# **CHAPTER ONE**

#### INTRODUCTION

## 1.1 The Language of Bank Cheques and Vouchers

A voucher is an accounting document representing an internal intent to make a payment to an external entity, such as a vendor or service provider. A voucher is produced usually after receiving a vendor invoice, after the invoice is successfully matched to a purchase order. A voucher will contain detailed information regarding the payee, the monetary amount of the payment, a description of the transaction, and more. In accounts payable systems, a process called a "payment run" is executed to generate payments corresponding to the unpaid vouchers. These payments can then be released or held at the discretion of an accounts payable supervisor or the company controller. The term can also be used with reference to accounts receivable, where it is also a document representing intent to make an adjustment to an account, and for the general ledger where there is need to adjust accounts within that ledger; in that case it is referred to as a journal voucher. Any documentary evidence supporting the entries recorded in the books of accounts, establishing the arithmetic accuracy of the transaction, may also be referred to as a voucher—for example, a bill, invoice, receipt, salary and wages sheet, memorandum of association, counterfoil of paying-in slip, counterfoil of cheque book, or trust deed.

A related development is that of the cheque, a device which depends on the existence of banks as recognized institutions. A bill of exchange, the original method of transferring money without the use of coins, is a complex contract between private parties and one or more moneylenders. A cheque is a bill of exchange between banks,

payable by one of the banks to whoever holds and presents the cheque. This much simplified version of a bill of exchange slowly gains acceptance from the late 17th century. At the same time it is realized that the banking process has its own in-built potential for profit which can more than cover the costs of processing cheques and transferring money.

#### 1.2 Statement of the Problem

In this modern era, most professionals, businessmen, entrepreneurs, professors, doctors, teachers and students even farmers etc have used banking and finance services; it has become the part of the life though they do not know about the language used in cheques and deposit vouchers. In this modern age, although we do almost all of our shopping by the credit cards, the so called educated people get hesitation to withdraw money from ATM, and frequently make mistakes, sometimes in writing dates, sometimes in writing payee's name and so many other such banking related writing and language. So, this thesis tries to find out the nature of language used in the bank and its pedagogical implications even in the classroom teaching.

#### 1.3 Rationale of the Study

Nowadays, we use money for our daily shopping from banking process. Even we have started to pay by credit cards in our small shopping in the city areas. People have started to do almost all kinds of business from banking process. It is essential for all of us to understand special terminologies like ATM, credit or debit card, deposit, pay -payee and so on. All types of service holders, executives and even the farmers and daily wageworkers have to possess the knowledge of banking. On one hand banking has been one of the important parts of our life, on the other hand many of us, even the

so-called educated person lack knowledge of minor words, terminologies and language of daily use. Therefore, it is necessary to possess knowledge of basic words, terminologies and the language of bank.

# 1.4 Objectives of the Study

The study has the following objectives:

- To identify and classify the language used in bank cheques and deposit vouchers in terms of the following vocabulary, sentence structures, voice and tense.
- To find out the terminologies used in banking documents.
- To suggest some pedagogical implications.

# 1.5 Research Questions

Research questions related to my study were as follows.

What is the form and nature of language used in banks cheques and vouchers?

What are the special terminologies used in banking documents?

What is its pedagogical implications?

## 1.6 Significance of the Study

This study will be the significant for those who are directly or indirectly concerned with banks and the general customers. It mainly aims to give a general picture of English language used in cheques and deposit vouchers in the banks. So, it is accepted that the research will be useful especially to the persons who are interested in doing research in any fields of language. It will be significant for the bankers, clients and people involved in different professions or conducting research on the use of language in various type of texts. Now, it has become the part of human beings. It is fruitful to

ones who are involving in "banking" teaching and learning process in terms of the language used in banks. The study will be equally useful to the students as reference materials for their forthcoming research works.

# 1.7 Delimitations of the Study

This study has the following limitations:

The study was limited within ten different government and private banks i.e. Nepal Badijya Bank, Nepal Bank Limited, Agriculture Development Bank, Bank of NIC/Asia, Kumari Bank, Everest Bank, Bank of Kathmandu, Himalaya Bank, Laxmi Bank, Machhapuchre Bank for particular purpose and the language used in cheques and deposit vouchers. Sunsari.

This analysis of language used in cheques and vouchers was limited within vocabulary, sentence structures, voice and tense.

J It was limited in bank vouchers and cheques.

## 1.8 The Terminologies Used in Bank Cheques and Vouchers

**Balance:** This is how much money you have in your bank account.

**Bank Account:** This is a special place in a bank where you can put your money to keep it safe. It is just for you.

**Bank Account Number:** This is the number that identifies your bank account – you will be the only person with this number.

**Bank Charge:** This is an amount of money that the bank can take from your bank account if you have not got enough money in your account to pay a bill.

**Branch:** This is any bank building where you can go to do your banking. It will have its own address and sort code.

**Cheque:** This is a piece of paper that you can fill in to pay money to people.

**Loan:** This is when the bank lends you some money that you then pay back, usually plus some interest as well.

**Mortgage:** This is a special type of loan from a bank to help people buy their own home.

**Overdrawn:** This means that you have spent more money than is in your bank account.

**Passbook:** This is a book that you use to pay in and take out money. It will also show you how much money you have left.

**Password:** This is a word that you give the bank so that they can check it is you. Only you know what it is.

**Receipt:** This is to show that you have paid money into or out of your bank account, or that you have paid someone some money, or paid a bill.

**Terms and Conditions:** These are the bank's rules. They tell you what the bank will do for you and what you must do to keep your bank account.

**Third Party Authority:** This is when you give permission for someone to look after your bank account for you.

**Transfer:** A bank transfer means that money can be moved from one bank account to another.

**Transaction:** This is what happens each time you take out or put money into your bank account.

**Withdrawal:** This is when you take out some or all of your money from your bank account.

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## **CHAPTER TWO**

# REVIEW OF RELATED LITERATURE AND

## CONCEPTUAL FRAME WORK

Literature review and conceptual framework are two essential aspects of a research study. This chapter consists of review of the related literature, implications of the review for the study and conceptual framework.

#### 2.1 Review of the Related Theoretical Literature

Research is controlled, rigorous, systematic, empirical, valid and critical study of certain situation or phenomena. To carry out an investigation the researcher locates an issue or some unanswered questions in the existing body for which a thorough study of existing literature is required. It provides a theoretical background to the study.

# 2.2 General Background and Growth of ESP

The history of English for specific purposes (ESP) research is divided in four sections: The Early Years (1962–1981), The Recent Past (1981–1990), The Modern Era (1990–2011), and The Future (2011 plus). In the years following World War II, the central focus of ESP research was English for science and technology (EST) in academic contexts. During the 1981–1990 period, special issues of the journal were devoted to teacher training, Vocational ESP, inter language, and training of international teaching assistants. In the modern period, new international journals, genre, and corpus studies took the center stage. (Cited: Strevens, P. 1988).

Finally, on November 8th this year the ESP community came together as a whole at the first Japan Conference on English for Specific Purposes, held on the campus of

Aizu University, Fukushima Prefecture. As with most developments in human activity, ESP was not a planned and coherent movement but rather a phenomenon that grew out of a ways around the world, but we can identify three main reasons common to the emergence of all ESP,the demands of a Brave New World, a revolution in linguistics, focus on the learners. (Cited: Dudley-Evans, Tony 1998). The future of ESP may be summarized using four words: *variety*, in topics, methodologies, rhetoric's, and writer's stance; *context*, as the locales for research become diversified, bring to the fore the specific contexts of classrooms, businesses, and online media; *complexity*, realized through methodological triangulation; and finally, *critique*, of the researcher's work and pedagogies and the researcher him/herself (Johns, 1997).

ESP Teachers also often need to collaborate with subject experts, and there are number of ways this can operate. The specialist can assist as an informant, providing teachers, or students, with background and insights into the kinds of practices that experts engage in and their understandings of the texts they use. Alternatively, such collaboration can involve the specialist acting as a consultant, assisting the ESP teacher to select authentic texts and tasks. More centrally, ESP courses often involve the direct collaboration of subject specialists, either through team teaching or by linked courses, integrating an ESP course with the activities of a specialist course by jointly planning tasks and coordinating instruction. English for Specific Purposes (ESP) has grown to become one of the most prominent areas of EFL teaching today. Its development is reflected in the increasing number of universities offering an MA in ESP.

## 2.2.1 The Meaning of ESP

As described above, ESP has had a relatively long time to mature and so we would expect the ESP community to have a clear idea about what ESP means. Strangely, however, this does not seem to be the case. A very heated debate took place on the TESP-L e-mail discussion list about whether or not English for Academic Purposes (EAP) could be considered part of ESP in general. At the Japan Conference on ESP also, clear differences in how people interpreted the meaning of ESP could be seen. Some people described ESP as simply being the teaching of English for any purpose that could be specified. Others, however, were more precise, describing it as the teaching of English used in academic studies or the teaching of English for vocational or professional purposes (Cited: Dudley-Evans, Tony 1998).

Dudley-Evans set out the meaning of ESP, giving an extended definition of ESP in terms of 'absolute' and 'variable' characteristics

#### 2.2.2 Main Characteristics of ESP

- 1. ESP is defined to meet specific needs of the learners
- 2. ESP makes use of underlying methodology and activities of the discipline it serves
- 3. ESP is centered on the language appropriate to these activities in terms of grammar, lexis, register, study skills, discourse and genre.

# Variable Characteristics of ESP

- 1. ESP may be related to or designed for specific disciplines.
- 2. ESP may use, in specific teaching situations, a different methodology from that of General English.

- 3. ESP is likely to be designed for adult learners, either at a tertiary level institution or in a professional work situation. It could, however, be for learners at secondary school level.
- 4. ESP is generally designed for intermediate or advanced students.
- 5. Most ESP courses assume some basic knowledge of the language systems.

