

Business Letter
Especially for
Bank Written Exam
Part 2

Smart Preparation for Bank Jobs

Business Letter List

Letter from Bank to Client

1. Loan Related

Q1. Suppose you are the manager of a financial institution. Now write a letter to a business organisation declining its loan application by mentioning one or two valid reasons for it.

Q2. Write a sanction letter regarding education loan to a student who wants to study abroad.

Q3. Write a sanction letter regarding house building loan/mortgage loan.

Q4. Write a letter to a customer declining his loan application on the ground that his salary structure does not allow the bank to sanction him the loan.

Q5. A client of your bank desires to take house building loan from your bank and wants to know the rules and regulations of your bank in this respect. Write a letter to the client regarding this.

Q6. In response to a letter of a bank customer, write a letter informing the basic requirements of opening a Letter of Credit in your bank.

Q7. Write a letter to a customer about the payment of an overdue amount of a loan.

Q8. In reply to an enquiry of a student write in details about the education loan facilities available in your bank for study abroad.

Q9. Your bank has recently introduced 'student loan' product. Write a letter to the Principal of a local college requesting him to arrange a presentation meeting so that you can explain the features and benefits of the 'student loan' product to the students.

2. A/C Related

Q10. Write a thanks letter to a good account-holder for maintaining good customer relationship during the last five years.

Q11. Write an apology letter in response to customer dissatisfaction/complaint against your bank service.

Q12. Write a letter convincing a client to open a bank account with your branch.

Bank to Employee

Q13. Write a letter to a selected candidate for the post of probationary officer telling him to join with necessary documents and formalities.

Q14. Write an appointment letter to a selected candidate for the post of an probationary officer of your bank.

Q15. Write a confirmation letter to an officer of your bank after successfully completing his/her probation period in service.

Head office to Bank

Q16. As the division head of related division of xyz bank, write a letter to a branch manager with a view to informing about the approval of fully automated computerised online banking system in the branch effective immediately.

Q17. Write an appointment letter to one of your employee for the post of the manager of a branch office of your bank.

Bank to Head office

Q18. Write a letter to the head of customer service division of a commercial bank complaining about some of the ATM of the bank frequently being founded out of service.

Q19. Write a forwarding letter to the head of human resource division for submission of annual confidential report (ACR) of an official of your branch.

Q20. Write a forwarding letter to the head of human resource division for submission of annual staff position of your branch.

Q21. Write a forwarding letter of a mutual transfer application from your branch of one of your employee to the head office.

Bangladesh Bank to Bank

Q22. Write a circular letter to the scheduled banks describing Banks' responsibilities to ensure security in ATM transactions.

Q23. Write a circular letter to the financial institutions directing for complying the Integrated Risk Management Guidelines in their banking operations.

Q24. Write a circular letter to the financial institutions about avoiding of high expenses for the decoration of their office.

Q25. Write a circular letter to the scheduled banks providing the guidelines on school banking operation.

Q26. Write a circular letter to the scheduled banks providing the policy guidelines for Offshore Banking Operation in Bangladesh.

Bank to External Organisation

Q27. Write a letter to the head of a security company requesting him for replacing the security guard at your branch.

Q28. Write an invitation letter to a GM of Bangladesh Bank for attending in the inaugural ceremony of your newly opened bank branch.

Letter from Bank to Client

1. Loan Related

Q1. Suppose you are the manager of a financial institution. Now write a letter to a business organisation declining its loan application by mentioning one or two valid reasons for it.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/LOAN REJECTION/ 22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed

Proprietor

Hasan enterprise

5/1, Narinda, Dhaka-1105.

Rejection of the loan application.

Dear Sir,

With reference to the above we are going to inform you that, in the context of your loan proposal letter no: HE/loan/XYZ bank/23/2021 on 11/01/2021 for your farm we have visited your project site on 28/01/2021. But it is a matter of sorrow to inform you that we could not move forward with your proposal for the following reasons:

- a) Your project site is not convenient to connectivity. A narrow street links the site to the Dhaka-Asulia highway which reduces the scope to reach fire-service if it is required.
- b) Another important issue is that dust recycling plant is relocated very close to your project site. This plant might be a serious threat to your farm's hygiene.

So, along with above mentioned issues, we are going to humbly decline your loan application. We are always well wisher to your success. Thank you for being with us.

Yours faithfully

(Signature)

Asim Kumar Shil
Manager

(Signature)

Md. Mohiuddin Jahangir
Credit Administrator

Copy To: The Division Head, Credit Division, XYZ Bank Ltd., Head Office, Dhaka.

