

**Business Letter & Others**

*Especially for  
Bank Written Exam*

**Part 3**

Smart Preparation for Bank Jobs

## Letter List

### A. Bank Draft Letter

*Q1. Suppose you are a senior officer of a scheduled bank. Now prepare a draft letter mentioning the needful of your bank regarding current monetary policy of Bangladesh Bank with a view to sending it to all the branch managers of your bank.*

*Q2. Suppose you are a senior officer of a scheduled bank branch. Now prepare a draft letter on behalf of your branch manager by mentioning the usefulness of using ATM card with a view to informing it to all savings account holders of your branch.*

*Q3. Suppose Bangladesh Bank has recently prepared 'Money Laundering Guidelines' for all commercial banks. As an assistant director of Bangladesh Bank prepare a draft letter on behalf of the General Manager of related department of Bangladesh Bank with a view to informing about this to all commercial banks.*

### B. Report Writing for School /College Magazine

*Q4. MMD School, Sylhet, recently organized a science symposium on the topic: 'Effect of pollution on quality of life'. You are the editor of your school magazine. Write a report on the event for your school magazine.*

*Q5. Your School organized a symposium on the topic – “Effect of Global Warming on Planet Earth”. Prepare a report for your school magazine.*

*Q6. The XYZ University has organized an adult literacy camp in its neighborhood. As the secretary of the camp write a report in 100-150 words on the activities of the camp for the University magazine.*

### C. Report Writing for Newspaper (As an external person)

*Q7. Recently your school held a Seminar on Conservation of Water as a part of World Water Day celebrations. As the School Pupil Leader, write a report in 100-150 words for a local daily newspaper.*

*Q8. You are an active member of the Animal Lovers Club which works for the welfare of animals by preventing cruelty to them. Recently you visited an Animal Care Home. Write a report in 100-150 words on your visit for a daily newspaper.*

*Q9. You are the Principal of a school. Your school has adopted a village as a social responsibility. Students are being taken to teach the children of that village on a regular basis. Write a report, for a daily newspaper, on the various other programs organized there in 100-150 words.*

### D. Report Writing for Newspaper (As a reporter of the paper)

*Q10. Your government has banned the use of plastic bags. You are a reporter of a daily newspaper. Write a report in 100-150 words on how the ban is being ignored and what damage the indiscriminate use of plastic bags is causing to the environment.*

*Q11. Recently, the 10 days long Mujib Year celebration program held at Dhaka from 17 March, 2021. As a reporter of a daily newspaper, write a report on the celebration program.*

*Q12. As a reporter of a daily newspaper, write a news report on a road accident for the newspaper.*

### **E. Report Writing on behalf of Higher Authority**

*Q13. Suppose you are an officer of Bangladesh Bank. Now write a report on the prospects of Agent Banking in Bangladesh as per the direction of your higher authority.*

*Q14. Suppose you are an officer of Export Promotion Bureau. Now write a quarterly review report on Readymade Garments of Bangladesh with a view to submitting it to your higher authority.*

*Q15. Suppose you are a senior officer of a commercial bank. Now write a report on Corporate Social Responsibility (CSR) of your bank as per the direction of your higher authority.*

### **F. General Report Writing**

*Q16. Suppose you are an assistant director of the research department of Bangladesh Bank. Now write a quarterly report on the developments of Islami Banking in Bangladesh.*

*Q17. As a concerned official of Bangladesh Bank write a quarterly summery report on the activities of Green Banking in Bangladesh.*

*Q18. As a senior research officer of XYZ Bank Ltd write a report on your bank's contribution to the national economy.*

### **G. Letter Writing to the Editor of Newspaper**

*Q19. You are studying in the Public School of your locality. The road leading to your school is full of potholes and also congested. The Government has not taken any action till now for road construction. Write a letter to the Editor of 'The Daily Star' drawing the attention of the Govt to the issue faced by the people, requesting them for road construction.*

*Q20. Write a letter to the editor of a newspaper drawing the attention of the appropriate authority regarding road accident problem in your city.*

*Q21. The price of commodities has been increasing day by day. Write a letter to the editor of a newspaper about the price hike of commodities urging the government to take necessary steps.*

### **H. Proclamation/Declaration Writing**

*Q22. Suppose you are the general manager of the SME department of Bangladesh Bank. Now prepare a proclamation for all the commercial scheduled banks announcing the 17<sup>th</sup> January of every year as "SME day" approved by the appropriate authority with a view to facilitating the smooth growth of the SME industries throughout the country.*

*Q23. Suppose you have recently completed a thesis paper on Green Banking for your MBA course. Now write a proclamation/ declaration about the genuineness of your paper.*

## **I. Manifesto Writing**

***Q24. Suppose you are the youth leader in the XYZ political party. Now write a youth manifesto ensuring it would reflect the wants and needs of today's young people.***

***Q25. Suppose you are a candidate of upcoming student's union election in your university for the post of President. Now write a manifesto to encourage the students to cast their votes on your favour.***

Smart Preparation for Bank Jobs

***Q1. Suppose you are a senior officer of a scheduled bank. Now prepare a draft letter mentioning the needful of your bank regarding current monetary policy of Bangladesh Bank with a view to sending it to all the branch managers of your bank.***

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**XYZ BANK LIMITED**

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

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

REF: XYZ/HO/DRAFT LETTER/ 22/2021

Dated: 29.05.2021

Managing Director  
XYZ bank Ltd  
Head Office  
Mathijeel, Dhaka-1100.

**Subject: Submission of a draft letter regarding current monetary policy.**

Dear Sir,

With reference to the above I hereby submitted below a draft letter regarding current monetary policy given by Bangladesh Bank with a view to sending it to the all branch managers of our bank. Please let me know if any correction/addition/contraction is needed.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Senior Officer

**Draft Letter**

REF: XYZ/HO/MPS/...../2021

Dated: .....