The definition Dudley-Evans offers is clearly influenced by that of Strevens (1988), although he has improved it substantially by removing the absolute characteristic that ESP is "in contrast with 'General English" (Johns et al. 1991 p: 298) and has included more variable characteristics. The division of ESP into absolute and variable characteristics, in particular, is very helpful in resolving arguments about what is and is not ESP. From the definition, we can see that ESP can but is not necessarily concerned with a specific discipline, nor does it have to be aimed at a certain age group or ability range. ESP should be seen simple as an 'approach' to teaching, or what Dudley-Evans describes as an 'attitude of mind'. This is a similar conclusion to "ESP is an approach to language teaching in which all decisions as to content and method are based on the learner's reason for learning"(Hutchinson, et al. 1987 p. 19)

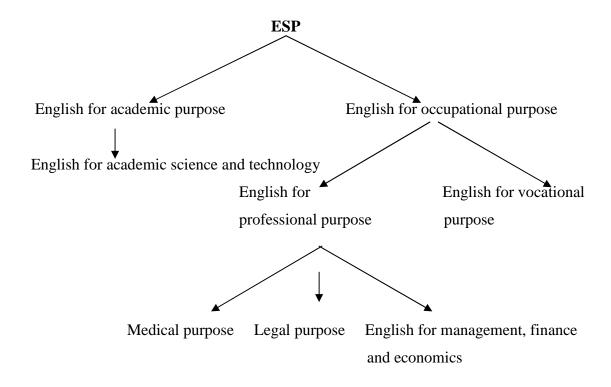
## 2.2.3 Difference between ESP and General English

If we agree with this definition, we begin to see how broad ESP really is. In fact, one may ask 'What is the difference between the ESP and General English approach?' (Hutchinson, et al. 1987 p. 53) answer this quite simply, "in theory nothing, in practice a great deal". When their book was written, of course, the last statement was quite true. At the time, teachers of General English courses, while those students had a specific purpose for studying English, would rarely conduct a needs analysis to find out what was necessary to actually achieve it. Teachers nowadays, however, are much

more aware of the importance of needs analysis, and certainly, materials writers think very carefully about the goals of learners at all stages of materials production. Perhaps this demonstrates the influence the ESP approach has had on English teaching in general. Clearly, the line between where General English courses stop and ESP courses start has become very vague indeed. Rather ironically, while many General English teachers can be described as using an ESP approach, basing their syllabi on a learner needs analysis and their own specialist knowledge of using English for real communication, it is the majority of so-called ESP teachers that are using an approach furthest from that described above. Instead of conducting interviews with specialists in the field, analyzing the language that is required in the profession, or even conducting students' needs analysis, many ESP teachers have become slaves of the published textbooks available, unable to evaluate their suitability based on personal experience, and unwilling to do the necessary analysis of difficult specialist texts to verify their contents. (Cited: Hutchinson et al. 1987)

## 2.2.4 The Scope of ESP

ESP is taught in many universities of the world. Many professional associations of teachers of English have ESP sections. Much attention is devoted to ESP course design. ESP teaching has much in common with English as a Foreign or Second Language and English for Academic Purposes (EAP) (Cited: Johns, Ann M. & Dudley-Evans, Tony 1991). Quickly developing Business English can be considered as part of a larger concept of English for Specific Purposes.



(Cited: Johns, Ann M. & Dudley-Evans, Tony, 1991).

## 2.2.4.1 The Study of Management, Finance and Economics

The world we live in is getting more complicated each day. Distances are shorter, times are faster. Globalization of cultures and operations is a reality, independently from our judgment of it. Increasingly, it is necessary to think and operate not only in European terms, but also worldwide terms. The Bachelor of International Economics, Management and Finance, entirely taught in English, enables students to analyze and understand these complex dynamics thanks to a solid preparation focusing on enterprises and public and private institutions operating internationally. The program gives students an in-depth assessment of the structure of the economic and financial system from a European and international perspective, providing them with the tools needed to deal with the mechanisms which regulate the process of integration of different economies, firms and institutions. We strive to create a profile of decision

makers who are equally at ease in any country and setting. Because each student chooses a major in Economics, Management or Finance, they learn how to deal with a wide range of problems and issues. (Cited: Dudley Evans & St John, 1998)

#### 2.2.5 Impacts of ESP

Basically, ESP coheres around a general acceptance that institutional practices and understandings strongly influence the language and communicative behaviors of individuals. It also stresses that it is important to identify these factors in designing teaching tasks and materials to give students access to valued discourses and the means to see them critically. I want to draw attention to three aspects of this characterization: (a) the study of communication rather than language, (b) the role of teacher as researcher, (c) the importance of collaborative pedagogies

## a) The Study of Communication rather than Language

Clearly, ESP has moved some way from its original exclusive focus on text features. In the past, materials were often based solely on the lexical and grammatical characteristics of scientific and business discourses in isolation from their social contexts. Today these materials have largely been replaced by those that acknowledge wider interactional and semiotic contexts, where language and tasks are more closely related to the situations in which they are used. ESP practitioners now address wider communicative skills in their teaching. In the area of research, ESP attempts to go beyond texts to understand how they work in particular disciplines or professions, seeing genres, for instance, as recognizable kinds of social activity embedded in particular kinds of interaction rather than just arrangements of forms. To understand

language and the functions it performs for people, we have to appreciate how it is used within particular contexts, identifying the purposes and participants that are integral to the construction of particular communicative processes and products. We need, for instance, to understand the interpersonal conventions a sales manager might observe when giving a client presentation or the knowledge a chemist assumes of his or her audience when writing up a lab report. In the classroom, these concerns translate into finding ways of preparing students to participate in a range of activities and to see ESP as concerned with communicative practices rather than more narrowly with specific aspects of language (Dudley Evans & St John, 1998).

## b) The Role of the Teacher as Researcher

ESP is, fundamentally, research-based language education: pedagogy for learners with identifiable professional, academic, and occupational communicative needs. This means that teachers cannot simply be the consumers of materials and research findings but must follow the imperative of specificity. They must consider the relevance of studies to their own learners and conduct their own target situation analyses and their own research into local contexts. While ESP textbooks and so called "English for General Academic Purposes" or "English for General Business Purposes" courses are still wide spread, there is a growing awareness in the field of the limited transferability of skills, forms, and discourses across situations (Hyland, 2002a). In addition, teachers have not only become researchers of the genres and communicative practices of target situations, but also of their classrooms. As I mentioned above, teachers have used qualitative techniques such as observations and interviews to discover students' reactions to assignments, the ways they learn, and content instructors' reactions to learners' participation and performance. This

information then feeds back into the design of ESP courses in the materials, tasks, and problems that are employed in the classroom (Dudley Evans & St John, 1998).

# c) The Importance of Collaborative Pedagogies

A third major impact is the distinctive methodological approach that ESP has developed as a result of its view of specificity. ESP necessarily works in tandem with the specialist fields it seeks to describe, explain, and teach, bringing an expertise in communicative practices to the subject specific skills and knowledge of those working in particular target areas. It is a central tenet of ESP that professional communities possess their own distinguishing discoursal practices, genres, and communicative conventions, which arise from different ways of carrying out their work and of seeing the world. Because ESP learners need to acquire competence in particular genres and specific communicative skills along with the knowledge and tradecraft of their professions, this knowledge becomes the context for learning. The topics, content, and practices of the profession thus act as vehicles for teaching particular discourses and communicative skills. The fact that the ESP practitioner is generally a novice in these areas means that collaboration with both students and specialist fields and the kinds of communication that go on within them and this latent communication knowledge is important in a number of ways. Importantly, it means that ESP teachers need to negotiate their courses with learners drawing on their specialist expertise to promote relevant communicative activities in the classroom. An imperative of ESP has always been a reliance on tasks and materials that display authenticity or faithfulness to real world texts and purposes, and learners themselves are among the best arbiters of this kind of appropriacy. Another way that teachers often collaborate with learners is to employ this specialist knowledge as a learning

resource. Much current ESP is strongly focused on rhetorical consciousness raising, helping students to become more aware of the language, discourses, and communicative practices in their fields. This means the teacher is closely involved in assisting learners to activate and build on their latent understandings perhaps harnessing the methods of their fields to explore the ways that communicative intentions are expressed (Dudley Evans & St John, 1998).

#### 2.3 Review of the Related Literature

In spite of the great importance of bank and finance in this modern era, very few studies have been carried out in the field, no study has been carried out yet particularly on cheques, and deposit vouchers .So present study is the first attempt to study cheques and deposit vouchers. The following attempts have been done in the field of banks related to cheques and vouchers under the department of English education. Some of the studies that are more or less related to this can be observed as follows:

**Bhandari** (1999) has done her M.Ed. thesis on, "A study on the use of tense and aspect in Nepali and English Newspapers". This is the first study on media language in Nepal .She has descriptively analyzed the used of tense and aspect in Nepali English Newspapers. The study shows that in general non-past tense and perfective aspects are more frequently used in Nepali English Newspapers.

**Upadhaya** (2003) has done research on "The Language Used in Brochures" in which he analyzed the characteristics features and its language in terms of tense, mood, voice and structure. He concluded that single background color and verb less constructions were highly used in brochures.

In the same way, Capagain (2005) carried out a research on "The Language Used in English newspaper advertisements". He described the language of advertisements in terms of structures, vocabularies and communicative functions. He studied different kinds of advertisements named, trade advertisements, retail advertisements, classified advertisements, displayed advertisements and business directories published in different newspapers in case of construction. He found all the newspaper advertisements had their own style of writing. Verb less constructions and major wood classes were frequently used.

Similarly, **Budhathoki** (2007) conducted a research entitled "Language Used in Vacancy Advertisements." He explored the characteristics features of vacancy advertisement such as use of headlines frequency of vocabularies, style of writing and content. He also analyzed and described the structural features of language used in vacancy advertisement in terms of sentence structures, tense, voice and aspects. He concluded that long, non finite; sentences with passive voice are frequently used in vacancy advertisements.

Likewise, **Tiwari** (2007) carried out a research proposal on "Language Used in Economic Journal". The main objective of the study was to find out the frequency of voice, tense, aspect and sentence type and sentence structures. He used only the secondary source of data; He used judgmental sampling procedure and observation tool to collect the data. Finally, he concluded that the complex sentences were maximally used the simple sentences were in the second position and the compound sentences were used rarely. Non-past tense and active voice had higher frequency than past tense and passive voice .The simple aspect was maximally used but less frequently than the perfective aspect.

Likewise, **Sapkota** (2008) studied "The Language Used in Food Product". The main purpose of this study was to find out the special vocabulary items, sentence structures writing style and sentence length. Observation was the only one research tool for data collection. Finally, she concluded major wood class i.e. occupied the highest frequently. The compound sentences were maximally used, and the complex and simple sentences were used rarely. The writing style is normal sentence length from non-Nepali food product was longer than that of Nepali one.

In the same way, **Dhakal** (2008) also carried out a research on the similar topic .His study was on "Language Used in Poster." He analyzed the language of posters in terms of tense, aspect, and voice and sentence type. He used only the secondary source of data, judgmental sampling procedure and observational tool to carry out the research. He found that the simple sentences were more frequently used that the compound sentences in the posters .Similarly, he found that non past tense, simple aspect and active voice were maximally used that past tense, progressive aspect and passive voice.

Karki (2009) Carried out on "Language Used in Legal Journals" to analyze the English language in terms of tense, voice, sentence type and the special vocabularies. He used only the secondary sources of data, judgmental sampling procedure and observational tool to carry out the research. He found that the language used in legal journals had its own structures, genres, tense, aspects, voice and different forms of writing. Non-past tense, passive voice and technical vocabularies were highly used in these journals. Similarly, he found that the complex sentences were used maximally in the legal journals.

Last but not the least, **Oli** (**2009**) carried out a research on "Language Used in Media Journals" to analyze the English language in terms of tense, aspect, voice and sentence type. He used only the secondary sources of data, judgmental sampling procedure and observational tool to carry out the study. He found that past tense, simple aspect and passive voice were maximally used. In case of sentence type, the complex sentences were more frequently used than the compound and simple sentences.