Q2. Write a sanction letter regarding education loan to a student who wants to study abroad.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/LOAN SANCTION/ 22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Education loan sanction letter.

Dear Sir,

With reference to the above, we would like to inform you that your referred application no. A1136302614 for an Education Loan for funding higher studies at an accredited institution in the United States, starting spring 2021 has been approved by the competent authority under following terms and conditions:

- a) Loan Amount: Tk 5,000,000 equivalent to USD 62,000 approx. at exchange rate of 1 USD: 80.65 Tk.
- b) Rate of interest applicable to the loan would be as per the market conditions prevalent at the time of disbursement & number and amount of installment will be fixed accordingly.
- c) **Collateral security:** As per the description mentioned in the valuation report from the appropriate authority.
- d) This sanction/offer letter will automatically stand withdrawn if the disbursement is not availed of within 30th February 2021 from the date of issue of this sanction letter.

It can be noted that, disbursement of the loan will be only upon successfully receiving valid US Visa from appropriate authorities.

Thank you for being with us.

Yours faithfully

(Signature)

Asim Kumar Shil
Manager

(Signature)

Md. Mohiuddin Jahangir
Credit Administrator

Copy To: The Division Head, Credit Division, XYZ Bank Ltd., Head Office, Dhaka.

Q3. Write a sanction letter regarding house building loan/mortgage loan.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/LOAN SANCTION/ 22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

House building loan sanction letter.

Dear Sir,

With reference to the above, we would like to inform you that on the recommendation of the House Building loan Advisory Committee, the competent authority sanctioned an advance of Tk 50 lac for purchase of a plot of land and constructions of the house in your favour. The sanction is subject to the following terms and conditions:

- a) Advance sanctioned for the purchase of a plot of land and construction of the house must be fully utilized.
- b) Rate of interest applicable to the loan would be as per the market conditions prevalent at the time of disbursement & number and amount of installment will be fixed accordingly.
- c) The plot of land should be mortgaged in favour of our bank by completing the necessary formalities for the mortgage within six months from the date of issue of the sanction letter.
- d) Original Sale Deed for the purchase of the plot of land must be surrendered to our bank until the loan is fully paid.
- e) A demand promissory note duly signed by you with your guarantor.
- f) Agreement duly typed on General stamp of Tk 900 and duly signed by you with your guarantor.

In case all the above mentioned formalities are not completed/finalized and the utilization of loan is not commenced within six months from the date of issue of the letter, the sanction will be deemed as cancelled.

Thank you for being with us.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Credit Administrator

Copy To: The Division Head, Credit Division, XYZ Bank Ltd., Head Office, Dhaka.

Q4. Write a letter to a customer declining his loan application on the ground that his salary structure does not allow the bank to sanction him the loan.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-36

REF: XYZ/PRIN BR/LOAN REJECTION/ 22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Declining the loan application.

Dear Sir,

This letter is in reference to your loan application dated 25.01.2021. After going through your application, it gives us the pain to apprise you that your request for the loan of Tk 2,00,000.00 has been rejected by the competent authority of our bank.

The main reason for this rejection was found to be the short amount of salary you are earning, being a job holder in a government service. According to your document, your basic salary is only 16,000.00, well below the eligible amount to get the loan. As you have no source of income other than this job, the bank has strong reservations over your way of returning this huge amount of loan.

Anyhow, we would always be available to serve you in other matters and are hoping to serve you in a better way.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Credit Administrator

Copy To: The Division Head, Credit Division, XYZ Bank Ltd., Head Office, Dhaka.

Q5. A client of your bank desires to take house building loan from your bank and wants to know the rules and regulations of your bank in this respect. Write a letter to the client regarding this.

XYZ BANK LIMITED
PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/HBL/INQUIRY/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Information regarding house building loan.

Dear Sir,

With reference to the above and in response to your query, we would like to inform you that EBL Home Loan is a Term loan facility (EMI based) for credit worthy individuals for meeting the purpose of a sweet home. With so many attractive features in it - the home you wanted to buy, is no longer a distant dream.

Main Features

- Loan amount: BDT 500,000 to BDT 20,000,000
- Repayment tenure of up to 25 years
- Loan to value:70% of the property value
- Competitive interest rate
- Early full and partial settlement allowed
- Shortest loan processing time
- Minimal documentations
- No hidden charges
- 9% interest rate compounded annually

Eligibility

- Minimum Gross Monthly Income for Salaried Executives: BDT 30,000, for professionals: BDT 40,000 and for businessman/Land Lords: BDT 50,000
- Length of Experience for salaried executives: Minimum 2 year experience with 6 months employment with present employer, for professionals: Minimum 3 years' experience for businessperson: Minimum 3 years involvement in business as per trade license.