Managers  
All Branch Offices  
XYZ bank Ltd

**Subject: Comply with the current monetary policy statement.**

Dear Sir,

With reference to the above I would like to inform you that Bangladesh Bank has recently prepared a new monetary policy statement enclosed with the letter. Please go through the subject matter of the statement and follow it accordingly in your day to day banking activities. Also, feel free to provide any suggestion regarding the smooth implementation of the statement in favour of our bank.

Yours Sincerely

(Signature)  
Md. Hamidul Islam  
Managing Director  
XYZ bank Ltd.

**Enclosure: Monetary Policy Statement given by Bangladesh Bank**

***Q2. Suppose you are a senior officer of a scheduled bank branch. Now prepare a draft letter on behalf of your branch manager by mentioning the usefulness of using ATM card with a view to informing it to all savings account holders of your branch.***

**XYZ BANK LIMITED**

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

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

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

Dated: 29.05.2021

The Head of Branch  
Principal Branch  
XYZ bank Ltd  
Mathijeel, Dhaka-1100.

**Subject: Submission of a draft letter regarding the usefulness of using ATM card.**

Dear Sir,

With reference to the above I hereby submitted below a draft letter regarding the usefulness of using ATM card with a view to sending it to all the savings account holders of our branch. Please let me know if any correction/addition/contraction is needed.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Senior Officer

**Draft Letter**

REF: XYZ/PRIN BR/ATM/...../2021

Dated: .....

All Savings A/C Holders  
Principal Branch  
XYZ bank Ltd

**Subject: The usefulness of using ATM card.**

Dear Sir,

With reference to the above I would like to inform you that our bank has recently launched ATM card facility (both debit and credit card) with every savings account of our bank. The main advantage of an ATM card is that, anyone can steal cash from your wallet, but it's much harder to steal money from an ATM card. The thief would have to know your pin, and if you report your card missing in a timely manner the bank will cancel it so nobody can use the card. Moreover, you don't have to carry around cash if you regularly use an ATM card. If you do need cash you can always stop by an ATM and take out however much you need or get cash back when you make a purchase at most stores. Besides, you can use your card for online/offline shopping and also for various utilities bill payments.

Yours Sincerely

(Signature)  
Md. Hamidul Islam  
Head of Branch

**Q3. Suppose Bangladesh Bank has recently prepared 'Money Laundering Guidelines' for all commercial banks. As an assistant director of Bangladesh Bank prepare a draft letter on behalf of the General Manager of related department of Bangladesh Bank with a view to informing about this to all commercial banks.**

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**BANGLADESH BANK**  
BANGLADESH FINANCIAL INTELLIGENCE UNIT  
HEAD OFFICE, DHAKA-1100

REF: BB/HO/BFIU/DRAFT LETTER/ 22/2021

Dated: 29.05.2021

General Manager  
BFIU, Bangladesh Bank  
Head Office  
Mathijeel, Dhaka-1100.

**Subject: Submission of a draft letter regarding 'Money Laundering Guidelines'.**

Dear Sir,

With reference to the above I hereby submitted below a draft letter regarding 'Money Laundering Guidelines' with a view to informing and sending it to all the managing directors/CEOs of commercial banks. Please let me know if any correction/addition/contraction is needed.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Senior Officer

**Draft Letter**

REF: BB/HO/BFIU/ML GUIDELINES/...../2021

Dated: .....

Managing Directors/ CEOs  
All Commercial Banks

**Subject: Comply with the 'Money Laundering Guidelines'.**

Dear Sir,

With reference to the above I would like to inform you that Bangladesh Bank has recently prepared 'Money Laundering Guidelines' enclosed with the letter. Please go through the subject matter of the statement and comply it accordingly in your day to day banking activities. Also, inform and send a copy to your all branch offices for compliance. The soft copy (PDF format) of the guidelines is also available for download in our website.

Yours Sincerely

(Signature)  
Md. Hamidul Islam  
General Manager, BFIU

**Enclosure: 'Money Laundering Guidelines'**

**Q4. MMD School, Sylhet, recently organized a science symposium on the topic: 'Effect of pollution on quality of life'. You are the editor of your school magazine. Write a report on the event for your school magazine.**

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**Report on a Science Symposium – 'Effect of pollution on quality of life'.**

*By Md. Mohiuddin Jahangir  
Editor of the School Magazine*

A symposium was organized on 1 January 2021 in the school on the topic "Effect of Pollution on Quality of Life". All the science students were a part of the elucidative program.

The event started with the felicitation of the guest speakers. Thereafter, the participants were espoused by Sh. Suraj Prakash. He acquainted them with the objectives and goals of the workshop. The resource person Dr. Hamid Hossain reflected his profound knowledge on the topic and highlighted how important it is to curb the menace of pollution.

An exalting demonstration of the effects of pollution on our lives galvanized the engrossed participants. After the lunch break Dr. K.K. Ahmed, a resource person, exhibited the possible steps that can be undertaken at the personal level to reduce pollution. It was followed by another session on the basic concept behind pollution reduction which triggered the young minds into thinking innovative ways.

An interactive concourse ignited the inquisitiveness of participants. They have committed themselves completely to bring about a change in the situation. The informative workshop culminated with a vote of thanks proposed by the head of the science department.

***Q5. Your School organized a symposium on the topic – “Effect of Global Warming on Planet Earth”. Prepare a report for your school magazine.***

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**Report on a Science Symposium – “Effect of Global Warming on Planet Earth”**

*By Md. Mohiuddin Jahangir  
Editor of the School Magazine*

Recently, a science symposium was held at our school on Jan 10, 2021. The topic of the Symposium was the Effect of Global Warming on Planet Earth.