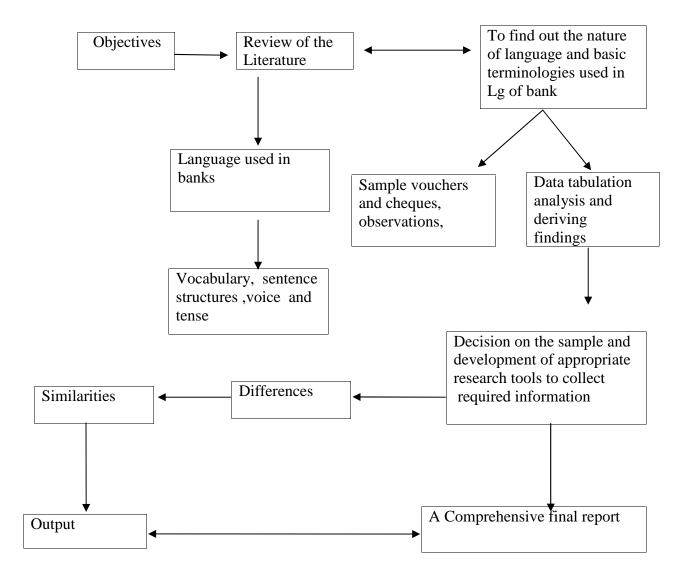
#### 2.4 Implication of Literature Review

The literature review is an integral part of the entire research process that makes a valuable contribution to almost every operational step. Firstly, it provides a theoretical background to the study, and broadens the knowledge base in the concerned research area. Secondly, it helps to develop a systematic methodology to solve the research problems as well as to integrate the findings with the existing body of the knowledge. The review of the theoretical literature provided a theoretical background for this study and broadens the knowledge base of the researcher in the language used in cheques and vouchers.

Similarly, review of the empirical literature provided the researcher the guidelines for developing the data collection tools and procedure and to conceptualize the systematic research process. The critical review of the literature made the researcher aware of the possible shortcoming of the study that worked as the guidelines to develop the data collection tools, and select the sampling population and sample.

# 2.5 Conceptual Framework

Conceptual framework is the guideline to the researcher to conduct a research. The study of vocabulary, sentence structure, voice and tense in cheques and deposit vouchers of government and non-government bank in Itahari was based on following conceptual framework.



## **CHAPTER THREE**

## METHODS AND PROCEDURES OF THE STUDY

Methodology is a vital element in a research. Therefore, it is designed in such a way that, it helps to carry out the study systematically and scientific. This section incorporates the research design, description of sources of data, sampling procedure, tools for data collection, and process for data collection. The following methodology was carried to carry out this research.

## 3.1 Design of the Study

The researcher chose qualitative research design. It focused on in depth (investigation, interview, observation and document analysis). The main purposes of a qualitative investigation were to describe some problems and analyze them without quantifying statistically. Qualitative data were analyzed in three steps: data organization, description of organized data and the interpretation of described data.

#### 3.2 Sources of Data

In order to carry out this study, the researcher used both the primary and secondary sources of data.

#### 3.2.1 Primary Sources of Data

The primary sources of data were over 10 different government and private banks.

i.e. Nepal Badijya Bank, Nepal Bank Limited, Agriculture Development Bank, Bank of NIC/Asia, Kumari Bank, Everest Bank, Bank of Kathmandu, Himalaya Bank, Laxmi Bank, Machhapuchre Bank for particular purpose and the language used in

cheques and deposit vouchers which will be collected from the different banks of Itahari, Sunsari. (See Appendix-10)

# 3.2.2 Secondary Sources of Data

The secondary sources of data were the special language used in the related books of banks and the language used in banks in online materials. To analyze the language used in cheques and vouchers, the researcher took help from the different language related books. www.making-money-easier.info Gemini Press Limited, Brighton, English for specific purposes, Language used in Banks, Developments in English for specific purposes, etc.

# 3.3 Sampling Procedure

The researcher collected altogether 10/10 different cheques and deposit vouchers from above mentioned banks of Itahari, Sunsari using non-random judgmental sampling procedures. (See Appendix-10)

#### 3.4 Tools for Data Collection

The main tool for data collection for the study was observation of the different vocabulary items, sentence structures, voice and tense (See Appendix1-9). The researcher prepared an observation table of language used in cheques and vouchers. The researcher used some books related with banking.

#### 3.5 Procedure of Data Collection

i. The researcher visited different banks in Itahari.

- ii. The researcher recorded the content and language of banks with the help of books related banks and finance.
- iii. The researcher studied some banking manuals and recorded the required information from it.
- iv. The researcher collected different documents from government and private banks.
- v. The researcher collected different cheques and deposit vouchers from government and private banks.
- vi. On the basis of analysis and interpretation, the researcher furnished the findings.

# **CHAPTER FOUR**

## RESULT AND DISCUSSION

In this chapter collected data from different cheques and deposit vouchers of government and non- government banks are tabulated and analyzed in terms of the nature of language. This chapter deals with the analysis of linguistics aspect of cheques and vouchers in banks.

# 4.1 Result

The language of cheques and vouchers is analyzed based on following four aspects.

- 1. Vocabulary
- 2. Sentence Structure
- 3. Voice
- 4. Tense

## Vocabulary

Vocabulary refers to the word level analysis of the language. The analysis of language is done based on word class classification (Arts &Arts). Regarding word class Arts &Arts say, "It is possible to distinguish between major and minor Words classes. The formers are also called open classes. Minor words classes are closed classes. In English there are four major word classes: nouns, adjectives, adverbs and verbs. The minor word classes are prepositions, conjunctions, articles, auxiliaries and pronouns," (1986:22). They further add "Within the class of verbs two sub classes can be distinguished: auxiliary verbs and lexical verbs. The former constitute a closed class, the latter an open class." (1986:35)

#### **Sentence Structure**

Structurally, Sentence can be classified into three main categories. They are as follows:

- 1. Simple sentence
- 2. Compound sentence
- 3. Complex sentence

#### Voice

English has two types of voice . They are as follows:

- 1. Active voice
- 2. Passive voice

## **Tense**

Celce Murcia and Larsen Freeman (1999:95) state, "Tense in the morphological sense refers only to inflections one can use with finite verbs .Given this perspectives English has two tense forms 'Past and non past', where past includes reference to remote events as well as past time, while non past includes reference to present and future time'. They also add, "Imperative sentences are tense less" (1999:229)

## 4.1.1 Vocabulary Analysis

The words used in cheques and vouchers are tabulated under different word classes. They are further divided into major and minor word classes. The frequency of each word is calculated with the respective percentage. The vocabulary is analysed under following three headings.

- 1. Analysis of Major Word Classes: There are four major word classes: nouns, verbs, adverbs and adjectives (See: Appendix-1).
- 2. Analysis of Minor Word Classes: The minor word classes are prepositions, conjunctions, articles, pronouns and auxiliaries (See: Appendix-2).
- 3. Comparison of Major and Minor Word classes.

# 4.1.1.1 Analysis of Major Word Classes

The following table shows that the frequency of major word classes used in the language of cheque and deposit voucher of banks.

**Table -1 Frequency of Major Word Classes** 

Bank	Word class→	Noun	Verb	Adverb	Adjective	Toal
Nepal Badijya Bank		75	69	24	29	197
Nepal Ban	k Limited	87	64	20	21	192
Agriculture	Development	82	62	24	25	193
Bank						
Bank of N	IC/Asia	85	59	22	36	202
Kumari Ba	nk	110	61	23	31	225
Everest Bar	nk	101	60	21	39	221
Bank of Ka	athmandu	60	44	14	18	136
Himalaya b	ank	68	44	14	17	143
Laxmi Ban	k	79	45	17	18	159
Machhapuc	hre Bank	73	50	18	25	166
Total		820	558	197	259	1834
Percentage		44.71	30.42	10.74	14.12	100

(See: Appendix-1)

Table No.1 shows that among four Major word classes i.e. nouns, verbs, adverbs and adjectives that are found in different cheques and vouchers of governmental and nongovernmental banks, nouns are most frequent. Verbs and Adjectives are found in second and third position respectively. The adverbs are found least frequently in all types of cheques and vouchers. It is classified into governmental and nongovernmental banks of cheque and deposit voucher. Nouns are most commonly used in all types of cheques and vouchers . Their highest f requency is found in both governmental and non-governmental cheques and vouchers. Verbs have very low frequency than nouns. They have Second position among major words. They are less frequent than nouns. The highest frequency of nouns found in cheques and voucher is 44.71% i.e. (820 words out of 1834). The second highest frequency of verbs is of 30.42% i.e. (558 words out of 1834). They have second position among major word classes. The frequency of adjectives found in cheque and voucher are of 14.12% i.e. (259 out of 1834). Adverbs are found to be least frequent. The frequency of adverb is 10.74% i.e. (197 words out of 1834) but it is nearly equal to adjectives. This class of word is not highly found in some cheques and deposite voucher. In average, nouns have the frequency of 44.71% followed by verbs 30.42% and adjectives 14.12%. Adverbs are used least frequently in all types of cheques and

adjectives 14.12%. Adverbs are used least frequently in all types of cheques and vouchers. They have the frequency of 10.74%. The researcher found 215 different major words in 10/10 different cheques and deposit vouchers among them 99 nouns, 43 verbs, 23 adverbs and 50 adjectives that are mentioned in appendix-1.

## **4.1.1.2** Analysis of Minor Word Classes

The following table shows that the frequency of minor word classes used in the language of cheque and deposit voucher of banks.

**Table -2 Frequency of Minor Words** 

Bank word class —	Prepositions	Conjunctions	Articles	Pronouns	Auxiliaries	Total
\ \						
Nepal Badijya Bank	26	19	13	11	60	129
Nepal Bank Limited	35	21	18	09	58	141
Agriculture	45	14	12	07	59	137
Development Bank						
Bank of NIC/Asia	36	26	19	15	66	162
Kumari Bank	26	32	27	12	64	161
Everest Bank	27	36	31	24	63	181
Bank of Kathmandu	34	41	28	19	67	189
Himalaya bank	20	27	14	13	68	142
Laxmi Bank	35	22	16	18	70	161
Machhapuchre Bank	29	29	17	16	72	163
Total	313	267	195	144	647	1566
Percentage	19.98	17.04	12.45	9.19	41.31	100

(See: Appendix-2)

Table No.2 shows that among different minor words classes, Auxiliary is the highest frequently used in all types of cheques and vouchers. All the rest of others are less frequently used. Moreover, certain classes of minor words are found to be absent in some cheques. Auxiliaries are the most common minor words used in cheques and vouchers. The highest frequency of auxiliaries is found in cheques and vouchers 41.31% i.e. (647out of 1566) words. The second highest frequently used minor word is prepositions, and it is 19.98% i.e. (313 out of total number 1566). The frequency of conjunctions is 17.04% i.e. (267out of 1566). It is the third frequently used minor word classes and followed by prepositions. The frequency of articles is 12.45% i.e. (195 out of 1566) words found in cheques and vouchers. The least frequent minor word is pronouns and it is 9.19% i.e. (144 out of 1566). The researcher found 66

different minor words in 10/10 different cheques and deposit vouchers among them 23 prepositions, 17 conjunctions, 12 pronouns, 03 articles and 11 auxiliaries that are mentioned in appendix-2.

## 4.1.1.3 The Comparison of the Use of Major words and Minor words

Following table shows the comparison on the use of major and minor words in cheques and vouchers.