This is for your kind information.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Credit Administrator

Q6. In response to a letter of a bank customer, write a letter informing the basic requirements of opening a Letter of Credit in your bank.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/HBL/INQUIRY/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
Proprietor
Hasan enterprise
5/1, Narinda, Dhaka-1105.

Information regarding basic requirements of opening a Letter of Credit (LC).

Dear Sir,

With reference to the above and in response to your query, we hereby enclosed the basic requirements of opening a Letter of Credit (LC):

- a) Application for opening of L/C
- b) Updated CIB report
- c) Trade License
- d) IRC (Import Registration Certificate)
- e) ERC (Export Registration Certificate)
- f) VAT Registration certificate
- g) TIN
- h) Member Certificate issued by BGMEA/BKMEA
- i) Registration of Export Promotion Bureau
- j) Fire License
- k) Memorandum of Articles of Association and Certificate of Incorporation (Applicable for Limited Company)
- l) Charge documents
- m) Collateral security documents (if applicable)
- n) Other documents/papers directed by Bangladesh Bank/CCI&E/related office of Bangladesh Govt.

This is for your kind information.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Credit Administrator

Q7. Write a letter to a customer about the payment of an overdue amount of a loan.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/LOAN/INSTALLMENT/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Regarding payment of the overdue amount of your loan.

Dear Sir,

With reference to the above, we would like to inform you that your latest monthly installment to your loan repayment has been expired by 30 days. You have been a good customer to our company and we would be disappointed to lose you.

We hereby request that you settle this overdue payment at your earliest. It is company's policy to suspend doing business with companies with overdue payments for 60 days. Legal measures will be taken if the payment is due after 60 days.

We hope that you will regard this matter with priority and make the overdue payment soon.

Thank you for your time and consideration.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Credit Administrator

Q8. In reply to an enquiry of a student write in details about the education loan facilities available in your bank for study abroad.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/LOAN/INQUIRY/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Requirements of education loan facilities for study abroad.

Dear Sir,

With reference to the above and in response to your query, we hereby enclosed the basic requirements of education loan facilities for study abroad:

- a) The interest rate is 8% only compounded annually
- b) 1% processing charge is applicable.
- c) Parent/ Guardian as co-borrower and tangible collateral security are required.
- d) Repayment will commence one year after completion of course.
- e) Loan is to be repaid in 15 years after the commencement of repayment.
- f) Repayment is fixed in Equated Monthly Installments (EMI).

This is for your kind information.

Yours faithfully

(Signature)

Asim Kumar Shil
Manager

(Signature)

Md. Mohiuddin Jahangir
Credit Administrator

Q9. Your bank has recently introduced 'student loan' product. Write a letter to the Principal of a local college requesting him to arrange a presentation meeting so that you can explain the features and benefits of the 'student loan' product to the students.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/STUDENT LOAN/ 22/2021 Dated: 01.02.2021

The Principal
ABC College
Baniachong, Habiganj

For seeking permission to arrange a meeting on your premises.

Dear Sir,

With reference to the above, we would like to inform you that with a view to providing aid to the poor but meritorious students, our bank has launched a new “Student Loan” product in the market. This credit facility will facilitate the poor students who find it difficult to continue their studies despite having the ability of pursuing higher studies. Introducing this students’ friendly credit facility will show the glimpse of hope to the students whose hearts have been sunk into the anxiety and depression about the uncertainty of their future. It is worth to mention that, the credit interest rate will be only 5%- well below the regular rate of interest for any other loan and the loan amount will be a suitable one ranging from 10000/- to 100000/- with one year grace period if the installments remain unpaid beyond 3 years.

In this regard, we earnestly seek your assistance in giving your kind permission to hold an introductory meeting of our newly launched credit program in your highly esteemed institution so that we can explain the features and benefits of it.

Yours faithfully

(Signature)
Asim Kumar Shil
The Head of Division
Credit Disbursement Division

(Signature)
Md. Mohiuddin Jahangir
Senior Marketing Officer
Credit Disbursement Division

Copy To: The Manager, XYZ Bank Ltd., Baniachong Br, Habiganj

2. A/C Related

Q10. Write a thanks letter to a good account-holder for maintaining good customer relationship during the last five years.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/THANKS LETTER/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
Proprietor
Hasan enterprise
5/1, Narinda, Dhaka-1105.