The event began with the felicitation of the guest speaker – Dr. Jane Doe. This was followed by our principal, Dr. Leonard espousing the participants. Dr. Jane Doe reflected her vast insights and knowledge on the topic and emphasized the importance of curbing our carbon emissions. With the charts and graphs she prepared, the audience was intricately made aware of how our planet is changing for the worse. She also proposed a hypothesis as to what would become of planet earth if such anthropological activities were left unchecked.

It was a truly eye-opening experience for all the participants on how humans have affected the planet. The symposium ended with a round of questions from the participants. After the lunch break, a short documentary was shown portraying the effects of global warming and the greenhouse effect. It captivated the audience, with some expressing grief at the plight of our planet.

The 4-hour long symposium ended with a vote of thanks. The participants also vowed to bring about a change in the situation.

**Q6. The XYZ University has organized an adult literacy camp in its neighborhood. As the secretary of the camp write a report in 100-150 words on the activities of the camp for the University magazine.**

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**Report on the activities of adult literacy camp organized by XYZ University**

*By Md. Mohiuddin Jahangir  
Secretary of Adult Literacy Camp*

An adult literacy camp was organized by XYZ University, Sylhet in the neighborhood yesterday extending educational options to those adults, who have lost the opportunity and have crossed the age of formal education. The activities of the camp were carried out by the cultural society of the University and there were a total of 25 volunteers.

The camp began with the welcome speech for the chief guest, Mrs. Sultana Kamal, a renowned social worker. 400 people were a part of the camp. They were divided into different groups in accordance with their competencies. They were taught the basics of being able to read and write. Free books and stationery is being provided for quality education. All the arrangements including desks and blackboards were done in advance.

Apart from educational needs, special care was devoted to hygiene and sanitation. They were taught the basics of cleanliness like types of wastes and their management. Refreshments were also provided to the participants. The immense enthusiasm and zeal in the people to learn was the main driving factor.

The chief guest distributed the certificates of participation among the volunteers. The camp ended on a positive note. There was an atmosphere of learning and growing together.

***Q7. Recently your school held a Seminar on Conservation of Water as a part of World Water Day celebrations. As the School Pupil Leader, write a report in 100-150 words for a local daily newspaper.***

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Date: 26.05.2021

The Editor  
The Sylhet Express  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following report on the ‘Seminar on Water Conservation’, Sylhet in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Subidbazar, Sylhet

### **Seminar on Water Conservation**

Our school organised a seminar on ‘*Water Conservation*’ as part of the World Water Day Celebrations on 15 March, 2021. The main aim of this seminar was to remind us all about the need to save the government and the non-governmental organisations in providing help water as it is a precious source imperative for our survival.

Distinguished environmentalists and eminent personalities were our guest speakers and they reiterated the need not only of conserving water but also spoke at length on how to conserve water by stressing upon the fact that each drop of water is precious. Dr. Rahim, an eminent environmentalist, suggested rain-water harvesting as one of the best ways to conserve water. Using visual aids to highlight his discourse, he suggested that to ensure availability of water for the future generations the withdrawal of fresh water from an ecosystem should not exceed its natural replacement rate.

The seminar concluded on the note that water conservation is the most cost-effective, environmentally sound way to reduce our demand for water and so each one of us must do our bit towards improving water management to enhance optimum use of water.

*Md. Mohiuddin Jahangir*  
*School Pupil Leader, Maryland School, Dhaka*

***Q8. You are an active member of the Animal Lovers Club which works for the welfare of animals by preventing cruelty to them. Recently you visited an Animal Care Home. Write a report in 100-150 words on your visit for a daily newspaper.***

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Date: 26.05.2021

The Editor  
The Daily Star  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following report on Animal Care Home, Sylhet in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Subidbazar, Sylhet

### **Visit to the Animal Care Home, Sylhet**

Animal Lovers Club was recently invited by the Animal Care Home, Sylhet for a visit where an opportunity to oversee the working of the organization was given.

It is home to abandoned pets, rescued animals, and the ones injured on the streets. There were many old animals as well. It was astounding to see the quality of care the animals are being given. They have a family-like environment for them. This helps them to heal faster and stay happy.

The animal home has all the facilities ranging from a well-equipped medical room to a veterinary surgeon. Regular check-ups of those unwell by a team of veterinary specialists are carried out. The surroundings are animal-friendly as well. They are not being ruthlessly kept in cages. They have green surroundings with enough space for them to play and nurture.

The Animal Care Home is doing a mind-blowing job by understanding and fulfilling the needs of those who can't speak for themselves. The experience was an overwhelming one.

*Md. Mohiuddin Jahangir*  
*Member of Animal Lovers Club, Sylhet.*

***Q9. You are the Principal of a school. Your school has adopted a village as a social responsibility. Students are being taken to teach the children of that village on a regular basis. Write a report, for a daily newspaper, on the various other programs organized there in 100-150 words.***

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Date: 26.05.2021

The Editor  
The Daily Star  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following report on village adoption in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Principal  
L.M. Memorial Public School, Sylhet.

### **Village Adoption- A Step towards Being Socially Responsible**

On the occasion of World Literacy Day, L.M. Memorial Public School, Sylhet has taken an oath to embrace the village named Rajpur of Sylhet district.

The school has taken the responsibility of educating the people residing in the village. Selected students from each standard are taken there every weekend, during school hours to impart knowledge. The first 6-month motive is to make each and every person capable of reading and writing. Free books and stationery are being provided for quality education. Children are given time to spend with each other, play games, and interact. Apart from educational needs, special care is devoted to hygiene and sanitation. Girls are being given awareness of the importance of menstrual hygiene as well. Various talent hunts have been organized which left everyone overawed. The immense enthusiasm and zeal in the people to learn is the main driving factor.

