thing you will get accident insurance of one lakh with this card at free of cost. If Business Correspondent does not come you can just go to the ATM of nearest market or any Bank, branch and withdraw the money from its ATM on your will.

Manager: B.C. will keep your thumb on the machine for your identification and will give the money which is deposited in your account.

Kisan: No, I will not give my thumb impression.

Manager: Don't fear, Bank is not taking the thumb impression like money lender! Thumb impressions of all the people are different. It is not similar. Machine with the help of thumb impression identifies whose account it is.

Gopal: Sir, there is no fraud in account like money lenders?

Manager: Absolutely not. Bank will give receipt of every transaction and it will also give Passbook for the account, in which there is a record of money deposit or withdrawal. And yes, nomination can be given for your account and your wife and children's name can be added as nominee to your account.

Manager: At later stage if you don't have balance in your regular account the Bank can lend you money as per requirement and if you regular in repaying the loan then Bank can lend Rs. 2000/- as loan which is called as overdraft that is likely to increased up to Rs. 5000/-

Manager: By availing this facility don't require to take loan from moneylender.

Kishan : Sir I can't believe it.

Manager: I will explain you the other benefits of opening account like Bank will observe that if your account is regular for six months then Bank will provide other facilities such as loan etc.

Gopal : But for this loan whether Bank will take interest ?

Manager: Yes, interest is charged but in low rate.

Kisan : I heard that Bank is charging more interest than moneylender ? Is it true Saab ?

Manager : Hey, Someone might have told you to confuse. Look! Bank is taking interest at the rate of 12% per annum. It means 1% Per month. Moneylender is taking 5% per month and you have to pledge your land also. So Now much more he is charging.

Kisan : Oh my God ? It means moneylender is plundering us? Moolchand Seth charges us at 3/- per month as well as takes our land as pledge also. Seth Laxmichand is a bigger fraud than him as he is taking Rs. 5/- per month.

Gopal : If the Bank is taking low interest rate than why should not we take loan from the Bank? Sir please tell us the other things for which the Bank is providing loan for us?

Manager : Bank has many schemes.

Manager: Bank gives loan for seed, fertilizer, pesticides for agriculture. Loan for tractor and other equipments are also given by the Banks. Moreover, it also provides loan for poultry, fisheries, animal husbandry and other works.

Manager: There is more to it. The Bank provides loan for children's education and for building or buying a house.

Wife : Then, Bank will surely give me loan if more amount is required to buy a sewing machine for my daughter Kamali, isn't it.

Manager: Of course, but do give higher education to Kamali, the Bank will provide in getting her educated. Moreover, there are facilities like Kisan Credit Card and General Credit Card, etc.

Farmer: But what is the use of the Credit Card? What can we do with it?

Manager : This card is very useful for us. When you go for shopping to your nearby city the money in your pocket is not safe. If it falls or in case of pick pocketing you face lot of problems.

Farmer : Yes Sir, we are always afraid of loosing money.

Manager : You can even withdraw money from the ATM.

Gopal : Sir, how will we operate the ATM machine? We don't know anything.

Manager : Oh, this is very easy. We get a PIN number with the card, with the help of the same we have to create our own secret PIN number and remember it always. While withdrawing money from the ATM we have to put this number in the machine then only the money comes out. This PIN number has to be kept very cautiously and should not disclose it to anyone.

Gopal : Then, Sir ?

Manager : Then the machine will ask for number, then you have to put the numbers by pressing the numbers in the machine. If the number is right then only the machine will work and machine will ask for the options like know your balance, withdraw your money, change your pin etc. Then if you want to withdraw some money then you have to press the numerical keys. Automatically the cash will come out from the ATM along with a small slip that will show the balance in your account.

Kishan: Oh! This is so good. This card is very useful thing.

Manager: ATM has universal access. Means you go anywhere you can withdraw money from any city or any village. If the Bank friend does not come anyday then you can go to the market or to other Banks ATM for withdrawing money.

Manager: Not only this, you can purchase things directly from the card and that amount will be automatically gets deducted from your account and the shopkeeper give you the goods.

Gopal: O wow!!! Shopping without money.

Kishan: This is so good. One more thing, Sir here in the market we get dirty and torn notes Shopkeepers of the city don't accept these notes from us. We have to exchange them from the agents on half rate.

Gopal: And we have to argue with them for the change.

Manager: Oh! is it like that ? then listen, Bank has the facility to exchange the dirty and torn notes and the coins are also distributed.

Gopal: Oh! We are being harassed just because of this.

Manager: The truth is that now you can do lot of your work without going to the Bank. Ok tell me, do you have mobile?

Kishan: yes sir I have.

Manager: Now from this Mobile you can do lots of work without going to the Bank.

Gopal : How is that sir?

Manager : This is known as USD facility. Once you have to add your mobile no. to your account either by going to the branch or get it done through ATM machine. Then the way you send sms the same way you can know your account balance, mini statement details by sending an sms and you can send money to your friends, relatives or other accounts also.

Gopal : By this, we will get good facility but we do not have costly and good mobile.

Manager: This work can be done by any mobile.

Kisan: But sir, is there any risk? We may lose money or our information may be hacked.

Manager: This is hassle free, do not worry.

Manager: How much Bank is working to make your life happy, let me give one more example. Bank has opened Gram Sahaj Kendra in many places.

Gopal: For what?

Manager: That is for to provide the information about seeds, medicines, new techniques, irrigation etc. To provide suggestions related to Mandi and market.

Kisan: For that how much money we have to pay?

Manager: No, this is completely free.

Kisan: wow! how much work Bank is doing for us?

Manager: Then you can also help the Bank and circulate this information to your friends, and ask them to open at least one account from every house.

Kisan : Yes sir, we have tell this information to our villagers and convince them to open an account.

Manager: Ok, good bye you must come to our Bank.

Kisan : Yes Sir, this is good for us definitely will come.

Gopal: Lot of thanks Sir for giving good information to us.

Wife : Yes, Now happiness will come to our life, field filled with greenery children will get more education and we will complete our work in good manner.

Manager : The same will happen.