Thanks letter for maintaining good relationship with us.

Dear Sir,

With reference to the above, we would like to thank you for being a part of our Bank for the last five years. Being our customer you are a family member of ours. It is our privilege and we will do our best to make your banking experience very special. We value the trust and confidence you have placed in us and offer you a host of financial service, privileges and benefits.

We will assure our reliability and will serve you with the best services. For any inquiries or concerns regarding our products or services, please feel free to contact us or send us an email. We truly value your relationship and look forward to serving you better.

Once again we thank you for your patronage and look forward to mutually beneficial relationship.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship officer

Q11. Write an apology letter in response to customer dissatisfaction/complaint against your bank service.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/CUSTOMER COMPLAINT/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Apology letter due to your dissatisfaction with our service.

Dear Sir,

With reference to the above, we would like to apologize for the inconvenience and disappointment that you experienced in dealing our service recently. We assure you that your complaint and feedback will give the opportunity to remedy any problem that may exist and help to improve our service further. We also note your feedback on availability of information regarding our products and services as well as the service levels.

Once again, please accept our sincere apologies and we look forward to serve you. Should you require any further assistance, you are welcome to contact our branch.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship officer

Q12. Write a letter convincing a client to open a bank account with your branch.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/BANK AC/22/2021

Dated: 01.02.2021

Mr. Md. Hasan Ahmed
5/1, Narinda, Dhaka-1105.

Regarding opening a bank account with our branch.

Dear Sir,

With reference to the above, I would like to inform you that recently we have introduced a new policy in which it is stated that when a person opens a bank account on our bank he will be given the following benefits:

1. Free checkbook
2. Free ATM card
3. And 6-8% profit on the first deposit.

We highly respect the customers' concern and try to provide them the best interest rates and other facilities. We have also introduced our online banking system which can be operated through an app.

We would like to welcome you to our bank. For more details please visit our branch at your convenient time. We are looking forward to your response.

Yours faithfully

(Signature)

Asim Kumar Shil
Manager

(Signature)

Md. Mohiuddin Jahangir
Relationship officer

Letter from Bank to Employee

Q13. Write a letter to a selected candidate for the post of probationary officer telling him to join with necessary documents and formalities.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/HRD/STAFF/ 22/2021

Dated: 01.02.2021

Mr. Md. Mohiuddin Jahangir
5/1, Narinda, Dhaka-1105.

Joining letter.

With the reference above we would like to inform you that the appointment letter for the post of “Probationary Officer” has already been issued and dispatched to your end, according to which, the last date of your reporting for joining is 01.03.2021.

However, at the time of reporting, you should ensure to conform to all the eligibility criteria stipulated in the appointment letter. You will have to submit following documents duly completed, affixing photograph wherever specified, under full signature:

- a) A Declaration of Fidelity and Secrecy in the Bank's form (sent along with appointment letter).
- b) The “Attestation Form” in duplicate (sent along with appointment letter).
- c) “Bio-data Form” (sent along with appointment letter) along with attested copies of all academic certificates.
- d) The originals of such certificates are to be produced for verification.
- e) 4 (four) passport size recent photographs of yours.

Yours faithfully

(Signature)

Asim Kumar Shil
The Head of Division
Human Resource Division

Q14. Write an appointment letter to a selected candidate for the post of an probationary officer of your bank.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/HRD/STAFF/ 22/2021

Dated: 01.02.2021

Mr. Md. Mohiuddin Jahangir
5/1, Narinda, Dhaka-1105.

Appointment letter

With the reference above we would like to inform you that, based on the following terms and conditions, you are hereby appointed as a "Probationary Officer" in the XYZ Bank Limited.

1. You will receive a consolidated salary amounting 45,000/- in the probation period. No other facilities shall be entertained during this period.
2. Your probation period shall be for the 2(two) years. After successful completion of the probation period, you will be confirmed as a Senior Officer under regular pay scale of XYZ Bank Limited.
3. If you are engaged to a service at present, then before joining to the service of the XYZ Bank Limited, you should be taken release letter from the appointing authority.
4. The cause of permanent of this appointment is dependable upon the satisfactory police verification.
5. You shall be bound to do your service at any branch of the bank inside or outside the country.
6. You have to face the medical examination by the medical retainer of the bank. Your appointment for the service of the bank will depend on the certificate given by the medical retainer.
7. As per existing rule of the bank, you should be put your signature in the secrecy bond of the bank.

