



# NABARD Gr A 2023 - PHASE 2

## Letter Writing ✓

# Exam preparation

## Definition of a Letter

Letters are a form of verbal and written communication, which contains information or message, sent by one party to another, to convey the message. A letter is written to provide/request certain important information. A formal letter is written for business or professional purposes with a specific objective in mind.

# Exam preparation

## Do's and Don'ts of Letter writing.

*Informal language.*

- Do not use slang, jargon, colloquialisms, or abusive language/Use formal language. ✓
- Do not use shortened verb forms (contractions), such as they're, isn't, can't/Use the full verb form instead, e.g. they are, is not, cannot.  
they're ✗ isn't ✗ can't ✗  
they are ✓ is not ✓ cannot ✓
- Do not use common vocabulary, such as have got, a lot, nice, the other thing/Make more formal vocabulary choices, e.g. have found, a great deal, attractive/advantageous, the other issue/problem/notion/idea/topic etc..
- Do not use conversational opening phrases, such as Well, you see, Yes..., Let's move on/Leave out conversational phrases. Use appropriate connectors and introductory phrases.

# Exam preparation

- Do not write I think - especially not at the beginning of a sentence, i.e. do not write, for example, I think/I believe that global warming will.../Leave out I think, e.g. it is believed that global warming will...
- Do not use personal pronouns e.g. I, you, we (unless specifically required), i.e. do not write "We think that you should be able to compete"/Be non-personal, e.g. It should be possible for everyone to compete.
- Do not use sweeping generalisations/State main ideas clearly and concisely in your own words in topic sentences.
- Do not use bullet points or lists, unless it is in a report/Use complete sentences and link these into logical paragraphs.

*Passive Sentence!!*

# Types of Letters

## 1. Formal Letters

- Complaint letters
- Inquiry letters
- Business Development letters
- Information/Query letters
- Claim letters
- Request letters

## 2. Informal Letters (family & friends)

- Request Letters
- Invitation Letters
- Regret/Apology Letters
- Congratulation Letters
- Letters of Advice
- Acceptance Letters



## 10 Step Letter Format for formal Letters:-

1. Sender's address ✓
2. Date ✓
3. Designation of Addressee/ Address of the Addressee ✓
4. Subject ✓
5. Salutation ✓
6. Introduction
7. Body
8. Conclusion ✓
9. Complimentary Close
10. Name of the Sender/Designation of the Sender

## Letter Format:-

### ➤ 1. Contact Information (Your contact information)

Your Address/ Your Designation

Your City, State

Your Email Address

➤ 2. Date ✓ 19/11/2023 / 19<sup>th</sup> of September, 2023.

### ➤ 3. Contact Information (The person /company / organisation you are writing to)

Title

Company

Address

City,



➤ **4. Subject-** Mention the purpose of the letter in a sentence. *(Regarding . . . . .)*

➤ **5. Greeting /Salutation** ✓  
Respected/Dear Sir/Mam. ✓

➤ **6. Introduction** ✓

*2-3 sentences*

The first paragraph of your letter should provide an introduction as to who you and why you are writing this letter so that your reason for contacting the person is obvious from the beginning.

➤ **7. Body of Letter** ✓

In the following paragraph, provide more information and specific details about your request or the information you are providing.

➤ **8. Conclusion**

The last paragraph of your letter should reiterate the reason you are writing and thank the reader for reviewing your request. If appropriate, it should also politely ask for a written response or for the opportunity to arrange a meeting to further discuss your request. ✓



➤ 9. Closing Salutation

Sincerely/Regards/ Yours sincerely

➤ 10. Name/Designation(If required)/ Contact details

→ 11 Attachments / Annexure :-

→ 1 \_\_\_\_\_

→ 2 \_\_\_\_\_

→ 3 \_\_\_\_\_



# Letter Writing – 150 words ✓

Q.1 Write a letter to your Resident welfare association to review its disaster response procedure.

or

Q.2 Write a letter to customer care of an established furniture shop. You bought a piece of furniture which after unboxing was found to be of wrong size. Write a letter to customer care asking for replacement of the furniture piece bought.

or

Q.3 Write a letter to your manager to congratulate him for being promoted and telling him about the role he played in your career.



## Questions with Solutions

Question – 1.

