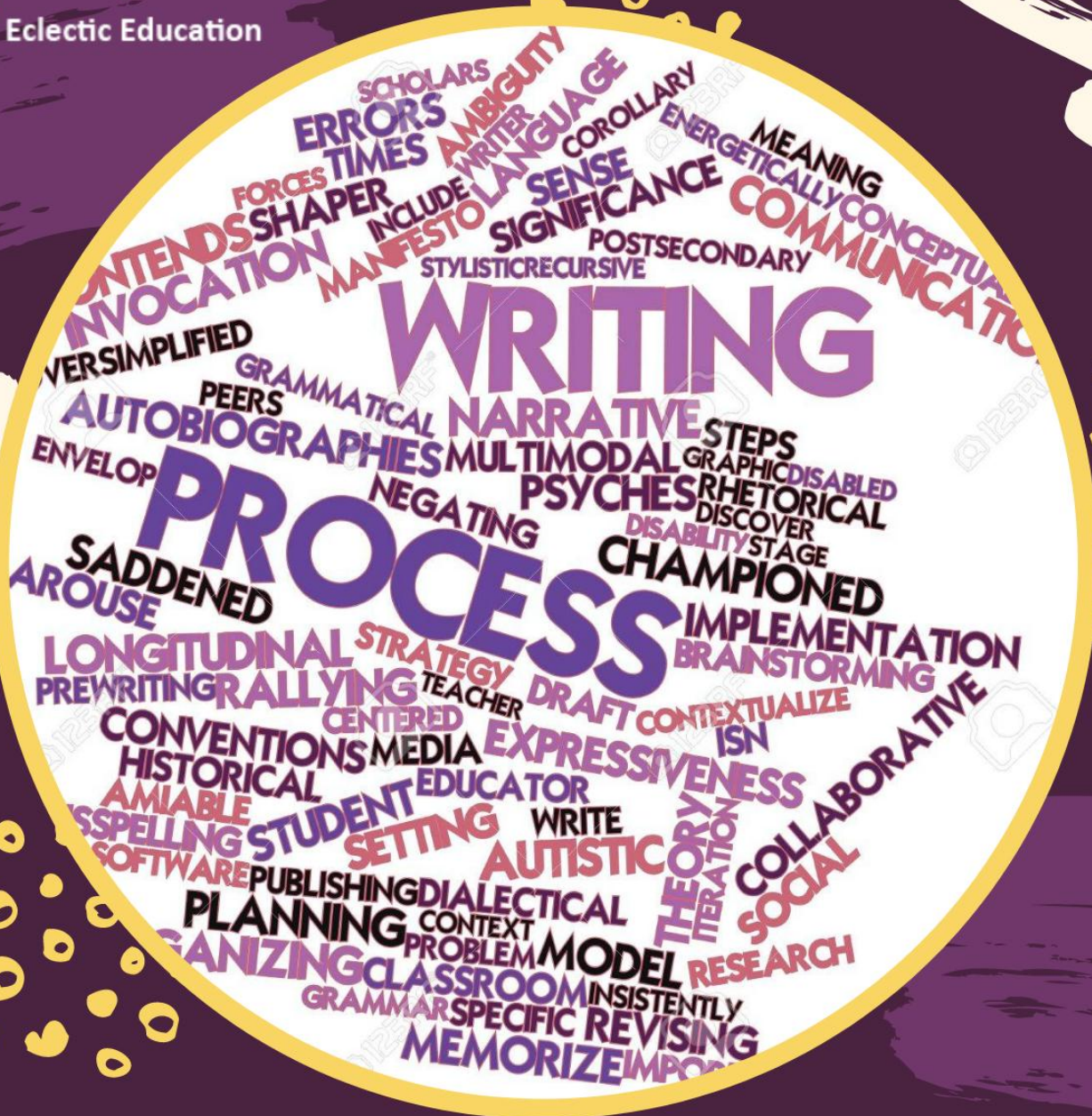




**E-Square**

Eclectic Education



# BANK JOB WRITING PREPARATION

**WRITING  
LEC. 01**

**PREPARED BY  
MD. RAYHAN KABIR**

**FOR ADMISSION 01764612668**

# LETTER WRITING

## 1.0 Key elements of a business letter

1. **Letterhead:** A letterhead, by definition, is a heading on the topmost sheet of your business paper. It carries your company name, address, contact details, and logo. It is meant to be used for all the documents and letters you create and send in your business. Remember that letterhead is required for the letters sent from business to any receiver: business or person. But a letter from an individual person - irrespective of the receiver - cannot have a letterhead.