A family kind of environment is being created. The school treats the people of the village as its own students and is unbiased. By adopting a village, the school is making its students sensitive towards the needs of the environment at a young age. It is committed to raising the leaders of tomorrow.

*Md. Mohiuddin Jahangir*  
*Principal*  
*L.M. Memorial Public School, Sylhet.*

***Q10. Your government has banned the use of plastic bags. You are a reporter of a daily newspaper. Write a report in 100-150 words on how the ban is being ignored and what damage the indiscriminate use of plastic bags is causing to the environment.***

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### **Environment Unfriendly Polybags**

*By Md. Mohiuddin Jahangir*

*Senior Reporter*

*16 March, 2021*

*Dhaka.*

In the year 2002 the government had banned the production and use of plastic bags in our country. But unfortunately, these are now being widely used again everywhere.

Not only are we using a huge number of polybags daily but we are also discarding them in our drains uncaring about the fact that they will block the flow of drain water. Polybags are also a threat to our environment. They cause pollution, kill wildlife and are responsible for using up the natural resources of the earth. They are one of the main factors that litter the landscape. If burnt, they will infuse the surrounding air with toxic fumes. The main problem of plastic bags is that they are non-biodegradable. The decomposition of plastic takes around a thousand years, so with the plastic rubbish produced each day it is likely that this problem will never be solved.

In response to a recent writ petition, the HC ordered the government to strictly enforce the ban on polythene or throwaway plastic bags across the country through regular market monitoring and closure of polythene manufacturing factories.

While the government works out ways to lessen the impact of polybags on the environment each one of us too should shoulder some responsibility for this problem that ultimately harms us all.

***Q11. Recently, the 10 days long Mujib Year celebration program held at Dhaka from 17 March, 2021. As a reporter of a daily newspaper, write a report on the celebration program.***

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## **10 Days Long Mujib Year Celebration Program**

*By Md. Mohiuddin Jahangir*

*Senior Reporter*

*27 March, 2021*

*Dhaka.*

Bangladesh on 17 March embarked on a 10-day celebration to mark 50 years of its independence and birth anniversary of its independence hero – Bangabandhu Sheikh Mujibur Rahman. The celebration began on a day that marks the 101st birth anniversary of the Father of the Nation, who led Bangladesh's Liberation War in March 50 years ago.

Several government offices and important landmarks in Dhaka decorated with colourful lights on the occasion of Bangladesh's golden jubilee of independence and birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Streets and big buildings in the national capital decorated with colorful festoons, flags and banners to celebrate one of the country's biggest celebrations which began at 4 pm at the National Parade Ground.

Bangladesh's President Abdul Hamid and Prime Minister Sheikh Hasina joined by the Maldives President Ibrahim Mohamed Solih at the event. China's President Xi Jinping, Canadian Prime Minister Justin Trudeau and Japan's Prime Minister Yoshihide Suga sent video messages. Indian Prime Minister Narendra Modi attended as chief guest at the concluding event of the 10-day celebrations on March 26 at the National Parade Ground.

The main theme of the 10-day program is 'Mujib Chironton' (Eternal Mujib). Every day there were two sessions – a discussion and a cultural show. State-run BTV telecasted all events live.

With a recent surge in Covid-19 cases, Bangladesh took cautious measures to maintain all health protocols in staging all the celebratory events. The measures included maintaining physical distance, use of facemasks and multiple Covid-19 tests for all invited guests.

President Ibrahim Mohamed Solih, President of Nepal Bidhya Devi Bhandari, Indian Prime Minister Narendra Modi, Bhutanese Prime Minister Lotay Tshering and Sri Lankan Prime Minister Mahinda Rajapaksa joined the celebrations in person.

*Q12. As a reporter of a daily newspaper, write a news report on a road accident for the newspaper.*

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### **6 Killed, 30 Injured In Bagerhat Road Accident**

*By Md. Mohiuddin Jahangir*

*Senior Reporter*

*27 March, 2021*

*Dhaka.*

Six people were killed and 30 others injured in a collision between a bus and truck on the Khulna-Mawa highway near Fakirhatupazila this afternoon.

A Dhaka-bound bus of RazibParibahan crashed into a truck coming from the opposite direction around 4:00pm leaving five people dead on the spot, our Bagerhat correspondent reports quoting Officer-in-Charge of Fakirhat Police Station Abu SayeedKhairulAnam.

Three women, a child and two men including the bus driver were killed in the accident, the OC said without giving further details. He said among one of the female victims succumbed to her injuries on the way to Khulna Medical College Hospital. The bodies of the rest were kept at FakirhatUpazila Health Complex and Katakali Highway Police Station, the police officer said.

Of the injured, 16 were sent to Khulna Medical College Hospital while the rest are now undergoing treatment at different local hospitals, he said. Police seized the truck, but the truck driver managed to flee.

***Q13. Suppose you are an officer of Bangladesh Bank. Now write a report on the prospects of Agent Banking in Bangladesh as per the direction of your higher authority.***

**BANGLADESH BANK**  
**FINANCIAL INCLUSION DEPARTMENT**  
**HEAD OFFICE, DHAKA-1100**

REF: BB/HO/FID/AGENT BANKING/REPORT/ 22/2021

Dated: 29.05.2021

Executive Director  
 Financial Inclusion Department  
 Bangladesh Bank  
 Head Office, Dhaka-1100.

**Subject: Submission of report regarding the prospects of agent banking in Bangladesh.**

Dear Sir,

With reference to the above I hereby submitted below the report regarding the prospects of agent banking in Bangladesh as per your direction for your kind information.

Yours Sincerely

(Signature)  
 Md. Mohiuddin Jahangir  
 Officer  
 Financial Inclusion Department  
 Bangladesh Bank  
 Head Office, Dhaka-1100.

