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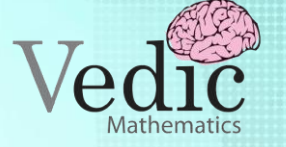
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Letter writing is a common component of the descriptive section in Bank PO exams, designed to assess your written communication skills.

Here's a comprehensive guide to help you master it:

I. Types of Letters Asked

Generally, two types of letters are asked

Formal Letters: These are written for official purposes and addressed to authorities, bank managers, newspaper editors, companies, etc. The tone is professional, objective, and to the point.

Common Topics:

- Complaints (e.g., ATM malfunction, unauthorized transactions, poor service, public issues like pollution or bad roads to the editor)
- Requests (e.g., reissuing ATM card/cheque book, changing nominee, loan application, opening a new branch)
- Applications (e.g., job application, leave application)
- Suggestions (e.g., improving banking services, community issues)
- Inquiries (e.g., about a specific bank scheme)

Informal Letters: These are personal letters written to friends, family, or relatives. The tone is casual and conversational.

Common Topics:

- Congratulating a friend/sibling on success.

- Advising a younger sibling (e.g., on career, health, financial planning).
- Sharing experiences (e.g., travel, new job).
- Inviting someone to an event.
- Discussing general life updates.

II. General Tips for Both Formal and Informal Letters

Understand the Prompt: Read the question carefully to identify:

- The type of letter (formal/informal).
- The sender (who you are).
- The recipient (who you are writing to).
- The purpose of the letter.
- Any specific details to include.

Adhere to Word Limit: Bank PO exams usually have a word limit (e.g., 150 words). Be concise and to the point. Practice typing to manage your word count effectively.

Clarity and Conciseness: Express your thoughts clearly and directly. Avoid unnecessary words, jargon, slang, or abbreviations.

Grammar, Spelling, and Punctuation: Errors in these areas can significantly reduce your score. Proofread meticulously.

Simple Language: Use straightforward sentences. While a good vocabulary is a plus, do not use complex words if you are unsure of their exact meaning or context.





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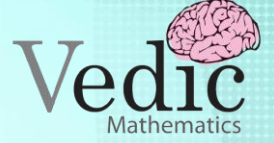
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Maintain Flow: Ensure your ideas are logically organized and transition smoothly from one point to the next.

III. Formal Letter Specific Tips & Format

Sender's Address : Write your address (as specified in the question, or use a generic one like "Examination Hall, City Name") on the top left.

Date : Below the sender's address, write the date (e.g., June 28, 2025 or 28 June 2025).

Receiver's Address : Leave a line, then write the recipient's designation and address (e.g., The Branch Manager, State Bank of India, [Branch Address]).

Subject Line : This is crucial for formal letters. It should be concise and clearly state the purpose of the letter (e.g., "Subject: Request for Re-issuance of ATM Card").

Salutation:

"Dear Sir/Madam," or "Respected Sir/Madam," (Use "Dear Mr./Ms. [Last Name]" if the name is given).

Body (2-3 paragraphs) :

- **Paragraph 1 (Introduction):** Briefly state the purpose of your letter immediately.
- **Paragraph 2 (Details):** Elaborate on the issue, request, or suggestion with necessary context and relevant information. Be factual and objective.
- **Paragraph 3 (Conclusion/Call to Action):** State your expectation, desired action, or polite request for resolution. You can include phrases like "I look forward to your prompt action" or "Kindly look into this matter at the earliest."

Complimentary Close:

"Yours faithfully," or "Yours sincerely," (Use "Yours sincerely" if you addressed the person by name).

Signature:

Your signature (if typing, just type your name below the closing).

Your Name:

Type your full name (as specified in the question, or "X.Y.Z." or "ABC" if not given).

Tone: Professional, polite, respectful, and objective, even if it's a complaint.

Formal Letter Format Example

[Your Address]

[City, Pin Code]

[Date]

The [Recipient's Designation]

[Organization Name]

[Organization Address]

[City, Pin Code]

Subject: [Concise subject line]

Dear Sir/Madam,

[Introduction: State the purpose of the letter clearly and concisely.]

[Body Paragraph 1: Provide details and context for your purpose.]

[Body Paragraph 2 (Optional/Further details): Elaborate on specific points, consequences, or suggestions.]





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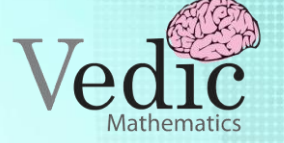
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[Conclusion: Reiterate your request/purpose and express hope for a positive outcome.]

Yours faithfully,
[Your Name]

IV. Informal Letter Specific Tips & Format

Sender's Address : Your address on the top left.

Date : Below your address.

Salutation:

"Dear [Friend's/Relative's Name]," (e.g., "Dear Rohit," "Dear Aunt Seema,").

No Receiver's Address or Subject Line: These are typically omitted in informal letters.

Body (2-4 paragraphs) :

- **Paragraph 1 (Opening):** Begin with a warm greeting or inquiry about their well-being (e.g., "Hope you are doing well," "How have you been?"). Then briefly state the reason for writing.
- **Subsequent Paragraphs:** Elaborate on the main topic in a friendly, conversational tone. You can share personal feelings, ask questions, or provide details.
- **Conclusion:** End on a friendly note, express good wishes, and perhaps mention looking forward to meeting or hearing back from them.

Complimentary Close :

"Yours lovingly," "Yours affectionately," "Best wishes," "Love," "Warmly," etc.

Signature : Your first name.

Informal Letter Format Example

[Your Address]
[City, Pin Code]

[Date]

Dear [Recipient's Name],

[Introduction: Warm greeting, ask about their well-being, and briefly state the reason for writing.]

[Body Paragraph 1: Elaborate on the main topic, sharing details or experiences.]

[Body Paragraph 2 (Optional): Add more information, ask questions, or discuss related points.]

[Conclusion: Express good wishes, suggest future contact, and end on a friendly note.]

Yours lovingly/Best wishes,
[Your First Name]

V. Practice is Key

Identify Type: Practice identifying whether a given topic requires a formal or informal letter.

Mock Tests: Write letters under timed conditions. This will help you manage time and word count effectively.

Review Samples: Look at sample letters to understand common phrases and structures for different scenarios.

By focusing on format, clear communication, and consistent practice, you can score well in the letter writing section of your Bank PO exam.