If the above mentioned terms and conditions are acceptable to you, then you have to report for joining within 01.03.2021, failure to which, the appointment letter shall be invalid.

Yours faithfully

(Signature)

Asim Kumar Shil
The Head of Division
Human Resource Division

Q15. Write a confirmation letter to an officer of your bank after successfully completing his/her probation period in service.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/HRD/STAFF/ 22/2021

Dated: 01.02.2021

Mr. Md. Mohiuddin Jahangir
5/1, Narinda, Dhaka-1105.

Confirmation letter

With the reference above we would like to inform you that, competent authority of our bank is pleased to confirm your employment as a senior officer under ninth grade of our regular pay scale effective from 01.03.2021 as you successfully completed the probation period.

Other terms and conditions of employment remain as per your appointment letter. The management takes this opportunity to appreciate your past efforts and hopes that you will keep it up for the growth and prosperity of the company in the coming days.

Please, accept our best wishes.

Yours faithfully

(Signature)

Asim Kumar Shil
The Head of Division
Human Resource Division

Head office to Bank

Q16. As the division head of related division of xyz bank, write a letter to a branch manager with a view to informing about the approval of fully automated computerised online banking system in the branch effective immediately.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/ICT/ONLINE BANKING/ 22/2021

Dated: 01.02.2021

Manager

XYZ Bank Ltd

Baniachong Branch, Habiganj.

Approval of introducing computerized Online banking system at your branch.

Dear Sir,

With the reference above and to your application (no.337, Nov 15), it's an immense pleasure to inform you that, your request for installing computerized online banking system at your branch has been granted. Your branch has of great importance because of its strategic location. We have gone through the last 3 year performance report of the branch. Your branch is consistently doing well and you mentioned that in the last financial year it made profit of tk. 2 crore. I hope that installation of the online banking system will boost the performance of your branch.

We have already informed the ICT department to complete the task of installation. They will send a team of 5 experts with one chief engineer on 07/02/2021 at your branch. So, be prepared and do the necessary accordingly.

Yours faithfully

(Signature)

Asim Kumar Shil

The Head of Division

ICT Division

Copy to: The Head of Division, Finance Division, XYZ Bank Ltd.

Q17. Write an appointment letter to one of your employee for the post of the manager of a branch office of your bank.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/HRD/APPOINTMENT / 22/2021

Dated: 01.02.2021

Mr. Md. Mohiuddin Jahangtir
Senior Principal Officer
XYZ Bank Ltd
Baniachong Branch, Habiganj.

Appointment as the branch manager

Dear Sir,

With reference to your interview and subsequent discussions you had with us, the management is hereby pleased to appoint as the manager of the Habiganj branch of our bank effective from 01.03.2021.

During the period of appointment, you will be liable to transfer in such other capacity that the bank may determine to any other Department/ Branch under the same management without adversely affecting your emoluments and general condition of service. You are expected to discharge the duties assigned to you from time to time with due diligence, integrity and responsibility to the entire satisfaction of the management and also maintain high standard of work expected of you by the company. You also are required to deal with the bank's resources with utmost honesty. Other terms and conditions are attached with this letter.

Please sign the copy of this letter as a token of your acceptance.

Yours faithfully

(Signature)

Asim Kumar Shil

The Head of Division
Human Resource Division

Enclosure: List of terms and conditions.

Q18. Write a letter to the head of customer service division of a commercial bank complaining about some of the ATM of the bank frequently being founded out of service.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/ATM COMPLAINT/ 22/2021

Dated: 01.02.2021

The Division head
Customer Service Division
XYZ Bank Ltd
Head Office
2/3, Mathijeel, Dhaka-1100.

Regarding customer complaint about ATM cards.

Dear Sir,

With reference to the above, we would like to inform you that, some of our clients are unable to withdraw money from their ATM cards. After inquiring, we found that as soon as these cards entered into an ATM machine, the machine instantly replied, 'out of service'. We have tried another ATM machine and got the same result. Apparently, there is nothing wrong with the machine and it seems to be connected with the network but somehow it cannot accept these ATM cards or get customers cash.

Please look into this matter and fix the problem on an urgent basis. We hereby attached the aforementioned ATM cards with customers' complaint letters.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship Officer

Enclosure: Customers' Complaint letters with ATM cards.

Copy To: The Division Head, Card Division, XYZ Bank Ltd., Head Office, Dhaka.

