

# BUSINESS LETTER

*Moshahid Al Hasan*

Special Thanks to

Smart Preparation for Bank Jobs

*Write a letter to a bank customer declining his loan application on the ground that his salary position*

---

## Sonali Bank Limited

Jatrabari Branch

Jatrabari, Dhaka

1205

Telephone: 02-9562 Fax: 02-9563

Email:

[sonalijatrabari@sonalibank.com](mailto:sonalijatrabari@sonalibank.com)

Our Ref: Decline/Consumer (P-36)/09 Thursday, May 21, 2009

Mr. Golam  
Mustafa 37 South  
Jatrabari,  
Dhaka 1205

SUB: YOUR APPLICATION FOR A LOAN OF TK 75,000

Dear Sir,

It is our pleasure to find you as one of our very old and valued clients. We hope, you will continue enjoying our personalized services as to your banking needs.

You have applied for a loan of Taka 75,000 to buy one motorcycle under our 'Consumer Credit Scheme', which is a very popular collateral-free loan program.

One borrower, under this program, has to submit to us a number of undated cheques of his bank account written in favor of our bank in advance and duly signed, which we are supposed to use for settlement of the loan, if the borrower ever fails to adjust his or her debts.

Salaried people whose monthly salaries are commensurate with monthly repayment installments of the proposed loan are eligible to avail of this loan facility.

As we have found out, your present monthly basic salary is Taka 16,000 and your takehome pay (after adjustments of cuts by your employer) is Taka 9,000. In no circumstances we can ask you to pay more than TK 3,600 as loan installment. Because, at least Taka 5,400 (one-third of your basic pay) must be at your hand to defray your own personal financial needs.

If you avail of Taka 75,000 to be adjusted in five years, your monthly installment for adjustment of the loan will be around Taka 6,700, which does not cover by what you are now drawing as your take-home pay. We are extremely sorry to regret your loan application.

Abdul  
Quiyum  
Manager

*Write to the Head Office of your bank requesting specific amount of budget allocation for purchasing*

---

# IFIC Bank Limited

Shantinagar  
Branch Dhaka  
1005

Telephone: 02-7163 Fax: 02-  
7164 Email:

[ificshantinagar@ificbank.com](mailto:ificshantinagar@ificbank.com)

Our Ref:  
Budget/Supplement/09  
Friday, May 22, 2009

Executive Vice  
President IFIC Bank,  
Head Office,  
Common Service  
Department Motijheel,  
Dhaka 1000

SUB: SUPPLEMENTARY BUDGET FOR PURCHASE OF FURNITUR

Dear Sir,

You would be happy to learn that our Branch made a net profit of Taka 14 crore in the last year ending December 31, 2008. We are the leading bank branch in and around Shantinagar and Mogbazar areas and the number of our clients and customers is increasing at exponential rate. On an average, 200 customers visit our branch everyday.

We are facing acute shortage of furniture to cater to our needs both for our clients and our back office personnel. There has not been any addition of furniture in our branch since its inception in the year 1998.

Now that OTOBI, a reputed furniture manufacturer in our country, has offered 15 percent discount on office furniture we request to your esteemed authority to allot in favor of our branch a supplementary budget of Taka 3 lac on account of furniture so that we can furnish our branch with adequate furniture befitting our corporate environment.

Thank you so much,

sir. Sincerely,

Maswood Alam  
Khan Manager

*As a manager of a particular branch of a bank write a letter to the proper authority of your Head*

---

## **Shahjalal Bank**

Ambarkhana Branch, Sylhet  
Telephone: 04-33214 Fax: 04-33215

Email: [sjalalambarkhana@sjalalbank.com](mailto:sjalalambarkhana@sjalalbank.com)

Our Ref:  
Suggestion/FEX/03/09  
Monday, May 18, 2009

General  
Manager  
Shahjalal Bank  
Head Office, International Division,  
12, Dilkusha Commercial Area, Dhaka 1000

**SUB: OPENING OF F.C. ACCOUNTS IN AMBARKHANA BRANCH**

Dear Sir,  
As you know, our branch has already achieved all its business targets of the current year seven months ahead of the annual closing due on 31 December 2009.

You would be excited to learn that when in the beginning of this year the number of savings accounts was 1,900 and that of current accounts only 56 our branch can now pride over its present number of accounts, which is 4,500 savings accounts and 1,200 current accounts. Our total deposit as on April 30 stands at Taka 60 crore while our total advance stands at Taka 22 crore.

