

Dialogue

Domain: Financial

Gender of English speaker: Male

Gender of LOTE speaker: Female

Scenario:

This dialogue takes place between a client, who has made an appointment with Mr Wilson, a loan manager at Sydney Bank. The client wants to purchase a property and is enquiring about how to apply for a loan.

The dialogue begins now:

No.	Speakers	Segments	Words
1	ENGLISH	Hello, my name is Justin Wilson. I understand you are booked in with me today to discuss a loan, is that right?	22
2	[[SKILL]]	ಹೌದು ಅದು ಸರಿ. ಕೊನೆಗೂ ಒಂದು ಯೋಗ್ಯ ಬೆಲೆಯ ಅಪಾರ್ಟ್‌ಮೆಂಟ್ ಸಿಕ್ಕಿದೆ. ಅದನ್ನು ನಾನು ಖರೀದಿಸಲು ಯೋಚನೆ ಮಾಡುತ್ತಿದ್ದೇನೆ. ಹಾಗಾಗಿ ನನಗೆ ಕೆಲವು ಪ್ರಶ್ನೆಗಳಿವೆ.	
	Translation	Yes, that's right. I finally found an apartment for a decent price and I'm thinking of buying it, so I have a few questions.	24
3	ENGLISH	You've come to the right place. How can I help?	10
4	[[SKILL]]	ಸಾಲ ತೆಗೆದುಕೊಳ್ಳುವುದು ಹೇಗೆ, ಬಡ್ಡಿದರ ಎಷ್ಟು, ಮತ್ತು ಠೇವಣಿ ಎಷ್ಟು ಬೇಕು ಎಂದು ತಿಳಿದುಕೊಳ್ಳಬೇಕಾಗಿದೆ.	
	Translation	I would like to know how to obtain financing, what is the interest rate and how much deposit is needed.	20
5	ENGLISH	I can certainly assist you with all that. How about we start by talking about the property you are interested in?	21
6	[[SKILL]]	ಹೌದು, ಸರಿ.	
	Translation	Yes, perfect.	2
7	ENGLISH	What caught your eye in this property? And how much is it valued at?	14
8	[[SKILL]]	ಅದು ಎರಡು ಬೆಡ್ರೂಮ್‌ಗಳಿರುವ ತುಂಬಾ ಚಿಕ್ಕ ಅಪಾರ್ಟ್‌ಮೆಂಟ್. ನೆಲವನ್ನು ಇತ್ತೀಚಿಗಷ್ಟೇ ನವೀಕರಿಸಿದ್ದಾರೆ. ಸ್ಥಳ ತುಂಬಾ ಚೆನ್ನಾಗಿದೆ, ನನಗೆ ಬೇಕಾಗಿರುವುದೆಲ್ಲ ಹತ್ತಿರ ಇದೆ.	
	Translation	It is a very small two-bedroom apartment. The floor has been recently renovated and the location is great, near everything I need.	23
9	ENGLISH	Fantastic. Do you have the financial details for the property, such as the price and rates?	16
10	[[SKILL]]	ಮಾಲೀಕರು 600,000 ಡಾಲರಿಗಿಂತ ಹೆಚ್ಚಿನ ಬೆಲೆಯ ಪ್ರಸ್ತಾಪವನ್ನು ತೆಗೆದುಕೊಳ್ಳಬಹುದು ಎಂದು ರಿಯಲ್ ಎಸ್ಟೇಟ್ ಏಜೆನ್ಸಿಯ ಮಹಿಳೆ ಹೇಳಿದ್ದಾರೆ. ಅದು ನಾನು ಅಂದುಕೊಂಡಿದ್ದಕ್ಕಿಂತ ಸ್ವಲ್ಪ ಜಾಸ್ತಿಯಾಯಿತು, ಆದರೂ ಸೂಕ್ತವೆಂದು ಅನಿಸಿದೆ.	

Translation		The lady from the real estate agency said the owner is accepting offers above \$600,000. It is a little over what I had planned, but it is a great find.	33
11	ENGLISH	Certainly. We need to work out if you have enough savings for the deposit and whether you can borrow the rest.	21
12	[[SKILL]]	ಹಾಗಾದರೆ ಈ ಆಸ್ತಿಗೆ ಠೇವಣಿ ಎಷ್ಟಾಗಬಹುದು?	
Translation		And how much would the deposit for this property be?	10
13	ENGLISH	You need at least 10% of the total value, plus enough to cover other rates and expenses.	18
14	[[SKILL]]	ಸರಿ. ನಾನೂ ಹಾಗೇ ಲೆಕ್ಕಾಚಾರ ಹಾಕಿದ್ದೆ. ಈಗಾಗಲೇ ಠೇವಣಿ ಮತ್ತು ಶುಲ್ಕವನ್ನು ಸರಿದೂಗಿಸಲು \$70,000 ಉಳಿತಾಯ ಮಾಡಿದ್ದೇನೆ. ಉಳಿದ ಹಣವನ್ನು ಬ್ಯಾಂಕ್ ನನಗೆ ಸಾಲ ಕೊಡಬಹುದೇ?	
Translation		Ok, that is what I figured. I already have \$70,000 saved to cover the deposit and fees. Will the bank lend me the rest?	26
15	ENGLISH	Let's use our loan calculator to work out how much you can borrow. I need to ask you some personal questions in order to assess your income.	27
16	[[SKILL]]	ಖಂಡಿತವಾಗಿ. ನಾನು ಇಂದು ನನ್ನ ಎಲ್ಲಾ ದಾಖಲೆಗಳನ್ನು ಸಂಗ್ರಹಿಸಿಕೊಂಡು ನನ್ನೊಂದಿಗೆ ತಂದಿದ್ದೇನೆ. ಹಾಗಾಗಿ ನಾವು ಕೂಡಲೇ ಪ್ರಾರಂಭಿಸಬಹುದು.	
Translation		Of course. I gathered all my documents and brought them with me today so that we can get started straight away.	21

End of Dialogue**Dialogue - Word Count**

Language	Total number of words	Number of segments with 20 or less words	Number of segments with 21-35 words	Number of segments with less than 10 words
ENGLISH	151	4	4	0
[[SKILL]]	159	3	5	1
Total	310	7	9	1