Table No-3 Comparison of Major and Minor Word Classes in Cheques and Deposit vouchers

S.	Bank word class →	Major Words		Minor V	Words
N.	<u> </u>	No	%	No	%
1	Nepal Badijya Bank	197	60.42	129	39.57
2	Nepal Bank Limited	192	57.65	141	42.34
3	Agriculture Development Bank	193	58.48	137	41.14
4	Bank of NIC/Asia	202	55.49	162	44.50
5	Kumari Bank	225	58.29	161	41.70
6	Everest Bank	221	54.97	181	45.02
7	Bank of Kathmandu	136	41.84	189	58.15
8	Himalaya bank	143	50.17	142	49.82
9	Laxmi Bank	159	49.68	161	50.31
10	Machhapuchre Bank	166	50.45	163	49.54
	Total	1834	53.94	1566	46.04
	Average Percentage		53.94		46.04

In table no. 3 the researcher found majority of major words in cheque and deposit vouchers than minor words. The highest frequency of major words ranges is 53.94% and in minor word classes 46.04% is lowest and the average percentage belongs to this class is 46.04%. The major words are high frequent in most of the cheques and deposit vouchers. The maximum use of major words found in Nepal Badijya Bank is 60.42% and the lowest frequency of major words found in Bank of Kathmandu is

41.84%. Nepal Bank Limited is 57.65%, Agriculture Development Bank is 58.48%, Bank of NIC/Asia is 55.49%, Kumari Bank is 58.28%, Everest Bank is 54.97%, Himalaya bank is 50.17%, Laxmi Bank is 49.68% and Machhapuchre Bank is 50.45%. The highest average percentage is found in major words and lowest average percentage is found in minor word classes. The total average percentage of major word classes is 53.94%. The total number of minor words used in cheques and deposit vouchers is 1834. On the other, the total average percentage of minor word classes is 46.04%. The total number of minor words used in cheques and deposit vouchers is 1566. The total number of major and minor words used in cheques and vouchers is 3400.

# 4.1.2 Sentence Structure in Cheques and Deposit Vouchers

From the structural point of view, English has the following three types of sentences.

**Table No-4 Sentence Structure in Cheques and Deposit Vouchers** 

S.	Bank Sentence type—	Simple		Compound		Complex	
N	↓	Frequency	%	Frequecy	%	Frequency	%
1	Nepal Badijya Bank	20	55.55	5	13.88	11	30.55
2	Nepal Bank Limited	17	54.83	2	6.45	12	38.70
3	Agriculture	16	66.66	2	8.33	6	25
	Development Bank						
4	Bank of NIC/Asia	12	60	3	15	5	25
5	Kumari Bank	14	51.85	3	11.11	10	37.03
6	Everest Bank	13	59.09	2	9.09	7	31.81
7	Bank of Kathmandu	12	42.85	2	7.14	14	50
8	Himalaya bank	11	47.82	1	4.34	11	47.82
9	Laxmi Bank	09	39.13	4	17.39	10	43.47
10	Machhapuchre Bank	15	62.5	5	20.83	4	16.66
	Total	139		29		90	258
	Average Percentage		53.87		11.24		34.88

(See: Appendix-7, 8 and 9)

Table No.4 shows that structurally sentences are classified into three main categories simple sentence, compound sentence and complex sentence. All the three types of sentences are found in cheques and deposit voucher. The simple sentence used in Agriculture Development Bank is the highest occurrence and the percentage is 66.66%. It is followed by Machhapuchre Bank and its percentage is 62.5%. The percentage of Bank of NIC/Asia is 60% Everest Bank is 59.09%, Nepal bank limited is 58.83%, Kumari Bank is 51.85%, Nepal Badiya Bank is 50.55%, Himalayan Bank is 47.82%, Bank of Kathmandu is 42.85%. Likewise, the least occurrence of simple sentences is in Laxmi Bank and the percentage is 39.13%.

At the same, the highest occurrence of complex sentence used in Bank of Kathmandu is 50%. It is followed by Himalayan Bank and its percentage is 47.82%. Laxmi Bank is 43.47%, Nepal bank limited is 38.70%, Kumari Bank is 37.03%, Everest Bank is 31.81%, Nepal Badiya Bank is 30.55%, Agriculture development Bank and Bank of NIC/Asia is in equal percentage and the percentage is 25% and the least frequency of complex sentences is in Machhapuchre Bank and the percentage is 16.66%.

Like wise, The highest occurrence of compound sentences is in Machhapuchre Bank and its percentage is 20.83%. It is followed by Laxmi Bank and the percentage is 17.39%. Bank of NIC/Asia is 15%, Nepal Badiya Bank is 13.88%, Kumari Bank is 10%, Agriculture development Bank is 8.33%, Bank of Kathmandu is 7.14%, Everest Bank is 7%, Nepal bank limited is 6.45% and the least occurrence of compound sentences is 4.34%.

The above table reflects that the highest occurrence of language used in cheque and deposit voucher is simple sentence and its average percentage is 53.87 % i.e. (139out of 258) of the total sentences. On the other hand, the complex and compound sentences has a very low frequency rate in relation to the simple sentences covering 34.88% i.e. (90 out of 258) and 11.24% i.e. (29 out of 258) of the total sentences respectively. The researcher found 75 different sentence structures in 10/10 different cheques and deposit vouchers among them 39 simple, 08 compound and 28 complex that are mentioned in appendix-7, 8 and 9 respectively.

## Some examples of simple sentences are as follows

- 1. Please do not fold cheque book/ leaves. "Bank of NIC/Asia; cheque"
- 2. Alternation must be confirmed with your full signature. "Kumari Bank's cheque"

## Some examples of compound sentences are as follows:

Count the cheques contained herein and ensure that they agree with the numbers requested for. "Machhapuchre Bank's cheque"

Donot sign a blank cheque and allow other people to access to your cheque book. "Nabil Bank's cheque"

# Some examples of complex sentences are as follows:

All items for deposit are accepted by the bank on the understanding that the depositor assumes full responsibility for the genuineness and correctness of all signatures and endorsements appearing thereon. "Machhapuchre Bank's deposit voucher"

This receipt is not valid unless it is computer generated or authenticated by an authorized official of the bank. "Machhapuchre Bank's deposit voucher"

The law of the country or state in which the drewee bank is located governs the purchase of clearing or collection cheque or instrument drawn on banks inside or outside Nepal. "Everest Bank's deposit voucher"

If cheque books are not collected within 90 days from requisition date, Rs 250/- will be charged to the costumer. "Himalaya Bank's deposit voucher"

#### 4.1.3 Voice Used in the Language of Cheques and Deposit Vouchers

The sentences are classified into voice; active voice and passive voice.

Table No-5 Voice Used in the Language of Cheques and Deposit Vouchers

S.	Bank Voice →	Active voi	ce	Passive voice	
N		Frequency	%	Frequency	%
1	Nepal Badijya Bank	22	81.48	5	18.51
2	Nepal Bank Limited	23	85.18	4	14.81
3	AgricultureDevelopment Bank	24	88.88	3	11.11
4	Bank of NIC/Asia	25	89.28	3	10.71
5	Kumari Bank	13	68.42	6	31.57
6	Everest Bank	21	75	7	25
7	Bank of Kathmandu	17	73.91	6	26.08
8	Himalaya bank	20	83.33	4	16.66
9	Laxmi Bank	20	86.95	3	13.04
10	Machhapuchre Bank	27	84.37	5	15.62
	Total	212	82.17	46	17.82
	Average Percentage		82.17		17.82

(See: Appendix-5 and 6)

Table No.5 shows that the sentences are classified into voice; active voice and passive voice. Both active and passive sentences are found in all cheques and deposit vouchers. The active sentence used in Bank of NIC/Asia is the highest occurrence and

the percentage is 89.28%. It is followed by Agriculture development Bank and its percentage is 88.88%. Himalayan Bank is 83.33%. Bank of Kathmandu is 73.51%, Machhapuchre Bank is 8 4.37%, Laxmi Bank is86.95%, Nepal Badiya Bank is 81.48% Nepal Bank limited is 85.18%, The percentage of Everest Bank is 75%, Likewise, the least occurrence of active sentences is in Kumari Bank and its percentage is 68.42%.

At the same, the highest occurrence of passive sentence used in Kumari Bank is 31.57%. It is followed by Bank of Kathmandu and its percentage is 26.08%, Himalayan Bank is 16.66%. Everest Bank is 25%, Nepal Bank limited is 14.81%, Nepal Badiya Bank is 18.51%, Laxmi Bank is 13.04%. The percentage of Machhapuchre Bank is 15.62%, Agriculture development Bank is 11.11%. The least occurrence of passive sentences is in Bank of NIC/Asia and its percentage is 10.71%. The above table reflects that the highest occurrence of language used in cheque and deposit voucher is active sentence and its average percentage is 82.17 %. i.e. (212 out of 258) of the total sentences. On the other hand, the passive sentence has a low frequency rate in relation to the active sentences covering 17.82 % i.e. (46 out of 258). The researcher found 74 different voice in 10/10 different cheques and deposit vouchers among them 58 active sentences and 16 passive sentences that are mentioned in appendix 5 and 6 respectively.

#### Some examples of active voice are as follows:

The Bank reserves the right to recover any and all charges on account of transactions as per the Bank's current schedule of charges. "Everest bank; deposit voucher"

Never sign a blank cheque. "Machhapuchre Bank; cheque"

Do not give chequeto unknown person in exchange for cash.-"Bank of Kathmandu; cheque"

## Some examples of passive voice

- 1. All cheques are accepted for credit to the account subject to realization.-"Bank of NIC/Asia; deposit voucher"
- 2. While issuing cheque, ensure that the amount is written in figures and words properly so that no attention can be made. "Nepal Badiya Bank; cheque"
- 3. On closure of your account, unused cheque leaves will be returned to the banks.

# 4.1.4 Tense Used in Cheques and Deposit Vouchers

The sentences are classified into tense; past and non past as well as imperative but it is known as tenseless.

**Table No.6 Tense Used in Cheques and Deposit Vouchers** 

Bank Tense	Past		Non Past		Imperativ	e
<b>↓</b>	Freq	%	Freq	%	Freq	%
Nepal Badijya Bank	-	-	23	67.64	11	32.35
Nepal Bank Limited	-	-	20	71.42	08	28.57
Agriculture Development Bank	-	-	15	62.5	09	37.5
Bank of NIC/Asia	-	-	14	58.33	10	41.66
Kumari Bank	-	-	15	75	05	25
Everest Bank	-	-	20	68.96	09	31.03
Bank of Kathmandu	-	-	13	65	07	35
Himalaya bank	-	-	15	65.21	08	34.78
Laxmi Bank	-	-	14	58.33	10	41.66
Machhapuchre Bank	-	-	21	70	09	30
Total	-	-	170	65.89	88	34.10
Average Percentage	-	-		65.89		34.10

(See: Appendix-3 and 4)

<sup>&</sup>quot;Agriculture Development Bank; cheque."