As everybody knows, Sylhet is famous as the richest abode in Bangladesh for expatriates working abroad. All the branches of all the commercial banks in the entire Sylhet Division are dependent on Sylheti wage earners for building their deposit bases. Those bank branches, which offer the privileges to expatriates to open their F.C. accounts, are gaining the best fruits in their deposit hunting.

We would be immensely benefited if your esteemed authority could arrange permission from the central bank for authorizing our branch at least to open F.C. accounts of Bangladeshi expatriates as a special consideration, if at this moment our branch is not given A.D. license to operate other foreign exchange businesses.

Thank you so

much. Sincerely,

Niamot Ali Chowdhuryr

*Write a letter as a customer to the bank for rescheduling your loan repayment program for some*

---

## Bright Poultry

13 Feku Ustagar  
Lane Narinda,  
Dhaka 1204

Telephone: 02-716038 Fax: 02-716038

Our Ref:  
AB/Resheduling/01/09  
Thursday, May 21, 2009

The Manager  
Agrani Bank  
plc Narinda  
Branch Dhaka  
1204

### SUB: RESCEDULING OF OUR LOAN REPAYMENT INSTALLMENTS

Dear Sir,

We are grateful to your esteemed bank authority for sanctioning a term loan of Taka 25 lac in favor of our firm "Bright Poultry" in 2008. As you will find in your records we paid our loan installments regularly for the last 15 months.

As ill luck would have it, on the ground of epidemic 'bird flue' we were compelled by the concerned authority to cull our 3,700 chickens and the government has not yet given any compensation on that account.

In such circumstances it is not possible for us to repay the quarterly installments regularly. The due date of the next installment of Taka 3,75,000 is June 16, 2009. We would be highly obliged if your authority could grant rescheduling the term loan to our firm to be adjusted in nine years instead of in five years so that our quarterly installment stands at not more than Taka 2,00,000.

Thank you so

much. Sincerely,

Sadananda Paul  
Managing  
Director

*Write a letter of thanks to a good account holder for maintaining fair banker-customer relationship*

---

# Agrani Bank Ltd.

Nawabpur Road Branch

Dhaka 1000

Telephone: 9552953 Fax:

9552954 Email:

[nawabagrani@agranibank.com](mailto:nawabagrani@agranibank.com)

Our Ref: Thanks/SB34 5569

0121/09 Thursday, May 21, 2009

Mr. & Mrs. Abdul  
Karim 34 Nawabpur  
Road  
Dhaka 1000

SUB: INVITATION TO LUNCH

Dear Mr. Karim,

Thank you very much for your opening a Savings Account with our Branch about five years back.

We have arranged a lunch in honor of those of our clients who have fairly been maintaining their accounts with our branch for five years and more. We would be happy if you along with your wife could grace the luncheon ceremony to be held at Hotel Purbani at 1330 HRS on Friday, 29 February 2009.

Customers like you are our strength and pride.

Please contact us anytime if we can help you in any

way. Yours sincerely,

S. A.  
Chowdhury  
Manager

*As a manager of your bank, write a letter to the proper authority requesting him to take proper step*

---

## **Rupali Bank**

**Srinagar Branch**

**Dhaka**

Telephone: 0752-232451 Fax: 0752-232451

Our Ref:  
Suggestion/Comp/13/09  
Monday, May 18, 2009

The General Manager  
Administration Division  
Rupali Bank, Head  
Office, Dhaka 1000

**SUB: INTRODUCING COMPUTER SYSTEM IN OUR BRANCH**

Dear Sir,

With due respect to your esteemed authority we like to inform you that our Srinagar Branch had earned a net profit of only Taka 2 crore in the last year ending 31 December 2008 though the branch has the potential to make much more profits. This branch is commercially a very important branch for its strategic location.

Almost all the branches of all other commercial banks in Srinagar are doing better business compared to ours and their employees leave their branches at 5 PM after balancing all books of accounts; after office hours the bank employees of those banks visit different shops and trade houses to interact with businessmen for deposit hunting and for recovery of overdue loans. On the other hand all the employees of our Branch have to remain in the office everyday till 7 in the evening to complete their daily works.

The secret behind the success stories of other banks is computerization. All the bank branches in Srinagar, except our branch, are fully computerized. As a result the efficiency of those branches has increased manifold.

We appeal to your esteemed authority to take necessary steps to introduce computerized banking operation in our branch as soon as possible.