H. no -1461,  
Koregaon Park,  
Pune – 411033.

Mahavastva.

29th October, 2022. ✓

To,

The President,  
Residents' welfare Association,  
Koregaon Park.  
Pune – 411033.

**Subject :-** Regarding review of Disaster management procedure.

Dear Sir/Mam,

Considering the fact that the disaster management is a holistic, proactive, multi-disaster and technology driven strategy, and would be achieved through a culture of prevention, mitigation and preparedness to generate a prompt and efficient response before the external help comes in. The entire process would centre-stage the community and collective efforts of all government agencies and NGOs. It is hence required that the welfare associations are being tapped about disaster

management procedures [www.edutap.co.in](http://www.edutap.co.in)



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## Questions with Solutions

The disaster management procedure must include the following -

Natural disasters

- Earthquake ✓
- Flood ✓
- Cyclone ✓
- Landslide ✓
- Mishaps ✓

Manmade disasters

- Fire ✓
- Chemical Hazard ✓
- Road Accidents ✓

The welfare associations can further provide training and skills to the people of their localities to take immediate measures needed at the time of rescue operations. These can be of great help as they are familiar with their localities and could be the first people to approach.

Sincerely,

Rohit.



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## Questions with Solutions

### Question - 2

Koregaon Park,  
Pune – 411033.

29th October, 2022.

T.

The Store Manager,  
IKEA furniture,  
Koregaon Park,  
Pune – 411033.

Subject – Regarding wrong size of furniture.

Dear Sir,

I am writing this letter to express my extreme dissatisfaction on the purchase, which I made from your furniture shop.

As a part of the renovation works at my home, I decided to purchase a piece of dining table from your shop and the bill was settled last week. The bill number is E 209821, dated on 25 December, 2018 and the payment was done online.

## Questions with Solutions

As my dining hall got expanded, as a part of renovation, I ordered a larger piece of dining table, which could facilitate a minimum eight people at a time. I am not at all satisfied with the size of the furniture set that was delivered. It was found that there were some issues with the quality of the furniture set as well. After a couple of days of purchasing, I noticed some color changes on the surface and when I examined further, I found the polishing damaged.

I know you value your customers' positive feedback, and so I expect you would make arrangements for a review on this matter.

I await your reply in anticipation.

Regards  
Neeraj Rai.

## Questions with Solutions

### Question – 3

Koregaon Park,.  
Pune – 411033  
29th October,2022.



Hello Erick,



Congratulations!



I recently heard that you got the promotion to the senior manger you've been working towards, and I wanted to tell you how happy I am for you. I knew that you were up for the task, and you've absolutely proved yourself.

I'm excited to see you succeed in this new role as an senior manager. I know that you'll be able to tackle any challenges that come your way with grace and that you'll excel in your responsibilities for this position. You had been my role model all along and I aspire to follow in your footsteps.

## Questions with Solutions



Congrats again. Please don't hesitate to contact me if you ever need anything.

Sincerely,

Benjamin Lowes

(826)-639-4492

BenjaminLowes@gmail.com

## Question – Letter Writing (Word Limit : No Word Limit) - 2021

1. Write a Letter to Your Block Officer Regarding Pitiful situation of local dispensary in your area.
2. Write a letter to the bank for changing the address for credit card delivery.
3. Write a letter to your local newspaper for development of sports infrastructure in the country for future Olympians.

# 1. Write a Letter to Your Block Officer Regarding Pitiful situation of local dispensary in your area.

14, Watkin's Lane,  
Howrah, Kolkata, ✓  
West Bengal - 711101

5th June 2020 ✓

To,  
The District Health Officer,  
Howrah Municipal Corporation.  
Howrah Maidan,  
Kolkata, West Bengal.

Subject- The insanitary conditions of my locality.

Dear Sir/Madam,

This is to attract your attention to the extremely unhygienic and insanitary conditions prevailing in our local dispensary. Our local dispensary which is situated near the old bridge is getting dirty day by day.



The premises of the dispensary have become a breeding ground of mosquitoes, the drains which have been dug and have been left like that are now overflowing with filth and wastewater from the houses of the locality.