*Example of a letterhead:*

<p><b>Sonali Bank Ltd.</b></p> <p><b>Head Office</b></p> <p><b>Motijheel, Dhaka.</b></p>
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2. **Reference:** A reference line refers to information requested by the recipient, and may include specific project, issue, invoice, year, branch no or code, or identification numbers etc. This eliminates the clumsy introduction that would, otherwise, need to announce the reason for the letter. However, it is not required for personal letter.

*Example of a reference line:*

<p><b><i>Ref: LC/Other bank/602/2019-320</i></b></p>
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3. **Date:** Date is another integral part of a business letter that shows in which day the letter was written or sent from the sender. Irrespective of the type of the letter, one must write the date below the letterhead on the top-right side of the letter if it is written from a business's end or on the top-left side of the letter if it's if it is written from an individual person's end.

*Example of date:*

<p><b><i>July 24, 2021</i></b></p> <p><b>or</b></p> <p><b><i>24 / 07 / 2021</i></b></p>
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4. **Recipient's details and address:** This segment displays the information of the person you are sending this letter. This should include the position of that person in his/her organization, the name of his/her organization, and the address of that organization. It is mandatory for all types of business letters. It should be written on the left side of your script and after one line space gap from the reference line.

*Example of a recipient's information:*

<p><b>Chief Executive Officer</b></p> <p><b>Hong Kong &amp; Shanghai Banking Corporation</b></p> <p><b>Global Office, UK</b></p>
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5. **Subject line:** The subject should be short and direct, clearly representing to the recipient what your letter is about. The subject does not have to be written as a complete sentence, rather write it as a phrase. It can be written in the middle alignment or it can be started from the left side of the script. It is recommended to write the subject line in the middle and make it bold and underlined. Remember the subject line should be written after one line space gap from the end of the recipient's details. However, it can also be written after the salutation.

*Example of subject line:*

**Regarding the enhancement of funds for the thrust sector of Bangladesh**


Or

**Subject: Regarding the enhancement of funds for the thrust sector of Bangladesh**

6. **Salutation:** Salutation is a polite and formal start of the message you are indenting to deliver to the recipient. If who is the recipient is not of much importance or known then “*To whom it may concern*” can be an ideal salutation. In general, “**Dear Sir**” and “**Dear Madam**” are most commonly used salutation in business letters. If you are not sure about the gender of the recipient, try to use gender neutral salutation such as “**Dear Customer**”, “**Dear Resident**” etc.  
\*\* don't forget to use a comma (,) or colon (:) after the salutation.
7. **Main body:** In this part, you write the details of your letter. You should start with a brief introduction of why you are writing this letter. This should be within 1 – 2 sentences. Then you should go deeper and explain the details of your letter.
8. **Complimentary closing:** The complimentary closing is placed two spaces below the last line of a letter's body. Common expressions for complimentary closing are: Sincerely, Sincerely yours, Yours truly, Regards, and Best regards. It is mandatory for all types of letters.
9. **Signature line:** Skip at least 2-3 lines after the complimentary closing for your signature, and then type out the name to be signed. Afterwards, put the details of your designation and your organization. This is a mandatory element for all types of business letter.

*Example of closing and signature line:*

Sincerely yours,



**Sardar Zaman**

**Management Associate**

**HSBC, Bangladesh**

10. **Enclosures or attachments:** When a letter references one or more documents that are enclosed by the writer for the recipient, the enclosure or attachment can be noted by listing their names under the heading of “**Enclosures**” or “**Attachments**”. This should be written 1 – 2 spaces below the signature line.

*Example of Enclosures:*

**Enclosures:**

1. Bio data
2. Salary certificate
3. Recommendation letter

## 2.0 Common mistakes in business letter writing

Students and examinees tend to make a number common mistakes while answering business letter questions in competitive exams. Learners are recommended to be aware of the following errors in business letter writing.