Table No.6 shows that the sentences are classified into tense; past and non past as well as imperative but it is known as tenseless. Non past and imperative sentences are found in all cheques and deposit vouchers. I have found that majority of non past in deposit vouchers than imperative and imperatives are found than non past in cheques. In total, the sentences having non past are found in highest occurrences. Past tense is not found in all cheque and vouchers. Though I have found four sentences having past model using 'should'. It is not mentioned in the above table because it is less than one percentage. The highest frequency of non past is 75% in Kumari Bank and58.33% is the lowest; in Bank of NIC/Asia and it is equal to Laxmi Bank. The non past sentence used in Everest Bank is 68.96%, Nepal Badiya Bank is 67.64%, Agriculture development Bank is 62.5%, Machhapuchre Bank is 70 %, and Nepal Bank Limited is 71.42%, Bank of Kathmandu is 65%. The percentage of Himalayan Bank is 65.21%. Likewise, the least occurrence of non past sentences is in Bank of NIC/Asia and its percentage is 58.33% and it is equal to Laxmi Bank.

At the same, the highest occurrence of imperative sentence used in language of cheque and deposit voucher of Bank of NIC/Asia is41.66% and it is equal to Laxmi Bank. Himalayan Bank is 34.78%, Bank of Kathmandu is35%. The percentage of Machhapuchre Bank is30%, Agriculture development Bank is 37.5%, Nepal Badiya Bank is 32.35%, and Everest Bank is 31.03% Nepal Bank limited is 28.57%.. The least occurrence of imperative sentences is in Kumari Bank is 25%.

The above table reflects that the highest occurrence of language used in cheque and deposit voucher is non past sentence and its average percentage is 65.89 %.( i.e.170out of 258) of the total sentences. On the other hand, the imperative sentence has a low frequency rate in relation to the non past sentences covering 34.10% (i.e.88)

out of 258). The researcher found 76 different tenses in 10/10 different cheques and deposit vouchers among them 55 non past sentences and 21 imperatives that are mentioned in appendix 3 and 4 respectively. But the past sentence is not found in the language of cheque and deposit voucher.

# Some examples of non past are as follows:

#### **Future Reference**

Any consequences due to misrepresentation of source of fund shall rest on the part of the depositor. "Himalayan Bank; deposit voucher".

I/We will abide by Terms and Conditions overleaf. "Laxmi Bank; cheque".

## **Present Reference**

I/We confirm that this deposit is received from following legitimate source.- "Bank of Kathmandu; deposit voucher".

The Bank is not liable to make payment of a cheque for an amount below Rs 100. "Nepal Badiya Bank; cheque".

Camical alternation in cheque is not acceptable. - "Nepal Bank limited; cheque."

# Some examples of tenseless are as follows:

- Confirm any alternation with your full signature. "Himalaya Bank; cheque".
   (Tenseless)
- 2. Please help us to serve you better. "Agriculture development Bank deposit voucher". (Tenseless)

#### **CHAPTER FIVE**

### SUMMARY, CONCLUSION AND IMPLICATION

This is the final chapter of the report which deals with Summary, conclusion and implication made by the researcher after analyzing the data. This chapter is divided in to three parts, summary, conclusion and pedagogical implications.

### **5.1 Summary**

To find out the characteristics features of language used in cheque and deposit voucher in terms of different five aspects that are Vocabulary, Sentence type, Voice and Tense. The researcher studied the language of cheque and deposit voucher of government and non government. To achieve the abovementioned aim of the study, the has presented the data in tables and figures and analyzed and interpreted them under different headings and sub headings using simple statistical tools like average, percentage and so on.

#### **5.2 Conclusion**

Based on the analyze and interpretation of the data from the selected governmental and nongovernmental banks in cheque and deposit voucher, the findings have been derived.

- 1. The cheque and deposit voucher also possessed their own style of writing using sentence structure, which was different from general writing.
- 2. In average, nouns have the highest frequency of 44.71% followed by verbs 30.42% and adjectives 14.12%. Adverbs are used least frequently in all types of cheques and vouchers. They have the frequency of 10.74%.

- 3. In terms of minor words, The highest frequency of auxiliaries is found in cheques and vouchers 41.31% (i.e. 647out of 1566). The least frequent minor words are pronouns and it is 9.19% (i.e. 144 out of 1566).
- 4. The highest occurrence of language used in cheque and deposit voucher is simple sentence and its average percentage is 53.87 % (i.e.139 out of 258) of the total sentences. On the other hand, the complex and compound sentences has a very low frequency rate in relation to the simple sentences covering 34.88% (i.e. 90 out of 258) and 11.24% (i.e. 29 out of 258) of the total sentences respectively.
- 5. The total average percentage of major word classes is found 53.94 % (i.e.1834 out of 3400). On the other, the total average percentage of minor word classes is found 46.04% (i.e. 1566 out of 3400).
- 6. The sentences used in cheques and deposit vouchers are found in full sentences that convey some meanings. However, some of the sentences are found incomplete and vague to understand.
- 7. The highest occurrence of language used in cheque and deposit voucher is non past sentence and its average percentage is 65.89 % (i.e. 170 out of 258) of the total sentences. On the other hand, the imperative sentence is found a low frequency rate in relation to the non past sentences covering 34.10% (i.e. 88 out of 258) and the past sentence is not found in the language of cheque and deposit voucher.
- 8. In governmental bank's cheques and deposit vouchers, most of the sentences are written in Nepali language but few in non -governmental bank's cheques and deposit vouchers.
- 9. In terms of non-past, future reference is mostly used than present reference in the language of cheques and deposit vouchers.
- 10. The highest occurrence of language used in cheque and deposit voucher is active sentence and its average percentage is 82.17 % (i.e. 212 out of 258) of the total

sentences. On the other hand, the passive sentence is found a low frequency rate in relation to the active sentences covering 17.82 % (i.e. 46 out of 258).

- 11. The researcher found 76 different tenses in 10/10 different cheques and deposit vouchers among them 55 non past sentences and 21 imperatives.
- 12. The researcher found 74 different voice in 10/10 different cheques and deposit vouchers among them 58 active sentences and 16 passive sentences.
- 13. The researcher found 75 different sentence structures in 10/10 different cheques and deposit vouchers among them 39 simple, 08 compound and 28 complex.
- 14. The researcher found 66 different minor words in 10/10 different cheques and deposit vouchers among them 23 prepositions, 17 conjunctions, 12 pronouns, 03 articles and 11 auxiliaries.
- 15. The researcher found 215 different major words in 10/10 different cheques and deposit vouchers among them 99 nouns,43 verbs, 23 adverbs and 50 adjectives.
- 16. The terminologies used in banks are very much difficult to understand.

### **5.3 Pedagogical Implications**

On the basis of findings, some recommendations have been drawn and some pedagogical implications have been suggested as below. It is studied in the following three topics policy level, practice level and further research.

### **Policy Level**

The researcher has visited different government and non-government banks in Itahari Sunsari and collected different cheques and deposite vouchers. The researcher found some similarities and differences of language used in cheques and deposite vouchers. The research work may be

helpful to the researcher who will try to prepare research work related to bank and finance. The policy levels of pedagogical implications are listed below:

- 1. The study reveals that the language used in cheques and deposit vouchers has its own style of writing and differs from general pattern of writing. This fact should be considered while teaching the language of bank and finance.
- 2. This study will be useful while absorbing the language materials while preparing the textbooks.
- 3. This study may help to the teachers, students, learners, professionals, etc who have involved in teaching and learning the course in bank and finance.
- 4. The research work may help to the teachers and students of commerce and management while teaching and learning the cheques and deposit vouchers.
- 5. All the professionals, teachers, students, farmers, entrepreneurs, etc are encouraged to go through the findings of this study.

#### **Practice Level**

The research work may be helpful to practice new research related to banks, finances. It may be useful to study different vocabulary, tense, voice, and sentence structure. The practice levels are listed below:

- 1. The findings of this study should be used by the teachers, students, learners, professionals, etc who have involved in teaching/learning the course in bank and finance.
- 2. The findings of this study should be used by the teachers and students of commerce and management while teaching and learning the cheques and deposit vouchers.

3. The researcher has also found that various sentence structures. Therefore, the language teachers and trainers should keep their students fully informed of different sentence structures used in cheque and deposit vouchers.

#### **Further Research**

The researcher hopes that the research work may help to the teachers, students, curriculum designers, other research workers and the stakeholders who are involved in language teaching and learning in cheques and deposit vouchers of banks. The further researcher are listed below:

- It has been recommended for the planners as well as syllabus designers' that the most commonly used sentences structure should be included in the syllabuses of English language and linguistics.
- 2. This findings of this study should be considered for preparing the textbook of syntax as well as linguistics.
- 3. Some of the abbreviations of the cheque and deposit vouchers are confusing to the readers.

  Therefore, the bankers should consider this fact while designing cheque and deposit vouchers.
- 4. Further researches should be carried in this field focusing the Globalization of Management, Finance and Economics as well as governmental and non -governmental cheques and deposit vouchers.
- 5. The professionals of the future must develop a new attitude toward a global thinking perspective.
- 6. Students of the Master of International Economics and Finance are plunged in a multicultural environment, where the subjects of economics and finance are filtered and analyzed in an international perspective.

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Appendix-1

Major Words Found in the Cheques and Deposit Vouchers

Noun	Freq	Verb	Freq	Adverb	Freq	Adjective
Cheque	40	Sign	25	Immediately	6	Permanent
Voucher	34	Start	8	When	8	Blank
Signature	13	Confirm	13	Less	12	Full
Ink	6	Permits	8	Always	10	Left
Bank	32	Use	11	Properly	14	Right
Pen	14	Draw	13	However	8	Immediate
Spaces	5	Allow	10	Out	4	Safe
Words	11	Returned	19	Subsequently	10	Liable
Figures	12	Leave	14	Thereon	8	Good
Тор	8	Loose	9	Please	20	Lost
Authentication	6	Cross	11	All	12	Under
Slip	8	Alter	9	Any	14	Stolen
Convenience	4	Supply	13	Inside	10	Unauthorized
Nepal	4	Received	22	Outside	9	Other
Laws	2	Arising	14	Wrongly	8	False
Declaration	4	rest	8	Partly	8	Apparent
Computer	7	Checked	15	Here	11	Shown
Misrepresentation	1	Found	8	As	6	Unsatisfactory
Verification	2	Complete	12	Therefore	4	Forward
Consequence	3	Access	10	Immediately	6	Financial
Subsequent	3	Contained	13	Therein	8	Prior
Difference	4	Avoid	8	Ordinarily	1	Parallel
Valid	5	Keep	10	Apperently	2	Far
Country	6	Inform	14			Official
State	6	Deposited	26			Only
Purpose	7	Issued	23			Written
Details	8	Ensured	10			Unpaid
Terms	11	Evidenced	10			Full
Conditions	12	Signed	18			Joint
Transaction	9	Stamped	24			National
Solutions	3	Held	21			Consistent
Agent	4	Governed	12			Strong
Venture	1	Located	11			Local
Corner	5	Credited	14			Type
Charges	10	Assumes	21			Organized
Interests	14	Loss	11			Limited
Responsibility	10	Damage	13			Wrong
Alternations	4	Delay	9			Such
People	5	Accepted	13			Valid
Acknowledgement	6	Appearing	6			Authorized
Bearer	4	Acts	4			Current
Receipt	8	Specify	8			Unacceptable
Saving	10	Recover	10			Correct