Q19. Write a forwarding letter to the head of human resource division for submission of annual confidential report (ACR) of an official of your branch.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/ACR/ 22/2021

Dated: 01.02.2021

The Division head
Human Resource Division
XYZ Bank Ltd
Head Office
2/3, Mathijeel, Dhaka-1100.

Subject: Submission of Annual Confidential Report (A.C.R.)

Dear Sir,

With reference to the above we beg to send herewith the Annual Confidential Report (A.C.R.) in the prescribed form for the period of one year effective from 01-01-2019 to 31-12-2020 for Mr. Md. Nurul Amin, AJO (Cash) of our branch along with his last increment copy duly recommended by us for your kind perusal and necessary action.

Kindly acknowledge receipt.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship Officer

Enclosure: 1. ACR form
2. Last increment copy of the official

Copy To: Personal file no 12321 of Mr. Md. Nurul Amin, AJO (Cash).

Q20. Write a forwarding letter to the head of human resource division for submission of annual staff position of your branch.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/STAFF POSITION/ 22/2021

Dated: 01.02.2021

The Division head
Human Resource Division
XYZ Bank Ltd
Head Office
2/3, Mathijeel, Dhaka-1100.

Submission of Annual Staff Position.

Dear Sir,

With reference to the above and in terms of your letter No. XYZ/HO/HRD/STAFF POSITION/9396 dated 01-01-2021, we would enclose herewith the under-noted Position(s)/List(s) for the period from 01-01-2020 to 31-12-2020 for your kind information and necessary action at your end.

1. Annual Staff Position
2. Category wise summary of Staff Position
3. List of Unauthorized Absentees from the Service of the Bank
4. List of Employees who are on probation period.

Kindly acknowledge receipt.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship Officer

Q21. Write a forwarding letter of a mutual transfer application from your branch of one of your employee to the head office.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/STAFF/TRANSFER/ 22/2021

Dated: 01.02.2021

The Division head
Human Resource Division
XYZ Bank Ltd
Head Office
2/3, Mathijeel, Dhaka-1100.

Recommending mutual transfer application

Dear Sir,

With reference to the above we beg to send herewith the captioned mutual representation since submitted by Mr. Delwar Hossain Delvi (Trainee Asistant Junior Officer, Cash) of our branch who wants to transfer mutually to Sreemangal Branch, Moulvibazar with Mr. Ashikur Rahman (Trainee Asistant Junior Officer, Cash) of that branch, contents of which is self-explanatory and duly recommended by us for your kind perusal and necessary action.

In this connection, we would like to inform you that the statement given by Mr. Delwar Hossain Delvi is reportedly true and as such we request our management to kindly consider his prayer as prayed by him.

Kindly acknowledge receipt.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship Officer

Enclosure: Mutual transfer application of both officials.

Copy To: Personal file no 12321 of Mr. Delwar Hossain Delvi, AJO (Cash)

Letter from Bangladesh Bank to Bank

Q22. Write a circular letter to the scheduled banks describing Banks' responsibilities to ensure security in ATM transactions.

BANGLADESH BANK
PAYMENT SYSTEMS DEPARTMENT
HEAD OFFICE, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: BB/HEAD OFFICE/PSD/ATM/ 22/2021

Dated: 01.02.2021

Managing directors/ CEOs
All Scheduled Banks

Banks' responsibilities to ensure security in ATM transactions

Dear Sir,

With reference to the above, recently it has been observed that, money from customers' accounts has been withdrawn from ATM booths through fraudulent transactions by collecting card information and PIN numbers through card skimming. Under this circumstance, banks are advised to take the following initiatives:

1. Anti skimming and PIN shield devices should be installed in the existing ATM booths within one month.
2. Video footage of ATM booths should be reviewed regularly and effective steps should be taken for anything suspicious.
3. Upon finding, any suspicious video footage should be sent to law enforcement agencies requesting for necessary action.
4. A monthly inspection report should be submitted to Payment Systems Department of Bangladesh Bank after conducting regular examination in ATM booths on random basis.
5. Guards of ATM booths must be provided necessary training on measures to repel fraud. Moreover, guards must be cautious about the customers wearing cap, sun glasses and carrying bags.
6. Automatic SMS alert should be sent for every transaction instantly at the time of withdrawal of money from ATM booths.

These instructions will come into effect immediately.

Yours faithfully

(Signature)

Asim Kumar Shil
The General Manager

Q23. Write a circular letter to the financial institutions directing for complying the Integrated Risk Management Guidelines in their banking operations.