- **Not writing letterhead:** Sometimes, examinees forget to write the letterhead in a business letter. Remember that letterhead is a must for a business letter when it is either business to business or business to person.
- **Not writing reference line:** Often times, reference line is not written by the examinees. But, it is a mandatory element for business letters written from a business’s end.
- **Failing to understand the context and parties:** It is a common phenomenon that examinees fail to identify the two parties – the sender and the receiver - involved in the communication and what the purpose of the sender is in writing the letter. You need to be very cautious in understanding the context of the letter and the two parties involved.
- **Not keeping space for putting signature:** Examinees now and then forget to keep space for putting signature on closing the letter. At least two line space must be kept free for putting signature for a letter irrespective of its kind.

## 3.0 Steps in answering business letter questions

A few steps can be followed while answering business letter questions. A sample question is being solved below by following the steps. Remember, it is not mandatory for you to follow these steps strictly. Everyone has his/her own way of solving a problem. Therefore, if you can develop a better one than this, you should follow that.

### Question-

Suppose you are the Management Associate at HSBC. Your branch manager has assigned you to write a letter to the Head Office seeking more funds to give loans to the thrust sector in Bangladesh.

**Step 1: Identify the two parties and determine if it’s from a business’s end-** As it is mentioned in the question, you are working as the Management Associate of HSBC Bank and you will be writing to the Head Office, it is from a business’s end. Therefore, there must be a letterhead in this letter. The two parties are – You and the CEO of the company.

**Step 2: Write down the formal structure up to the salutation-** After understanding the context and identifying the two parties, you need to plan the letterhead, reference line, and the subject line and write

them down along with date and salutation. Since, this letter is to be written from Bangladesh, the letterhead would be as follows-

**HSBC Bangladesh  
Dhaka Office  
Gulshan1, Dhaka**

As you are asking for more fund allocation for giving loan to the thrust sectors of Bangladesh, the reference line could be as follows-

**Ref: thrust/ho/fund/2021**

It is alright if you write this in your own way as long as it is relevant with the context and understandable. Since you are writing to the head office for more funds to give loans, the subject line could be as follows-

**Regarding the enhancement of funds for the thrust sector of Bangladesh**

Hence, the overall formal structure of the letter would look as follows-

<b>HSBC Bangladesh Dhaka Office Gulshan 1, Dhaka</b>	
Ref: thrust/ho/fund/2021	Date: 07/25/2021
Chief Executive Officer Hong kong & Shanghai Banking Corporation Global Office, UK	
<b><u>Regarding the enhancement of funds for the thrust sector of Bangladesh</u></b>	
Dear Sir,	

**Step 3: Plan and finish the main body-** In the main body, you need to think about the context and the purpose of your writing this letter.

Considering the given context, the main body of this letter could be as follows-

It's our great pleasure to let you know that the business situation in Bangladesh is excellently improving day by day. Recently it has got the Middle Income Status (MIC) though it will be under observation for the next three to four years. What we can see here is a huge opportunity of giving loans to the thrust sectors of Bangladesh. Because as Bangladesh has become the middle income country, its government is identifying the sectors which can sustain this growth and boost up the economy in the coming years. The business people who are engaged in this sector are highly interested in expanding their business and are capable of running business efficiently. The main thrust sectors are light engineering, Tourism, Apparel, Agriculture and Infrastructure etc.

Now we the Bangladesh office want to expand the loan base in the thrust sectors. That is why we need more funds to capture this opportunity. Your urgent consideration is needed here.

**Step 4: Finish the letter by writing signature and your detail-**

Considering the given context, you may write your closing and signature as shown below-

Sincerely yours,    Zaman Sardar  Management Associate  HSBC, Bangladesh
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**4.0 Business to Business Letter**

In business to business context, a communication is made where both parties are business organization. the parties maybe either from the same organization or maybe from different organizations. In these letters, letterhead and reference line must be written.

**Sample Letter 1:** you are the Head of Operations, Citi NA. Your office needs to install the RTGS system in your bank as per the regulation of central bank. Now, write a letter to your CEO to seek the permission.

**Citi NA  
Dhaka Office  
Gulshan-1, Dhaka**

Ref: city/Dhaka/requisition/212/2018-12

Date: 30/06/2018

CEO  
Citi NA  
Dhaka Office

Dear Sir,

**Regarding the installation of RTGS system in Dhaka Office.**

In order to enhance the speed of transaction, Bangladesh Bank has directed all the scheduled banks working in Bangladesh to comply the RTGS guideline. The system we employed is not in compliance with this new guideline and we need to install the new system to comply with the BB instructions. Already a few scheduled banks have installed the system and they are getting benefitted accordingly. This is a much needed directive for the bank to manage our banking transactions more spontaneously.