**Report on the Prospects of Agent Banking in Bangladesh**

Amidst the COVID-19 pandemic, agent banking in Bangladesh has continued to grow in all dimensions during this entire quarter. Up to March 2021, 27 banks in Bangladesh have undertaken agent banking operations through 16,421 outlets of 12,345 agents. Till March 2021 quarter, total amount of deposit collection stands to BDT 1,782,238.58 lacs; loan disbursement stands to BDT 250,100.51 lacs and inward remittance distribution stands to BDT 5,839,909.49 lacs.

The persistent positive growth of agent banking accounts amidst Covid-19 pandemic indicates the surging demand of agent banking services across different segments of population. The share of female accounts opened through agent banking continues to keep the pace. The gap between male and female accounts has been narrowing down gradually signifying the increased participation of females in the formal financial system. Although the volume of loan disbursement is not significant due to fewer numbers of banks' stepping forward in this regard, still the growth of loan disbursement in rural area is promising. The amount of inward remittances distributed by the agent outlets has increased notably. This remarkable remittance inflow through banks is a positive outcome of the government's initiative of 2% cash incentive as well as some banks' enthusiastic initiative of 1% more cash incentive on the remittance sent by the expatriates through agent banking.

Agent banking is thus becoming popular channel of effective banking services distribution since beneficiaries are getting doorstep services within lowest time. This progress of agent banking is indicative that financial services through agents are truly reaching the underprivileged segments of the society even in the pandemic situation.

***Q14. Suppose you are an officer of Export Promotion Bureau. Now write a quarterly review report on Readymade Garments of Bangladesh with a view to submitting it to your higher authority.***

**EXPORT PROMOTION BUREAU**  
**RESEARCH & ANALYSIS DEPARTMENT**  
**HEAD OFFICE, DHAKA-1100**

REF: EPB/HO/R&A DEPT/RMG/REPORT/ 22/2021

Dated: 29.05.2021

Executive Director  
 Research & Analysis Department  
 Export Promotion Bureau  
 Head Office, Dhaka-1100.

**Subject: Submission of report regarding quarterly review report on RMG sector of Bangladesh.**

Dear Sir,

With reference to the above I hereby submitted below the report regarding quarterly review report on RMG sector of Bangladesh as per your direction for your kind information.

Yours Sincerely

(Signature)  
 Md. Mohiuddin Jahangir  
 Officer  
 Research & Analysis Department  
 Export Promotion Bureau  
 Head Office, Dhaka-1100.

**Quarterly Report On RMG Sector Of Bangladesh for Jan-Mar FY'21**

The export earnings from Readymade Garments (RMG) sector of Bangladesh turned around a positive growth (7.05 percent) in the January-March quarter of FY'21 after a fall in the last two consecutive quarters. The timely and constructive responses against pandemic by government and the Bangladesh bank helped to recover the RMG sector, however it is still uneven for the second wave of COVID-19 reappearance.

The contribution of RMG in GDP is 8.49 percent in FY'20. In FY'20, Bangladesh's total export earnings from RMG stood at USD 27949.2 million which was 18.12 percent lower than that of the previous fiscal year. During the third quarter of FY'21, total export earnings from RMG increased by 7.05 percent compared to that of the previous quarter, due to decreasing tendency of Covid-19 affected people. During January-March of FY'21, total export earnings from RMG was 9.10 percent lower than the quarterly target. Product-wise export earnings showed that the contribution of woven garments and knitwear to total export earnings stood at 39.30 percent and 42.54 percent respectively during the quarter under report. In this quarter, the contributions of non-RMG products to total exports earnings were as follows: jute goods (2.63 percent), leather and leather products (2.46 percent), agricultural products (2.29 percent), frozen foods (0.84 percent), chemical products (0.66 percent), raw jute (0.31 percent), and other products (8.98 percent).

The total export earnings from RMG increased in the January-March quarter of FY'21 compared to that of the previous quarter as the global economies are recovering day by day after the first wave of Covid-19 pandemic situation. The exports in RMG may further rise in the upcoming quarters.

***Q15. Suppose you are a senior officer of a commercial bank. Now write a report on Corporate Social Responsibility (CSR) of your bank as per the direction of your higher authority.***

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## **XYZ BANK LIMITED**

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

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

REF: XYZ/HO/CSR/REPORT/ 22/2021

Dated: 29.05.2021

General Manager  
XYZ bank Ltd  
CSR Department  
Head Office  
Mathijeel, Dhaka-1100.

**Subject: Submission of report regarding the CSR activities of our bank.**

Dear Sir,

With reference to the above I hereby submitted below the report regarding the CSR activities of our bank as per your direction for your kind information.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Senior Officer  
XYZ bank Ltd  
CSR Department  
Head Office  
Mathijeel, Dhaka-1100.

### **Report On The CSR Activities Of XYZ Bank Ltd in 2020.**

XYZ Bank Limited as a corporate citizen owes a solemn duty to the less fortunate and under-privileged members of the society. SBL as leading state owned commercial bank in the country has been playing an important role in implementing social and philanthropic programs to help disadvantaged people of the country.

The Corporate Social Responsibility (CSR) activities of XYZ Bank Limited continue to gain momentum and earn accolades from different sectors of Bangladesh. The Bank's humanitarian campaigns under CSR provide support to a host of socially relevant schemes and this year's highlights included distributing Blanket among underprivileged cold prone areas, providing education stipend, help building new hospital and assistance in health care, etc.

XYZ Bank Limited is providing scholarships to students, especially for those who cannot continue their study due to financial constraints as well as to the meritorious and needy students every year. The bank has donated Tk. 3.80 million to 400 poor but meritorious students who are studying HSC and Graduation level in different colleges and universities of the country. The bank provides financial assistance under its CSR activities to the insolvent persons for proper treatment. Under its health support programs to different segments of the poor people, the bank donated Tk. 6.50 million in 2020. The bank has donated Tk 8.70 million in Humanitarian & Disaster Management and miscellaneous in 2020.