BANGLADESH BANK
FINANCIAL INSTITUTION DEPARTMENT
HEAD OFFICE, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: BB/HEAD OFFICE/FID/IRMG/ 22/2021

Dated: 01.02.2021

Managing directors/ CEOs
All Scheduled Banks

Integrated Risk Management Guidelines for Financial Institutions

Dear Sir,

With reference to the above, we would like to inform you that, considering the ongoing challenges arising from increased competition, introduction of new products and services and expansion of diversified financial businesses of Financial Institutions (FIs), Bangladesh Bank has issued several guidelines and directives on risk management along with five core risk guidelines.

The Integrated Risk Management Guidelines are prepared to involve FIs to adopt improved policies and procedures in line with international best practices for their risk management framework. The guidelines will help FIs strengthening their risk management system as a whole. These guidelines encompass all the probable risks associated with financing companies.

The instructions of these guidelines will be available in our website from now on and will come into effect immediately.

Yours faithfully

(Signature)
Asim Kumar Shil
The General Manager

Copy To:

1. The Secretary, Banker's Association, Dhaka.
2. The Deputy Governor-1, Bangladesh Bank, Head Office, Dhaka.

Q24. Write a circular letter to the financial institutions about avoiding of high expenses for the decoration of their office.

BANGLADESH BANK
FINANCIAL INSTITUTION DEPARTMENT
HEAD OFFICE, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: BB/HEAD OFFICE/FID/BANK EXP/ 22/2021

Dated: 01.02.2021

Managing directors/ CEOs
All Scheduled Banks

Avoidance of high expenses for decoration of Financial Institutions

Dear Sir,

With reference to the above, recently it has been observed that some Financial Institutions (FIs) are decorating their branches in a luxurious way. These increase operating cost of the FIs which affects their profit adversely that ultimately hampers the interest of shareholders and clients. In order to avoid these high expenses and to protect the interest of shareholders and clients, FIs shall comply the following instructions-

- a) From now and onward, FIs shall not use floor space more than 5,000 (five thousand) square feet for establishing new branches. Moreover, FIs will not exceed present floor space while transferring of existing branches of more than 5,000 (five thousand) square feet.
- b) Expenses on interior decoration, office furniture, electric/electronics goods etc. excluding IT equipment shall not exceed BDT 1,500.00 (one thousand five hundred) per square feet for new branches and transfer of existing branches. Expenses on IT equipment shall also be rational.
- c) Considering the basic needs FIs shall ensure the quality and durability instead of high luxuries while purchasing furniture and other fixtures.

These instructions will come into effect immediately.

Yours faithfully

(Signature)

Asim Kumar Shil
The General Manager

Copy To:

1. The Secretary, Banker's Association, Dhaka.
2. The Deputy Governor-1, Bangladesh Bank, Head Office, Dhaka.

Q25. Write a circular letter to the scheduled banks providing the guidelines on school banking operation.

BANGLADESH BANK
CORPORATE SOCIAL RESPONSIBILITY DEPARTMENT
HEAD OFFICE, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: BB/HEAD OFFICE/CSR/SCHOOL BANKING/ 22/2021

Dated: 01.02.2021

Managing directors/ CEOs
All Scheduled Banks

Guidelines on School Banking

Dear Sir,

With reference to the above, we would like to inform you that, to reach banking services to the students in an appropriate manner, following guidelines on operation of School Banking Activities is issued to all scheduled banks for their compliance:

- 1. Opening of Account:** Students age of six years to below eighteen years will be able to open a savings account under School Banking Operation.
- 2. Operation of Account:** School banking account has to be operated through father/mother or Legal Guardian of the students.
- 3. Account Opening Form:** For such accounts, both Guardian and student have to fill up Personal Information part of Account Opening Form and both forms must be signed by the legal guardian.
- 4. Minimum Initial Deposit:** Minimum initial deposit for such accounts will be Tk. 100/- (one hundred only).
- 5. Nationality:** Both the account holder and Guardian/Legal Guardian will be citizen of Bangladesh.
- 6. Required Documents to Open Account:** The attested photocopies of birth registration certificate and institutional identity card/Certificate issued by Educational Institute of School Fees of latest month of students have to be collected.
- 7. ATM Card:** ATM card can be issued against this type of account. Maximum limit for monthly withdrawal through ATM Card will be Tk. 2000/-. This limit may be increased up to Tk. 5000/- on request of the Guardian.
- 8. Service Charge/Fee:** No service charge/fee will be imposed on this type of account except government fees.