Wales Dat	22	1		D '1 1
Value Date	22			Responsible
Reason	6			Which
Event	5			Whatever
Holder	10			Calm
Debit	14			New
Numbers	4			Near
Realization	8			Duly
Acceptance	7			
Branch	10			
Purchase	6			
Funds	5			
Sources	4			
Salary	3			
Business	2			
Assets	4			
Sale	2			
Borrowing	3			
Terrorism	1			
Drug Trafficking	1			
Address	25			
Refund	21			
Human Trafficking	1			
Cash	10			
Rate	13			
Date	24			
Endorsements	14			
Faith	2			
Costumer	8			
Denomination	12			
Total	22			
Amount	24			
Instruments	6			
Collecting	8			
Agent	8			
Cause	7			
Advice	6			
Currency	12			
Quantity	11			
Realization	4			
Memorandum	5			
Clearing	6			
Collection	4			
Understanding	2			
Depositor	16			
Genuineness	8			
Correctness	9			
Items	4			
Receiving	1			
Total	16			
Coin	10			

Net amount	16			
Copy	14			
Evidence	4			
Officer	6			
Subject	2			
Neglect	7			

Appendix-2
Minor Words Found in the Cheques and Deposit Vouchers

Prepositions	Freq	Conjunctions	Freq	Pronouns	Freq	Articles	Freq	Auxiliaries	Freq
By	21	And	28	I	10	A	54	Is	98
With	14	But	26	We	14	An	65	Am	24
Through	6	Or	30	You	16	The	76	are	68
In	18	That	22	Your	11			Can	72
Of	22	Which	25	Us	14			Could	14
For	29	As	24	Me	15			Shall	47
Due to	5	Unless	13	They	16			Should	32
On	21	Therefore	11	Them	13			Will	89
То	25	While	19	This	8			May	67
From	23	If	13	It	12			Has	85
Than	10	If only	6	He	8			Have	51
Along	11	Either Or	5	She	7				
Below	13	When	14						
Above	8	As far	12						
Left	9	Where	7						
Top	5	So that	9						
Bottom	6	Whilst	3						
After	7								
Later	6								
At	18								
Against	14								
Upto	12								
During	10								

### Non past Found in the Cheques and Deposit Vouchers

Non Past	Freq
I/We will abide by all terms &conditions overleaf.	6
This Cash/Cheque deposit slip is only a memorandum of deposit of cash/cheque issued by the bank.	4
The depositor must be ensured that the account holder's name, account number,	
denomination and other details in cash/cheque deposit slip are correct.	4
The bank will not be responsible for deposit of amount in wrong account due to the difference in the written details in the cash/cheque deposit slip.	6
The receipt of cash by the bank evidence through this cash /cheque deposit slip	
will be valid only when this cash /cheque deposit slip has been signed and	
stamped by an authorized official of the bank or by computer generated	5
authentication.  The account holder shall be held responsible for any consequence arising out of	3
false declaration of the source of the amount deposit.	
The bank reserves the right to recover any charges on account of transaction as	4
per bank's current schedule of charges.	4
All clearing cheque are accepted for credit to the account subject to realization. The purchase of clearing or collection cheque or instruments drawn on banks	
inside or outside Nepal is governed by the laws of the country or the state in	5
which the drawee bank is located.	
The bank reserves the right to debit your account, under advice with items credited (and with charges, interest, if any) but subsequently returned unpaid.	2
All cheques for deposit are accepted by the bank on the understanding that the	
depositor assumes full responsibility for the genuineness and correctness of all	4
signatures and endorsements appearing thereon.	
In receiving items for deposit, the bank acts only as the depositor's collecting agent and assumes no responsibility for realization of such items and is not liable	5
for loss, damage, or delay whatever cause.	1
Cheque drawn on other than Laxmi bank is /are accepted at your own risk.	2
This Bank will not be responsible for any neglect, default, failure or insolvency.	2
Also, the bank will not be responsible for any loss, delay or legal issues caused by correspondent, agent or sub-agent.	3 4
All cheques are accepted for credit account subject to realization.	7
The bank reserves the right to debit your account, under advice, with items	
credited (and with charges, interest if any) but subsequently returned unpaid, and	2
alter the deposit slip in the event of the subsequent unsatisfactory verification and understanding.	
All items for deposit are accepted by the bank on the understanding that the	1
depositor assumes full responsibility for the genuineness and correctness of all	
signatures and endorsements appearing thereon.	2
This receipt is not valid unless it is computer generated or authenticated by an authorized official of the bank.	2
The depositor must ensure that the name and account number in the deposit slip	

is correct.  Bank will not be responsible for any consequences arising on account of incorrect information.  Bank reserves the right to debit your account for necessary incidental charges/interest.  Collections are undertaken at the risk and responsibility of the beneficiary.  Bank reserves the right to debit the account if it is not realized or reported returned by the payee bank even after initial credit in the account.  Bank acts only as the depositor's collecting agent and assumes no responsibility for realization of such instrument and is not liable for loss, damage or delay however caused.  The receipt of cash/cheque by the bank evidenced through this slip will be valid only if signed and /or validated by an authorized official of the bank.  I/we confirm that this deposit is received from following legitimate source.  The cash deposit slip is not a memorandum of deposit of cash issued by the Bank for your convenience.  The cheque in this book will be applied to your account. You should not therefore, allow other people to use them.  It is recommended that cheque books and leaves are not folded.  The amount in words & figures should start as much to the left as possible, at the space provided for leaving no gaps for insertion of additional words/figures.  After each word, put a slash as indicated in bracket, along side (& co.)  On closure of your account, unused cheque leaves will be returned to the bank.  The requisition slip in the cheque book is for you to obtain a new cheque book in
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The requisition slip in the cheque book is for you to obtain a new cheque book in 3
good time.
A new cheque book will ordinarily, be issued to you only. However, on your be 2
specific written authorization it could be issued to your authorized 3 representative.
The counterfoil provided for each cheque is to enable you to record relative entry 3
therein along with the balance standing to the credit of the account.
The cheque leaves in this are for operation by you in your relative amount only. 4
Consequently, you should not allow any other person to use them.
The Bank may not honour the cheque below Rs. 100.00.
Your account is a valuable possession and needs safeguarding against risk of 3
frauds and forgeries.
Commerce writing the amount in words close to Rs. And in figures close to Rs. 2
The cheque should not contain extraneous matters.
Alternations, if any, will be authenticated by your full signature for each 2
alternation.
The Bank reserves the right to recover any and all charges on account of 4
transactions as per the banks current schedule of charge.
The Bank reserves the right to debit your account in the event deposit/transaction 3
is found on acceptable to the bank, for any reason, in any later date.
The bank will not be responsible for deposit of amount in wrong account due to 2
the difference of name and account number in deposit slip.
The Bank reserves its right to claim the amount as banks due if the amount found 4
to be wrongly deposit.
Any consequences due to misrepresentation of source of fund shall rest on the

part of the depositor.	
I/we hereby declare that the cheques/cash deposited is/are north form any illegal	5
activity.	
Terms and conditions overleaf form an integral part of this deposit slip.	
Chemical alternation in cheque is not acceptable.	2
The bank will not be responsible in case the payment is made	
throughcsuchccheques during the rush period.	3
Whilst every care shall be exercised in course of payment of the cheque, but in	4
no case bank shall be lible for payment made in good faith against unreported	
lost/stolen cheque.	
While issuing Cheque, ensure that the amount is written in figures and words	
properly so that no alternation can be made.	
Cheque books will not be issued to unknown representatives.	

### **Imperatives Found in the Cheques and Deposit Vouchers**

Keep your cheque book in a safe place. If lost or stolen, inform the bank immediately.  Keep your balance up-to-date by recording entries on the record slip.  Use the requisition from near the end of this book to obtain a new cheque book in good time.  Use registered post when mailing cheque.  Return unused cheques when account is closed.  Start the amount in words and figures as far to the left as possible living no space for more words or figures to be added and fill in all blank spaces with a line.  Never sign a blank cheque.  Confirm any alternation with your full signature.  When crossing a cheque, draw two parallel lines on the top left-handed corner as	
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good time.  Use registered post when mailing cheque.  Return unused cheques when account is closed.  Start the amount in words and figures as far to the left as possible living no space for more words or figures to be added and fill in all blank spaces with a line.  Never sign a blank cheque.  Confirm any alternation with your full signature.  When crossing a cheque, draw two parallel lines on the top left-handed corner as	4
Use registered post when mailing cheque.  Return unused cheques when account is closed.  Start the amount in words and figures as far to the left as possible living no space for more words or figures to be added and fill in all blank spaces with a line.  Never sign a blank cheque.  Confirm any alternation with your full signature.  When crossing a cheque, draw two parallel lines on the top left-handed corner as	
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Never sign a blank cheque.  Confirm any alternation with your full signature.  When crossing a cheque, draw two parallel lines on the top left-handed corner as	
Confirm any alternation with your full signature.  When crossing a cheque, draw two parallel lines on the top left-handed corner as	4
When crossing a cheque, draw two parallel lines on the top left-handed corner as	7
	6
shown.	
	4
Sign in full where corrections have been made.	4
Always use, while issuing cheques, a pen or ball point pen having immediate	
permanent ink.	5
Do not use any ink which permits erasure alternation not apparently visible.	4
Please do not fold cheque book / leaves.	6
Please help us to sever you better.	5
While sending cheque by mail, do so by registered post.	1
Do not draw cheque on blank paper or any form other than that issued by the	
bank.	4
Do not give blank cheque from this book to others.	3
Do not give cheque to unknown person in exchange for cash.	4
Please use irremovable ink in writing the body of the cheque.	4
Please use only one script either English or Devanagari while drawing the cheque.	2

# Active voice found in cheques and deposit vouchers

Active voice	Freq
Count the cheques contained herein and ensure that they agree with the numbers	
requested for. Discrepancy, if any, should be reported to the manager	
immediately.	4
Keep your chequebook in a safe place. If lost or stolen, inform the bank	
immediately.	6
Keep your balance up-to-date by recording entries on the record slip.	4
Use the requisition from near the end of this book to obtain a new cheque book in	
good time.	5
Use registered post when mailing cheque.	4
Return unused cheques when account is closed.	3
Start the amount in words and figures as far to the left as possible living no space	
for more words or figures to be added and fill in all blank spaces with a line.	4
Never sign a blank cheque.	7
Confirm any alternation with your full signature.	6
When crossing a cheque draw two parallel lines on the top left-handed corner as	
shown.	4
Sign in full where corrections have been made.	4
Always use, while issuing cheques, a pen or ball point pen having immediate	
permanent ink.	5
Do not use any ink which permits erasure alternation not apparently visible.	3
Please do not fold chequebook / leaves.	6
Please help us to sever you better.	5
While sending cheque by mail, do so by registered post.	1
Do not draw cheque on blank paper or any form other than that issued by the	
bank.	4
Do not give blank cheque from this book to others.	3
Do not give cheque to unknown person in exchange for cash.	4
Please use irremovable ink in writing the body of the cheque.	4
Please use only one script either English or Devanagari while drawing the cheque.	2
I/We will abide by all terms &conditions overleaf.	6
Terms and conditions overleaf form an integral part of this deposit slip.	6
Chemical alternation in cheque is not acceptable.	3
The bank will not be responsible in case the payment is made through such	
cheques during the rush period.	6
The Bank reserves the right to recover any and all charges on account of	
transactions as per the banks current schedule of charge.	4
The Bank reserves the right to debit your account in the event deposit/transaction	
is found on acceptable to the bank, for any reason, in any later date.	2