***Q16. Suppose you are an assistant director of the research department of Bangladesh Bank. Now write a quarterly report on the developments of Islami Banking in Bangladesh.***

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### **Quarterly Report on the developments of Islami Banking in Bangladesh**

*Md. Mohiuddin Jahangir*

*Assistant Director of Research Dept., Bangladesh Bank*

*27 March, 2021*

*Dhaka.*

Global Islamic financial sector continues to grow following its risk sharing, resilience, inclusive and real asset backed transactions features. In tandem with global trends, Bangladesh Islamic banking sector has also recorded robust growth due to policy supports from Bangladesh Bank and public demand. Recently Bangladesh Bank on behalf of the Government has issued sovereign investment sukuk which will smooth liquidity management of Islamic banks, help financing budget deficit and promote Islamic capital markets to raise funds for infrastructure and industrial projects towards achieving higher inclusive GDP growth including sustainable development goals (SDGs).

At the end of March 2021, Bangladesh's 10 full-fledged Islamic banks have been operating with 1558 branches out of total 10767 branches of the whole banking sector. At the end of the January-March 2021, deposits and investment grew by 9.44% and 9.62% respectively, while excess liquidity increased by 3.72% and remittance decreased by 26.51% compared to that of the last quarter. The market share of Islamic banks in entire banking sector has increased to 27.54 percent in terms of deposits and 27.72 percent in terms of investments at the end of January-March, 2021. Market share in terms of deposits and investments were 25.33 percent and 25.69 percent at the end of the preceding quarter.

Similar to conventional banks, Islamic banks are playing vital roles in addressing negative impacts of Covid-19 pandemic. Key steps of Islamic banks for mitigation of adverse impact of the pandemic include keeping branches open to a limited extent during lockdown period, implementation of financial stimulus package as directed by Bangladesh Bank, extension of time for repayment of loans & advances, timely delivery of remittances, undertaking safety measures for staff and emphasizing on online banking and virtual meeting as well as training.

The outbreak of Covid-19 has created challenges for Islamic banking sector as conventional banking sector. Islamic banking sector needs to properly implement stimulus packages to mitigate adverse impacts of the pandemic and maintain its development roles in the national economy by promoting saving-investment process and trade activities further.

***Q17. As a concerned official of Bangladesh Bank write a quarterly summery report on the activities of Green Banking in Bangladesh.***

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### **Quarterly Report on the Activities of Green Banking in Bangladesh**

*Md. Mohiuddin Jahangir*

*Assistant Director of Research Dept., Bangladesh Bank*

*27 March, 2021*

*Dhaka.*

The green banking activities of Banks and FIs in the quarter ended March 31, 2021 has experienced a mixed trend in green finance for the financial sector. Green finance by banks has been increased by 65.63% in this quarter than the previous one; in case of FIs it has been decreased by 34.02%. Few institutions have surpassed the target of green finance compared to the total term loan disbursement (5%).

During the recovery period of pandemic situation The HSBC Limited, Agrani Bank Limited, BASIC Bank Limited, NRB Bank Limited, Al-Arafah Islami Bank Limited, EXIM Bank Limited, IFIC bank Limited, Islami Bank Bangladesh Limited , BRAC Bank Limited, Mercantile Bank Limited, Citi N.A., State Bank of India & Bank Asia Limited have done very well (above 10% of total term loan disbursement).

39 Banks out of 60 and 9 FIs out of 34 have had exposure in green finance in the reporting quarter. Total amount invested as green finance has been BDT 38,470.45 million by banks and 545.20 million by this quarter.

Among FIs, except Bangladesh Infrastructural Finance Fund Limited, no other institutions perform significantly. BB is pursuing to boost up the whole scenario by taking appropriate policy initiatives. Refinance support from BB is also playing an important role to incentivize the green banking activities.

As the outcome of these initiatives, it is expected that positive impact will be evidenced in the trend of green finance by banks and FIs in gradual manner. Sustainable Finance Department, BB also anticipate robust, effective and coherent efforts from banks and FIs in the field of green banking.

***Q18. As a senior research officer of XYZ Bank Ltd write a report on your bank's contribution to the national economy.***

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### **Report on the Contribution of XYZ Bank Ltd to the Economy of Bangladesh**

*Md. Mohiuddin Jahangir*

*Assistant Director of Research Dept., Bangladesh Bank*

*27 March, 2021*

*Dhaka.*

With a view to achieving economic goals and accelerating the pace of industrial development through implementation of government policies, XYZ Bank Ltd has sanctioned loans for establishment of new industrial units to expand the industrial base in the country. The Bank has thus created employment opportunities by sanctioning the above loans to various industrial units in the year 2020 which will contribute towards GDP growth. The Bank extended term loans and working capital to different producers, business people and service providers under SME financing. As per Bangladesh Bank's instruction, XYZ Bank Ltd has been providing Agricultural/Rural Credit among the rural farmers ranging from 4% to 10% with simple interest rate. The Bank has been trying its best to provide funding support to micro-credit sector for poverty alleviation, self-employment generation and rural economic development. At present, as many as 24 projects/programs aimed at alleviating poverty are being run by the Bank.

XYZ Bank Ltd plays an important role in assisting the Government in revenue collection. The Bank pays tax and value added tax (VAT) on its own income. Besides, the bank collects income tax, VAT, tax at source from clients and suppliers and deposits the same to the national exchequer. During 2020, the Bank deposited a total of Tk. 9,851.60 million as advance tax, tax at source and VAT to the national exchequer. In 2019, XYZ Bank Ltd has been awarded one of the "Highest Tax Payers" in banking sector by National Board of Revenue (NBR).