These directions made herewith by this circular will come into force with immediate effect.

Yours faithfully

(Signature)

Asim Kumar Shil
The General Manager

Copy To:

1. The Secretary, Banker's Association, Dhaka.
2. The Deputy Governor-1, Bangladesh Bank, Head Office, Dhaka.

Q26. Write a circular letter to the scheduled banks providing the policy guidelines for Offshore Banking Operation in Bangladesh.

BANGLADESH BANK
BANKING REGULATION & POLICY DEPARTMENT
HEAD OFFICE, MATHIJEEL, DHAKA-1100
Tel: 08332-56627-30, 01711-438555-66

REF: BB/HEAD OFFICE/BRPD/OFFSHORE BANKING/ 22/2021

Dated: 01.02.2021

Managing directors/ CEOs
All Scheduled Banks

Guidelines for Offshore Banking

Dear Sir,

With reference to the above, we would like to inform you that, offshore banking activities shall be carried out under the following guidelines:

1. A bank willing to operate offshore banking in Bangladesh shall have to apply to the Bangladesh Bank along with the information and documents as stated in 'Annexure: A'. Bangladesh Bank will assess the bank's overall performance as well as specific performance, evaluate the bank's capacity to operate offshore banking and do due diligence before giving the approval.
2. Along with the application for the approval of offshore banking or after getting the approval of offshore banking, a bank shall apply for permission of each OBU (Offshore Banking Unit). They may be located either in the Export Processing Zones or any other convenient location in Bangladesh.
3. The bank applying for the approval of offshore banking operation must have well-established correspondent relationship with reputed banks/financial institutions abroad and links with important international financial centers.
4. Closure of a bank's offshore banking operation as well as closure/shifting/merging of any OBU requires prior permission from Bangladesh Bank.

These directions made herewith by this circular will come into force with immediate effect.

Yours faithfully

(Signature)

Asim Kumar Shil
The General Manager

Enclosure: 'Annexure: A'

Copy To:

1. The Secretary, Banker's Association, Dhaka.
2. The Deputy Governor-1, Bangladesh Bank, Head Office, Dhaka.

Letter from Bank to External Organisation

Q27. Write a letter to the head of a security company requesting him for replacing the security guard at your branch.

XYZ BANK LIMITED

PRINCIPAL BRANCH, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/PRIN BR/SECURITY GUARD/ 22/2021

Dated: 01.02.2021

The General Manager
ABC Security Company Ltd
Head Office
2/3, Mathijeel, Dhaka-1100.

Replacement of your security guard.

Dear Sir,

With reference to the above, we would like to inform you that, your company assigned a security guard at our end on 01.01.2021. Since his hire, his conduct has been found unsatisfactory. He has not been punctual and his behavior with others has been found violent. He has been seen asleep during duty hours which is totally unprofessional and is not good for the security of our bank.

I request you to take a serious action on this and change the guard as soon as possible as it is about the security and reputation of our bank.

I hope you will act on my application as soon as possible. I shall be very thankful to you for this favor.

Yours faithfully

(Signature)
Asim Kumar Shil
Manager

(Signature)
Md. Mohiuddin Jahangir
Relationship Officer

Q28. Write an invitation letter to a GM of Bangladesh Bank for attending in the inaugural ceremony of your newly opened bank branch.

XYZ BANK LIMITED

HEAD OFFICE, 31/5, MATHIJEEL, DHAKA-1100

Tel: 08332-56627-30, 01711-438555-66

REF: XYZ/HEAD OFFICE/ED/BR INAUGURAL/ 22/2021

Dated: 01.02.2021

The General Manager
Financial Inclusion Division
Bangladesh Bank
Head Office
Mathijeel, Dhaka-1100

Invitation letter for joining in the inauguration ceremony of our newly opened branch.

Dear Sir,

With the reference above we are pleased to inform you that we are going to inaugurating our newly opened branch at Habiganj district according to the approval letter no 562/21 dated 01.01.2021 of Bangladesh Bank in view of the increasing demand of our customers and to deliver prompt and speedy service to all our patrons.

In this connection, you are cordially invited to the inaugural ceremony on 07.02.2021 with your family and friends. The staff and management of our bank will be truly grateful to you.

Yours faithfully

(Signature)

Asim Kumar Shil

The Head of Division
Establishment Division

Copy To: Managing Director, XYZ Bank Ltd.

The End

Exclusively Prepared By

Md. Mohiuddin Jahangir

Assistant Director 2018

Bangladesh Bank

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