The depositor must ensure that the name and account number in deposit slip are	4
correct.  The bank will not be responsible for deposit of amount in wrong account due to	4
the difference of name and account number in deposit slip.	4
	4
The Bank reserves its right to claim the amount as banks due if the amount found to be wrongly deposit.	3
Any consequences due to misrepresentation of source of fund shall rest on the	3
part of the depositor.	2
I/we hereby declare that the cheques/cash deposited is/are nort form any illegal	2
activity.	4
The counterfoil provided for each cheque is to enable you to record relative entry	-
therein along with the balance standing to the credit of the account.	2
The cheque leaves in this are for operation by you in your relative amount only.	3
Consequently, you should not allow any other person to use them.	2
The Bank may not honour the cheque below Rs. 100.00.	3
Your account is a valuable possession and needs safeguarding against risk of	3
frauds and forgeries.	4
Commerce writing the amount in words close to Rs. And in firuresclose to Rs.	2
The cheque should not contain extraneous matters.	3
The requisition slip in the cheque book is for you to obtain a new cheque book in	
good time.	4
The amount in words & figures should start as much to the left as possible, at the	
space provided for leaving no gaps for insertion of additional words/figures. After	
each word, put a slash as indicated in bracket, along side(/).	1
Bank acts only as the depositor's collecting agent and assumes no responsibility	1
for realization of such instrument and is not liable for loss, damage or delay	
however caused.	4
The receipt of cash/cheque by the bank evidenced through this slip will be valid	
only if signed and /or validated by an authorized official of the bank.	5
The cash deposit slip is not a memorandum of deposit of cash issued by the Bank	
for your convenience.	2
The bank reserves the right to debit your account, under advice, with items	
credited (and with charges, interest if any) but subsequently returned unpaid, and	
alter the deposit slip in the event of the subsequent unsatisfactory verification and	
understanding.	2
This receipt is not valid unless it is computer generated or authenticated by an	
authorized official of the bank.	2
The depositor must ensure that the name and account number in the deposit slip is	
correct.	2
Bank will not be responsible for any consequences arising on account of incorrect	
information.	5
Bank reserves the right to debit your account for necessary incidental	
charges/interest.	4
	I .

Bank reserves the right to debit the account if it is not realized or reported	2
returned by the payee bank even after initial credit in the account.	
The depositor must ensured that the account holder's name, account number,	ı
denomination and other details in cash/cheque deposit slip are correct.	4
The bank will not be responsible for deposit of amount in wrong account due to	
the difference in the written details in the cash/cheque deposit slip.	4
The receipt of cash by the bank evidence through this cash /cheque deposit slip	
will be valid only when this cash /cheque deposit slip has been signed and	
stamped by an authorized official of the bank or by computer generated	
authentication.	4
The bank reserves the right to recover any charges on account of transaction as	
per bank's current schedule of charges.	4
The bank reserves the right to debit your account, under advice with items	
credited (and with charges, interest, if any) but subsequently returned unpaid.	2
In receiving items for deposit, the bank acts only as the depositor's collecting	
agent and assumes no responsibility for realization of such items and is not liable	
for loss, damage, or delay whatever cause.	5
This Bank will not be responsible for any neglect, default, failure or insolvency.	2
Also, the bank will not be responsible for any loss, delay or legal issues caused by	
correspondent, agent or sub-agent.	3

# Passive voice found in cheques and deposit vouchers

Passive Voice	Freq
The account holder shall be held responsible for any consequence arising out of false	
declaration of the source of the amount deposit.	3
While issuing Cheque, ensure that the amount is written in figures and words	
properly so that no alternation can be made.	3
Cheque drawn on other than Laxmi bank is/are accepted at your own risk.	1
All clearing cheque are accepted for credit to the account subject to realization.	4
The purchase of clearing or collection cheque or instruments drawn on banks inside	
or outside Nepal is governed by the laws of the country or the state in which the	
drawee bank is located.	5
All cheques for deposit are accepted by the bank on the understanding that the	
depositor assumes full responsibility for the genuineness and correctness of all	
signatures and endorsements appearing thereon.	4
All items for deposit are accepted by the bank on the understanding that the	
depositor assumes full responsibility for the genuineness and correctness of all	
signatures and endorsements appearing thereon.	1
Collections are undertaken at the risk and responsibility of the beneficiary.	3
Cheque books will not be issued to unknown representatives.	4
The cheque in this book will be applied to your account. You should not therefore,	
allow other people to use them.	2
It is recommended that cheque books and leaves are not folded.	2
When crossing a cheque, two parallel lines will be drawn as indicated in bracket,	
along side (& co.)	3
On closure of your account, unused cheque leaves will be returned to the bank.	2
All cheques are accepted for credit account subject to realization.	4
Alternations, if any, will be authenticated by your full signature for each alternation.	3
Whilst every care shall be exercised in course of payment of the cheque, but in no	
case bank shall be lible for payment made in good faith against unreported	
lost/stolen cheque.	
•	2

# Appendix-7 Simple sentences found in cheques and deposit vouchers

Simple Sentence	Freq
Keep your balance up-to-date by recording entries on the record slip.	4
Use the requisition form near the end of this book to obtain a new cheque book in	
good time.	5
Never sign a blank cheque.	7
Confirm any alternation with your full signature.	6
Please do not fold chequebook / leaves.	6
Please help us to serve you better.	4
Do not draw cheque on blank paper or any form other than that issued by the	4
bank.	6
Do not give blank cheque from this book to others.	6
Do not give cheque to unknown person in exchange for cash.	3
Please use irremovable ink in writing the body of the cheque.	
I/We will abide by all terms &conditions overleaf.	6
Terms and conditions overleaf form an integral part of this deposit slip.	
Chemical alternation in cheque is not acceptable.	2
The bank will not be responsible in case the payment is made through such	3
cheques during the rush period.	2
The counterfoil provided for each cheque is to enable you to record relative entry	3
therein along with the balance standing to the credit of the account.	2
The cheque leaves in this are for operation by you in your relative amount only.	3
Consequently, you should not allow any other person to use them.	
The Bank may not honour the cheque below Rs. 100.00.	4
Commerce writing the amount in words close to Rs. and in figures close to Rs.	
The cheque should not contain extraneous matters.	
The requisition slip in the cheque book is for you to obtain a new cheque book in	1
good time.	
The amount in words & figures should start as much to the left as possible, at the	2
space provided for leaving no gaps for insertion of additional words/figures. After	
each word, put a slash as indicated in bracket, along side(/).	5
The cash deposit slip is not a memorandum of deposit of cash issued by the Bank	
for your convenience.	4
Bank will not be responsible for any consequences arising on account of incorrect	
information.	4
Bank reserves the right to debit your account for necessary incidental	2
charges/interest.	
The bank reserves the right to recover any charges on account of transaction as	3
per bank's current schedule of charges.	

This Bank will not be responsible for any neglect, default, failure or insolvency.	3
Also, the bank will not be responsible for any loss, delay or legal issues caused by	1
correspondent, agent or sub-agent.	4
The account holder shall be held responsible for any consequence arising out of	
false declaration of the source of the amount deposit.	3
Cheque drawn on other than Laxmi bank is/are accepted at your own risk.	4
All clearing cheque are accepted for credit to the account subject to realization.	2
Collections are undertaken at the risk and responsibility of the beneficiary.	4
Cheque books will not be issued to unknown representatives.	3
On closure of your account, unused cheque leaves will be returned to the bank.	2
All cheques are accepted for credit account subject to realization.	6
Alternations, if any, will be authenticated by your full signature for each	
alternation.	3
The cheque in this book will be applied to your account.	2
Keep your cheque book in a safe place.	6
The Bank reserves the right to debit your account in the event deposit/transaction	
is found on acceptable to the bank, for any reason, in any later date.	2
	1

# Compound sentence found in cheques and deposit vouchers

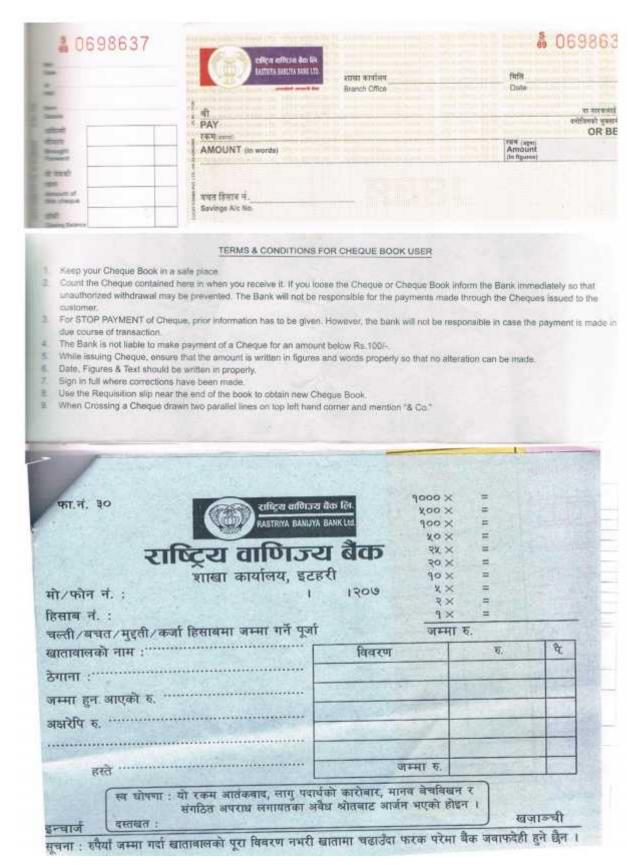
Compound Sentence	Freq
Count the cheques contained herein and ensure that they agree with the numbers	
requested for.	4
Start the amount in words and figures as far to the left as possible living no space for	
more words or figures to be added and fill in all blank spaces with a line.	4
The Bank reserves the right to recover any and all charges on account of transactions as	
per the banks current schedule of charge.	4
Your account is a valuable possession and needs safeguarding against risk of frauds	
and forgeries.	4
Bank acts only as the depositor's collecting agent and assumes no responsibility for	
realization of such instrument and is not liable for loss, damage or delay however	
caused.	4
The bank reserves the right to debit your account, under advice, with items credited	
(and with charges, interest if any) but subsequently returned unpaid, and alter the	
deposit slip in the event of the subsequent unsatisfactory verification and	
understanding.	2
The bank reserves the right to debit your account, under advice with items credited	
(and with charges, interest, if any) but subsequently returned unpaid.	2
In receiving items for deposit, the bank acts only as the depositor's collecting agent and	
assumes no responsibility for realization of such items and is not liable for loss,	
damage, or delay whatever cause.	5