With a view to assisting the government in accelerating financial inclusion program, XYZ Bank Ltd is working relentlessly to bring simple, poor and unbanked people under the coverage of banking system with its enormous branch network in rural and urban areas. Total number of accounts under financial inclusion program stood at 5,072,247 in 2020.

Till December 2020, the number of total employees of XYZ Bank Ltd was 17271. Tk. 13,573.88 million was paid to the employees as salaries and allowances and from the salaries, Tk. 104.90 million was paid as income tax from the employees.

Complying with Bangladesh Banks' green banking policy, XYZ Bank Ltd is financing environment friendly projects named renewable energy projects, clean water supply projects, waste treatment plant, solid waste disposal plant etc. to ensure ecological balance. For indirect Green Finance, Bank is funding such projects which have ETP and Solar Panel. In 2020, XYZ Bank Ltd directly financed Tk. 75.40 million in various projects. On that note, it can be easily said that XYZ Bank Ltd has great contribution towards the national economy of Bangladesh.

***Q19. You are studying in the Public School of your locality. The road leading to your school is full of potholes and also congested. The Government has not taken any action till now for road construction. Write a letter to the Editor of 'The Daily Star' drawing the attention of the Govt to the issue faced by the people, requesting them for road construction.***

Date: 26.05.2021

The Editor  
The Daily Star  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following letter on behalf of the residents of Subidbazar, Sylhet in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Subidbazar, Sylhet

**Construction of Road in Subidbazar**

Dear Sir,

I am a resident of Subidbazar, Sylhet. I am writing to you in order to raise the issue people face in my locality due to the bad condition of the road.

The road leading to Public School is so congested throughout the day. It is the main road but there are potholes everywhere on the road. Mainly during the morning hours, people are facing horrible situations when they are going to their workplaces. A Public School is also situated on this road. So, school students and parents get irritated as they are stuck here very often in traffic jams. These locality peoples made many representations to the government, but no action has been taken so far to improve the bad condition of the road. That is why now through this letter we want to draw the attention of the Govt.

As the situation is not good, I request you to highlight it through your newspaper. So that the Government will take some action to improve the road condition.

Yours Sincerely

Md. Mohiuddin Jahangir  
*On behalf of the residents of*  
Subidbazar, Sylhet.

***Q20. Write a letter to the editor of a newspaper drawing the attention of the appropriate authority regarding road accident problem in your city.***

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Date: 26.05.2021

The Editor  
The Daily Star  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following letter on behalf of the residents of Subidbazar, Sylhet in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Subidbazar, Sylhet

**Preventing the Road Accident Problem**

Dear Sir,

I am a resident of Subidbazar, Sylhet. I want to draw your attention to the ever increasing road accident in the city. Your paper has itself reported six accidents during the last 60 days.

These accidents are taking place due to several reasons. Some of these are poor road lighting, increasing encroachments, open violation of the traffic rules by drivers, absence of safety procedures and lack of traffic educations. The Deputy Commissioner of the city must chalk out a comprehensive plan to improve the traffic situation in the city. School children should be given proper traffic education. All vehicle drivers should be made to pass a screening test to judge their suitability as drivers. Roads should not only be repaired and widened but should also be provided with Sodium lamps to provide sufficient lighting. Helmet wearing law should be strictly enforced. Those violating traffic rules should not be allowed to go scot free. The traffic police should be pulled up to perform their duty honestly and efficiently. These and many more steps need to be urgently taken to check this menace of increasing road accidents.

As the situation is not good, I request you to highlight it through your newspaper. So that the Government will take some action to improve the problem.

Yours Sincerely

Md. Mohiuddin Jahangir  
*On behalf of the residents of*  
Subidbazar, Sylhet.

***Q21. The price of commodities has been increasing day by day. Write a letter to the editor of a newspaper about the price hike of commodities urging the government to take necessary steps.***

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Date: 26.05.2021

The Editor  
The Daily Star  
64-65, Kazi Nazrul Islam Avenue, Dhaka-1215

Dear Sir,

I would like to draw your kind attention to publish the following letter on behalf of the residents of Subidbazar, Sylhet in your popular daily newspaper.

Yours Sincerely

(Signature)  
Md. Mohiuddin Jahangir  
Subidbazar, Sylhet

**Price Hike Of Everyday Essentials**

Dear Sir,

The prices of essential commodities are increasing by leaps and bounds day by day. The common people are losing their buying capacity. Everything has gone beyond their reach. The fixed income people and the poor people are the most sufferers. The soaring prices of rice, vegetables, oil, fish or meat are going beyond the buying capacity of the 'common people. But who is responsible for this price hike?

Hoarding is one of the causes of the price hike. The dishonest businessmen are going on creating an artificial crisis. Commodities like food, medicine, clothes, etc. have gone beyond the means of general people. Syndicate of profit monger shopkeepers is deliberately creating artificial crises that are difficult for the government to control. The government has introduced 'OMS' and tightened monitoring of the market. Yet people are not getting rid of the brunt of the price hike. The line in the 'OMS' market is increasing. The middle-class people also are joining this line. This indicates that the govt. is helpless in tackling the prices of essential commodities. Yet, we believe that it is possible for the Government to do something in the matter.

In this regard, I fervently request the concerned authority of the Govt. to tackle the prices of everyday essentials and relieve the people of their sufferings.

Yours Sincerely

Md. Mohiuddin Jahangir  
*On behalf of the residents of*  
Subidbazar, Sylhet.