Thank you.

Zubair  
Manhood  
Manager

*Draft a circular letter to the bank branches for taking proper cautionary measures in sanctioning*

---

# Agrani Bank Ltd.

Head Office, Motijheel Commercial Area  
Dhaka 1000

(General Credit Division)

Telephone: 02-956 3111 Facsimile: 02-956 3222 Email:  
[agranigeneralcredit@agranibank.com](mailto:agranigeneralcredit@agranibank.com)

Circular No:  
234/HBL/CAUTION/09  
Wednesday, May 13, 2009

Of late, it is being observed that some of our branches have been sanctioning long-term loans for house building a bit recklessly and without taking cautionary measures as to the builder's equity and the income generating capacity of the building being financed.

All concerned are hereby advised to strictly abide by the terms and conditions as stipulated in the Circular Number 19 dated 12 Jan 1987 while evaluating a proposal of house-building loan.

Special attention must be given to the valuation of both landed and building properties keeping in mind that in view of impending recession the present value of real estate in Bangladesh may suddenly plummet as had happened in North America that has sparked the ongoing financial meltdown all over the world.

Any deviation from instructions as enunciated in the "Loan Manual" and in circulars issued from time to time as to house-building loan will be seriously taken and meted out with stern administrative actions.

Each and every official is instructed to read this circular and put his or her signature in the blank space of this notification.

Khondoker Waliur  
Rahman General  
Manager

Operation

Wing Copies

to:  
01. Staff Officer to Managing Director  
02. All General Managers, DGMs and AGMs  
03. All Regional Managers  
04. All Managers



*In response to a bank customer, give him in details the system of 'money gram' in*

---

# BRAC Bank

## Mohakhali Branch

Dhaka 1212

Telephone: 02-987 3054 Facsimile: 02-987  
3055 Email: [bracmohakhali@bracbank.com](mailto:bracmohakhali@bracbank.com)

Our Ref: Customer Relations/query-  
335/09 Wednesday, May 13, 2009

Mr. Maswood Alam Khan  
Nirjon # 603, House # 30, Road  
# 01, Block-I, Banani, Dhaka  
1213

SUB: MONEY TRANSFER THROUGH MONEYGRAM SYSTEM

Dear Sir,

It is our pleasure to receive your letter enquiring about 'money-gram' system of paying money.

MoneyGram is an international company based in the United States having their offices in more than 170 countries all over the world. This company has recently started providing money transfer services in Bangladesh. They provide a service that ensures instant cash from the remitters to the recipients in the shortest possible time.

Our bank has entered into an agreement with MoneyGram International. So, if you have any friend or relation working or living abroad, you may inform him/her that s/he can send money to anybody in Bangladesh through our bank via MoneyGram.

On the strength of a unique 'password', conveyed by the remitter to the intending recipient, anybody can get the instant cash over the counter even if the customer has no account with any bank.

You may enjoy this facility of MoneyGram in any shop or office, other than in banks, wherever you will find the logo of MoneyGram, thanks to Internet facility being available in every nook and corner.

Thanks for your

query. Keramat Ali  
Manager

*Write a letter to an account holder of your bank telling him clearly how he can get money quickly*

---

# Bangladesh Krishi Bank

## Banani Branch

Dhaka 1213

Telephone: 02-987 5078 Facsimile: 02-987

5079 Email: [bkbbanani@bkbbank.com](mailto:bkbbanani@bkbbank.com)

Our Ref: Remittance/query-  
1028/09 Wednesday, May 13,  
2009

Ms. Rebecca  
Sultana House # 29,  
Road # 11,  
Banani, Dhaka 1213

SUB: YOUR ENQUIRY ABOUT HOW YOU CAN GET MONEY FROM ABROAD

Dear Madam,

It is our pleasure to receive a letter from you to know how you can get money from abroad through our bank instead of using the MoneyGram system of money transfer.

As you know, our bank has not yet entered into any agreement with MoneyGram. We are also not confident about the efficacy of money transfer through MoneyGram that ensures payment to anybody who can present a 'password'. The system sounds to us a little alarming, as we are not used to handing remittance money to anybody having no account with our bank.

Our system of remittance through our overseas correspondents is very robust and reliable; there is no possibility of frauds in our system. We ensure crediting the beneficiaries' accounts in the shortest possible time. Thanks to SWIFT communication system of our bank, you can receive money from abroad in matter of few minutes. What you can do is advise your friend or relation living abroad to find out the nearest bank and instruct them to send his/her money through our correspondents.