For the new installation will require a huge investment, our financial analysts have calculated that we will be able to recover the costs within one year of inception. Given the current scenario and BB directive, we need to install the new RTGS system. We need your prompt action in this regard and please consider it as urgent.

Yours faithfully,

Mr. XYZ  
Head of Operations  
Citi NA, Dhaka Office

**Class Practice 1:** Suppose you are the Management Associate at HSBC. Your branch manager has assigned you to write a letter to the Head Office seeking more funds to give loans to the thrust sector in Bangladesh.

..... (write down the formal structures of this letter by your own) .....

Dear Sir,

It's our great pleasure to let you know that the business situation in Bangladesh is excellently improving day by day. Recently it has got the Middle Income Status (MIC) though it will be under observation for the next three to four years. What we can see here is a huge opportunity of giving loans to the thrust sectors of Bangladesh. Because as Bangladesh has become the middle income country, its government is identifying the sectors which can sustain this growth and boost up the economy in the coming years. The business people who are engaged in this sector are highly interested in expanding their business and are capable of running business efficiently. The main thrust sectors are- light engineering, Tourism, Apparel, Agriculture and Infrastructure etc.

Now we the Bangladesh office want to expand the loan base in the thrust sectors. That is why we need more funds to capture this opportunity.

..... (write down the formal structures of this letter by your own) .....

**Sample Letter 2:** Suppose, you are the Executive Officer of Motijheel Branch, Standard Chartered Bank, Bangladesh. You have been assigned to write a letter to the higher authority seeking the permission for outsourcing some expert IT officers.

**Standard Chartered Bank  
Motijheel Branch  
Dhaka**

Ref: recruitment/scb/mtb/2019-3

Date: 10/11/2019

Chief Executive Officer  
Standard Chartered Bank  
Dhaka Office

**Requisition for two expert IT officers at Motijheel Branch**

Dear Sir,

This is to inform you that this branch of Standard chartered bank is the highest revenue achiever for the last 5 years. We have recently received the best branch award from you. We are running our daily operations smoothly and the work load in this branch is getting higher day by day as the number of clients has almost tripled over the last two years.

To manage this growing demand of clients, we are in need of at least two IT experts for our branch. As you know, without technology it is very difficult to serve our clients smoothly and efficiently. As one of IT expert has already left the job and the other is heavily burdened with work load, we are heading towards a difficult time. Moreover, it is becoming difficult for us to comply with the instructions of Bangladesh Bank as we are failing to submit the regular statements to Bangladesh due to lack of IT support.

To keep pace with our customer demand and fulfill the regulatory compliance, we are hereby requesting your permission for the requisition of two IT experts for our branch.

Regards,

Mr. Tanvin Chowdhury  
Executive Officer



**Class Practice 2:** Suppose you are the senior officer of Sonali Bank Ltd. A client of the bank has come to open an L/C with HSBC Bangladesh with a guarantee from Sonali Bank Ltd as he has no relation with HSBC. Now write a letter to HSBC to open an L/C on behalf of the client.

**Sonali Bank Ltd.**  
**Head Office**  
**Motijheel, Dhaka.**

Ref: LC/Other bank/602/2019-320

Date: 10/12/19

CEO  
HSBC Dhaka Office  
Dhaka

**Regarding the opening of L/C on behalf of our client Maisha Carpets Ltd.**

Dear Sir,

..... (write down the main body of this letter by your own) .....

Yours faithfully,

.....put signature here .....

Mr. Shabib Raihan  
Senior Officer  
Sonali Bank  
Head Office

## Practice Questions

1. Suppose, you are the Executive Officer of Operations Department, Standard Chartered Bank, Dhaka Office. You have been assigned to write a letter to Bashundhara Company to provide 1 thousand piece rolling tissue.
2. Suppose, you are the Senior Officer of Bangladesh Krishi Bank Ltd. one of your bank's client, Rahim Afrooz Bangladesh Ltd., has applied to open an L/C with HSBC Bangladesh Ltd. for importing required materials from China. Now write a letter to HSBC Bangladesh to open an L/C in favor of your client.
3. Assume you are the Head of IT in Citizen Bank – one of the newest banks approved by Bangladesh Bank. Write a letter to the Central bank for the approval of RTGS system installation in your bank.

**\*\*\* Business to Person and Person to Business letters will be discussed on the next lecture. \*\*\***