***Q22. Suppose you are the general manager of the SME department of Bangladesh Bank. Now prepare a proclamation for all the commercial scheduled banks announcing the 17<sup>th</sup> September, 2021 as “SME Day” approved by the appropriate authority with a view to facilitating the smooth growth of the SME industries throughout the country.***

**BANGLADESH BANK**  
SME DEPARTMENT  
HEAD OFFICE, DHAKA-1100

REF: BB/HO/SME/PROCLAMATION/ 02/2021

Dated: 29.05.2021

Managing Directors/ CEOs  
All Scheduled Commercial Banks

**Proclamation of 17 September, 2021 as “SME Day”**

Dear Sir,

**Whereas**, both the government and Bangladesh Bank acknowledged the contributions of SME sector to our economy and community; they account for about 45 percent of manufacturing value addition, about 80 percent of industrial employment, about 90 percent of total industrial units and about 25 percent of the labour force; and

**Whereas**, their total contribution to export earnings varies from 75 percent to 80 percent; the industrial sector makes up 31 percent of the country's gross domestic product (GDP), most of which is coming from SMEs; and

**Whereas**, the total number of SMEs in Bangladesh is estimated to be 79,754 establishments; the country's SME sector has created 15 lakh jobs between 2009 and June 2014; and

**Now, Therefore**, I, on behalf of competent authority, hereby proclaim, 17 September, 2021 as “SME Day”, and I urge all the scheduled commercial banks across the country to observe the day with a view to supporting the SME industries throughout the country.

Yours Sincerely

(Signature)

Md. Mohiuddin Jahangir  
General Manager  
SME Department  
Bangladesh Bank  
Head Office, Dhaka.

*Q23. Suppose you have recently completed a thesis paper on Green Banking for your MBA course. Now write a proclamation/ declaration about the genuineness of your paper.*

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**Proclamation about the authenticity of the thesis paper titled “Green Banking”.**

I the undersigned solemnly declare that the thesis paper on “Green Banking” is based on my own work carried out during the course of my study under the supervision of Dr. Mr. Jillur Rahman. I assert the statements made and conclusions drawn are an outcome of my research work. I further certify that,

- I. The work contained in the report is original and has been done by me under the general supervision of my supervisor.
- II. The work has not been submitted to any other Institution for any other degree/diploma/certificate in this university or any other University of Bangladesh or abroad.
- III. We have followed the guidelines provided by the university in writing the report.
- IV. Whenever we have used materials (data, theoretical analysis, and text) from other sources, we have given due credit to them in the text of the report and giving their details in the references.

(Signature with Date)  
Md. Mohiuddin Jahangir  
Enrolment No: 112224 (2020-21)  
Dept. of Management Studies  
Jagannath University, Dhaka.

*Q24. Suppose you are the youth leader in the XYZ political party. Now write a youth manifesto ensuring it would reflect the wants and needs of today's young people.*

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### **Our Youth Manifesto of XYZ Party**

As young people, we demand a world where we are empowered to lead a happy, inclusive and healthy life, free from any form of discrimination and violence; where our rights, our choices and our bodies are respected and where we can realise our full potential to transform our communities and create sustainable change.

We refuse to merely be observers of policy and leadership and demand to be meaningfully engaged and recognised as active decision makers - we will not be diminished to a quota.

Youth leadership must be valued and supported by investment and policy; we must create youth-friendly environments through training opportunities, policies and financial investment where young people can thrive.

We call on all stakeholders to engage with us in a meaningful and respectful manner, sharing knowledge, experience and constructive criticism as active partners, understanding that we share equal rights and responsibilities.

We need to make a more concerted effort to build relationships based on mutual support and respect between young people across the globe, foster knowledge sharing and stand in solidarity on issues directly affecting us.

The agency of our bodies lies with us, and as such, all young people must be empowered to tackle sex and gender-based violence while at the same time, we call for solidarity in ensuring safe spaces and accountability.

Information is power and being given access to comprehensive education empowers us to make the most informed choices, free from coercion, regarding our health, bodies and lives.

We are the future, but we are also the now. We are the sole owners of our bodies and our lives. We are building and shaping our communities to become more inclusive and nondiscriminatory.

We demand our sexual and reproductive health and rights - by speaking out, taking the space and reclaiming our fundamental right to be treated as equals, and we will continue to do so until our demands are met.

**We want nothing for us, without us.**

(Signature with Date)  
Md. Mohiuddin Jahangir  
Youth leader.

***Q25. Suppose you are a candidate of upcoming student's union election in your university for the post of President. Now write a manifesto to encourage the students to cast their vote on your favour.***

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### **Welcome to my Manifesto!**

Hello, everyone! I, Md. Mohiuddin Jahangir, am standing to be the Student's Union President because I want to see a student movement that doesn't just talk about liberation, collectivism and equality; but actually delivers on these values every single day. Education is a public good, it changes the lives of students and our communities for the better; we need a Student Union that makes sure everyone can access a transformational education. We have to be clearer than ever that we won't take a back seat on the issues that affect us, whether this is on devolution, education funding or the role of Students' Unions. But we can't allow national politics to let us forget about our studies, we shouldn't have to choose between them, and as president, I'll make sure that together, we are always fighting for students, whenever they need us, locally and nationally.

As President, I will deliver a national campaign for student support that covers the cost of living, undergraduate and postgrad study. Campaign for free education and against the market in Higher and Further Education – and for post graduate funding for all ages and all subjects. Deliver a series of employment campaigns – ending unpaid internships and exploitative work.

We have to make sure that students' voices are heard on the biggest issues of the day, from the classroom to the government, but too often students' unions and activists are left behind. But, if you all support me to be elected as the upcoming President of student's union, then I promise not to

(Signature with Date)  
Md. Mohiuddin Jahangir  
President Candidate of Student Union Election

**-The End-**

***Exclusively Prepared By***

**Md. Mohiuddin Jahangir**  
Assistant director 2018  
Bangladesh Bank

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