We are enclosing herewith a brochure where you will find a list of our correspondent banks abroad with their addresses, contact numbers, emails and SWIFT addresses. You may send this brochure to your friend who may send money to your end through our Bank.

Thank you,

Bahadur  
Shah

*In reply to an enquiry of a student write in details about the education loan facilities available in*

---

# Bangladesh Krishi Bank

## Banani Branch

Dhaka 1213

Telephone: 02-987 5078 Facsimile: 02-987

5079 Email: [bkbbanani@bkbbank.com](mailto:bkbbanani@bkbbank.com)

Our Ref: Education Loan/query-  
18/09 Wednesday, May 13, 2009

Mr. Preetom Chowdhury  
Apt # 16-C, Roseville Apartment  
House # 26, Road # 7, Banani, Dhaka

1213 SUB: OUR EDUCATION LOAN

PROGRAM

Dear Sir,

It is our privilege and pride to get your letter enquiring about the popular Education Loan Program our bank has launched last month. The program is especially tailored to cater to the needs of meritorious students who cannot afford high costs of educational expenses abroad.

You can avail of the loan if you have the following papers ready to submit to us:

01. All the certificates of your previous educations testifying that you are an extraordinarily meritorious student.
02. Evidence that your parents or guardians have valuable properties though they don't have ready cash to spend.
03. Evidence that you have been qualified to get admission in any foreign university or college of international reputation and that the education you would earn in that institution would be of immense benefit to our country.
04. As the loan is offered at very low interest rate of only 4 percent, we may regret a loan application if the applicant is not so meritorious or if his/her parents are affluent enough to spend cash for their children's education abroad.

We are always at your service and it would be our pride if students like you can earn knowledge on the strength of a loan given by our Bank, the only state-owned Bank that always rushes to the needy and the poor.

Thanks.  
Manager  
r

*As a branch manager, write a letter to a bank client warning him for the last time to adjust his loan before taking actions.*

---

# Agrani Bank

Nawabpur Branch  
Dhaka 1000

Telephone: 02-956 7430 Fax: 02-956  
889

Our Ref: Last Reminder/CCLoan33-  
89/90 Saturday, May 23, 2009

Mr. Keramot Ali  
Managing  
Director Asha  
Poultry  
36 Nawabpur Road  
Dhaka 1000

SUB: ADJUSTMENT OF THE OVERDUE CC LOAN FVG. ASHA POULTRY

Dear Sir,

As all of our previous attempts to contact you were unsuccessful, I regret that we are forced to turn this account over to a collection agency for further actions.

In order to avoid this unpleasant action and further damage to your credit record, please pay the outstanding balance of your account titled "Asha Poultry", Taka 2, 00,000, within 15 days of the date of this letter.

This is the last notice you will receive before action is taken. Please give this matter immediate attention.

You may contact us for any clarification about your overdue loan.

Abdul Quader  
Khan Manager

Copy for information to:  
Deputy General Manager, Agrani Bank, Dhaka South Region, Dhaka 1000

*Write a letter to the Legal Department in the Head Office of your bank, seeking advice on should you take on a loan defaulter*

---

## Bangladesh Krishi Bank

Agrabad Branch  
Chittagong  
P.O. Box No. 332  
Phone: 656 7389 Fax: 656  
7390 Email:  
[bkbagrabad@bkb.com](mailto:bkbagrabad@bkb.com)

Our Ref:  
legal/19/default/09  
Thursday May 08, 2009

The Legal Advisor  
Bangladesh Krishi  
Bank Head Office,  
Motijheel Dhaka  
1000

**SUB: SEEKING LEGAL ADVICE REGARDING A LOAN DEFAULTER**

Dear Sir,

Chittagong Diary Products Ltd. is a valued party of our branch. They have been banking with us for the last 12 years.

But, of late, the party is not responding to our repeated requests to pay their installments of a long-term loan. They have already failed to pay three installments and the loan has already been classified.

According to our normal banking practice it is high time we instituted a case against them in the "Ortho Rin Adalat". But, we are afraid, they will stop banking with us if we file a suit against them.

Can we take any legal measure that may motivate them to adjust the long-due loan? We have sent them our reminders through letters. But, no legal notice has yet been served to them.

Awaiting your early

response. Sincerely,

Maswood Alam  
Khan Manager