# Complex sentence found in cheques and deposit vouchers

Complex Sentences	Freq
While issuing Cheque, ensure that the amount is written in figures and words properly	
so that no alternation can be made.	3
All cheques for deposit are accepted by the bank on the understanding that the	
depositor assumes full responsibility for the genuineness and correctness of all	
signatures and endorsements appearing thereon.	4
All items for deposit are accepted by the bank on the understanding that the depositor	
assumes full responsibility for the genuineness and correctness of all signatures and	
endorsements appearing thereon.	1
It is recommended that cheque books and leaves are not folded.	2
When crossing a cheque, two parallel lines will be drawn as indicated in bracket, along	
side(&co.)	2
Whilst every care shall be exercised in course of payment of the cheque, but in no case	
bank shall be lible for payment made in good faith against unreported lost/stolen	
cheque.	3
The receipt of cash by the bank evidence through this cash /cheque deposit slip will be	
valid only when this cash /cheque deposit slip has been signed and stamped by an	
authorized official of the bank or by computer generated authentication.	3
If lost or stolen, inform the bank immediately.	6
Discrepancy, if any, should be reported to the manager immediately.	4
Use registered post when mailing cheque.	4
Return unused cheques when account is closed.	3
When crossing a cheque, draw two parallel lines on the top left-handed corner as	
shown.	4
Sign in full where corrections have been made.	4
Do not use any ink which permits erasure alternation not apparently visible.	3
While sending cheque by mail, do so by registered post.	1
Please use only one script either English or Devanagari while drawing the cheque.	2
Always use ,while issuing cheques, a pen or ball point pen having immediate	
permanent ink.	5
The depositor must ensure that the name and account number in deposit slip are	
correct.	4
The bank will not be responsible for deposit of amount in wrong account due to the	
difference of name and account number in deposit slip.	3
The Bank reserves its right to claim the amount as banks due if the amount found to be	
wrongly deposit.	2
Any consequences due to misrepresentation of source of fund shall rest on the part of	
the depositor.	4
I/we hereby declare that the cheques/cash deposited is/are not from any illegal activity.	4

This receipt is not valid unless it is computer generated or authenticated by an	
authorized official of the bank.	2
The depositor must ensure that the name and account number in the deposit slip is	
correct.	2
Bank reserves the right to debit the account if it is not realized or reported returned by	
the payee bank even after initial credit in the account.	2
The depositor must ensured that the account holder's name, account number,	
denomination and other details in cash/cheque deposit slip are correct.	4
The bank will not be responsible for deposit of amount in wrong account due to the	
difference in the written details in the cash/cheque deposit slip.	4
The receipt of cash/cheque by the bank evidenced through this slip will be valid only if	
signed and /or validated by an authorized official of the bank.	5

### Sample of cheques and deposit vouchers





#### Bule

- 1 Please keep your cheque book safely.
- 2 Please count the pages of your cheque-book before leaving the counter.
- 3 Any atteration on the cheque must be confirmed by the ddrawer's full signature.
- 4. If cheque-book is lost or stolen, inform the pank immediately.
- 5 Please write the amount in words and figures as far to the left as possible, leaving no space for additional words or figures to be added. Always draw a line to fill in all blank spaces.
- 6. When writing out a cheque please state the amount clearly in figures and in words with permanent risk
- 7 Fresh cheque-book will be issued to a client in person or upon written request along with the requisition slip duly filled in.
- 8 To stop payment of the cheque, the drawer must immediately inform the bank in writing to refuse payment giving the cheque number, date, amount and the name of the payment but bank cannot be held responsible in case the cheque is paid by oversight.
- 9 Unused chaques and requisition forms should be returned when the account is closed.

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ों चेकहरू तपाईको खाताको प्रयोगको लागि मात्र हो । अन्य खातालालाई ध्याग गर्न दिइने छैन ।

प्रवार र अंकमा रकम लेख्दा ठाउँ नछोड्नु होता ।

प्राणी चेकमा कहिल्पै पनि दस्तखत नगर्नु होता ।

उरकेरमा पूरा दस्तखत गरी समर्थन जनाउनु होता ।

देक इराएमा वा चोरी भएमा दुकनी बैंकलाई सूचना दिनु होता ।

नजङ्गे मसी मात्र प्रयोग गर्नु होता ।

अधकहिमा हिसाब चढाई खाताको मीज्यात दुकरत राज्नु होता ।

नयाँ चेक बूक प्राप्त गर्न पुनः आवेश कर्म प्रयोग गर्नु होता । खाता बन्द गर्नु पर्वा प्रयोग नभएका चेकहरू फिर्ता बुकाउनु होता ।

#### CAUTION

- Count the leaves of the cheque book and ensure that the leaves contained are correct and keep it safely.
- The cheques are meant for your account only. Not for other account holder.
- Do not leave blank spaces while writing amount in words and figures.
- 4. Do not sign on blank cheques.
- Confirm alterations with your full signature.
- Report the Bank immediately, if the cheque is lost or stolen. The Bank will not be responsible for the payment of lost or stolen cheques.
- 7. Use only permanent inks.
- 8. Keep your balance up-to-date by recording entries on record slips.
- 9. Use re-order form to obtain new cheque book.
- . 10. Return unused cheques, if the account is to be closed.

# Terms & Conditions for Cash/Ghaque Deposit

- This cost/cheque deposit sip is only a monorandum of deposit of cost/cheque based by the bank (bell unit wish in their simple and the 0
- 2. The depositor must ensure that the abodient helder's name, account number denomination and other data an assertioneque disposit slip are conect. The bank will not be responsible to deposit of amount in wrong account due to the difference in Written details in the cash-cheque deposit also (sense and desired white and account of the cash-cheque deposit also (sense and desired white and account of the sense account of the sense
- The receipt places by the back enderend tryping the cell/charge deposit sky will be vited only when this cash charge deposit sky will be vited only when this cash charge deposit sky has been supred and storogod by an authorized official of the bars or by computer generated authorized. A storogod official of the bars of by computer generated authorized to the minute of the property of the propert
- 4 The account holder shall be held responsible for any consequence arising out of false declaration of the account of the amount deposited control with effects series, with false of \$1 km and account and the false of the amount of the account of
- The bank reserve the right to recover any charges on account of transaction as per bank's current schedule of charges. (RR. WILLIAM)

- The purchase of clearing or collection obsque or instrument drawn on binner media or outside lyngal is governed by the laws of the country or state in which the drawee bank is related there for an observe which the drawee bank is related the first an observe with the law is lead another grown are with the security and animosoph with order when the wife of the law is a grown in the country and the security and t
- The bank reserves the right to debit your account, under source to the forms credited (and with charges, interest, if any) but subsequently returned unpaid. (and a section a source set all arred fine with bank are set (best got min) and an assume and fine making.
- All changes for deposit are accepted by the bank on the understanding that the depositor assumes full residensishing for the genumentures and correctness of all algorithms and and orderestrants appearing tracker.

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  - To be canning items for deposit, the bank acts only go the depositor's collecting agent and engines no nessureshilly for realization of such library and is not liable to loss damage or delay whatever cause, (see use often add and other whose who beginning the time to the partial of the collection of

#### Advisory Notes

 Count the chaques contained herein and onsure that they agree with the numbers requested for. Discrepancy, if any, should be reported.



Machhapuchchhre Bank Limited Branch Date 125509	100
Please supply a new book of	
(Specimen Signature of Account Holder's Agent)  Received with thanks a Cheque Book containing  Cheques	
from No. 1379861  BHÜPENDRA ADHIKARI 26-36-524-061484-01-8 (NPR A/c)	*
Checked and found correct Signature (s)	erre

#### CAUTION

- 1. Start the amount in words & figures as far to the left as possible leaving no space for more words or figures to be added & fill in all blank spaces with a line.
- 2. Never sign a blank cheque.
- Confirm any alteration with your full signature.
- When crossing a cheque draw two parallel lines on the top left-handed corner as shown.
- 5. Always complete cheques with a pen or ball point pen using IMMEDIATE permanent ink. Do not use a type of ink which permits erasure and alteration that will not be apparent.

### ADVISORY NOTES

- 1. Count the cheques contained herein and ensure that they agree with the numbers requested for. Discrepancy, if any, should be reported to the Manager immediately.
- Keep your cheque book in a safe place. It lost or stolen, inform the bank immediately.
- The cheques in this book will be applied to your account. You should not therefore, allow other people to use them.
- Keep your balance up-to-date by recording entries on the record slips.
- Use the requisition form near the end of this book to obtain a new cheque book in good time. Cheque books will not be issued to unknown representatives.
- Use registered post when mailing cheque.
- Return unused cheques when account is crosed.
- 8. It is recommended that cheque books and leaves are not folded.

#### CONDITIONS

- 1. All cheques are accepted for credit to the account subject to make ston.
- Z. The Bank reserves the right to (i) debit your account, under advice, with items credited (and with charges, interest, if any) but subsequently returned unpaid, and (ii) after the deposit stip in the event of a subsequent unsatisfactory verification:
- 3. In receiving dome for deposit, the Blank acts carry as the depositions collecting agent and assumes no responsibility for resistation of such terms and is not liable for loss, damage or delay however caused.
- 4. All terms for deposit are accepted by the Bank on the understanding that The dispositor assumes full responsibility for the genumerous and correctness of all signatures and endorsements appearing themon
- 5. This recept is not walld unless it is computer generated or authoriticalist to an authorized official of the Bank.

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05085594	NABIL BANK	No. 05085594
PAY TO	BRANCH STIEL	DATE मिति OR BEARER
Industry Invested forward Amount thymsited ICHAI LESS: Amount this theck	THE SUM OF	ना भी निर्दे आउनस्पर्दे तस लेक्सियपुर्गानिसको सन्दर्भ विद्योरिया ।
DALANCE USS: Dalance Color thoras SALANCE USS:	THOSASS AND COSTORER DAVINGS AND COSTORER	

#### CAUTIONS

- Keep this cheque book in safe place under lock and key. If lost or stolen inform the bank immediately.
- Please count and tally the cheques contained herein with your acknowledgement receipt before using any of them. Any discrepancy should be reported to the bank immediately.
- Do not sign a blank cheque and do not allow other people access to your cheque book.
- Do not leave blank spaces while filling the amount in words or figures. Ensure to cross blank spaces to avoid unauthorised alterations.
- 5. Alterations must be confirmed with your full signature.
- Unused cheques and requisition forms should be returned when the account is closed.

#### CAUTIONS

- If is the account holder's responsibility to keep the cheque book in safe plane under lock and key. If lost or staten inform the bank immediately.
- 2 Whilst every care shall be exercised in course of payment of the cheque, but in no case Bank shall be liable for payment made in good faith against unreported loct/lablen chaque.
- Please count and tally the cheques contained herein with your acknowledgement receipt before using any of them. Any discrepancy should be resorted to the bank immediately.
- Do not sign a blank chaque and allow other people to access to your chaque book.
- Do not leave blank spaces while filling the amount in words or figures. Ensure to cross blank spaces to avoid unauthorized alterations.
- 6. Alterations must be confirmed with your full signature.
- Unused cheques and requisition forms should be returned when the account is closed.

ਕਸ਼ਫ਼ / ਖੇਡ ਜ਼ਰਗ ਐਂਬਰ ਸਿਰਿ: D D M M Y Y Y Y	MA.	BIL BANK"
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वैकको नाम/शासाः चैक मितिः चैक न :	(सिक्स) (जम्मा)	
रकम (अंकमा)	ABBS Charge : Rs.	
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