Even the carcasses of the stray animals are lying beside the roads for many days and have started rotting. Numerous calls to the municipality offices have been made but all go unattended. The garbage lies rotting and smelling in the dumpsters for weeks because the municipal garbage trucks fail to turn up. This complete negligence of the authorities has made our locality a potential health hazard.

You are requested to look into the matter immediately. A visit to our locality will help you in assessing the situation correctly. I hope you take the necessary actions soon.

Sincerely,  
Navita Singh



## 2. Write a letter to change the address for credit card delivery.

14, Watkin's Lane,  
Howrah, Kolkata. ✓  
West Bengal - 711101

5th June 2020 ✓

To,  
The Bank Manager,  
SBI Branch,  
Howrah Maidan. ✓  
Kolkata, West Bengal.

Sub: Address Change Request Letter for Credit Card

Respected Sir,

## 2. Write a letter to change the address for credit card delivery.

Hope you are doing well. This letter has been written to request for an address change in my profile at the bank. Last (Date), I opened a new account at the bank and requested the ATM card to be mailed to my address.

However, we have to shift to a different place urgently due to some personal reasons. We will be done with this whole shifting thing soon and I do not really know the new house owners. I request you to change the address as soon as possible so the ATM card is not mailed on the previous address or else it would be really inconvenient for me as the distance between both houses is quite long. My new address has been provided below.

Kindly feel free to contact me for any further query on details provided below.

Regards,  
Rohit Mathur,  
M- 725678661  
Email – rohitmathur@gmail.com



Write a letter to your local newspaper for development of sports infrastructure in the country for future Olympians.

120, Mayur Vihar,  
New Delhi. ✓

Dated: 8th September 2020. ✓

To,  
The Editor,  
Hindustan Times,  
New Delhi.

Subject: Absence of playground in our locality.

Dear Editor,

I am Vikas, a resident of Mayur Vihar. I am writing to you in order to bring the attention of the concerned authorities towards the absence of the playground and sports facilities in our locality.

These are the necessary activities for all age peoples in current times. The increase in pollution, contracting open space due to industrialization, an increase in traffic, etc. have contributed to the decline of the environment and human health. The absence of open spaces in the residential areas and townships has further provoked the issue. The lack of playgrounds and open spaces has deprived the joy of children playing outdoor games. So, it has affected their physical growth and development.

As reiterated by specialists and doctors how important is the presence of such facilities and impacts they will have on the budding sportsperson in our country. Having such infrastructure will boost the career of upcoming sport stars and will pave the way for upcoming Olympians of the country.

Through the columns of your reputed newspaper, I request the concerned authorities to look into this problem. So that they will provide a playground and sports facilities in our locality.

Thanking You  
Yours sincerely

Vikas



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**QUES 1) Write a letter to the Mayor of your city seeking a solution to the problem of water logging in your area. You are Rani of Dharma Colony, Ramgarh.**

ABC apartment, ✓  
Dharma Colony, ✓  
Ramgarh. ✓

Sep 29, 2019. ✓

To,  
The Mayor,  
Maujpur,  
New Delhi.

Respected Sir,

Subject : Problem of water logging.

This is to draw your kind attention towards the excessive problem of water logging in Ward 2E, Maujpur. Water logging is playing havoc with the lives of people in rainy season and it needs instant action.



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Because of the rainy season this problem has aggravated. Within a rainfall of mere five minutes duration, clogged drains lead to roads full of water everywhere. Potholes get filled with water which can cause dangerous accidents. Many manholes are lying open which become lethal in rainy days. Students going to school suffer major injury when struggling to carry bicycle forward in such tough conditions. Office goers and other people are equally affected. It has become nearly impossible to step out of the house safely. Water also seep inside in some houses . It not only affects our schedule but also gives rise to many water-borne diseases like dengue. Cases of dengue are already on high in Delhi. This is only adding to the problem.

I request you to activate the concerned authorities. Drains should be cleaned immediately to avoid any epidemic. Covering of drains and manholes is the urgent need of the hour. Proper maintenance and repair of the roads and streets is required to prevent any mishap with anyone. I would like you to please take cognisance of this problem which is obstructing our lives immensely.

Quick response will be highly appreciated.

Thanking You

Rani



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**QUES 2) Write a letter to the editor for the corruption in government department.**

ABC Apartments,  
Lodhi Road,  
New Delhi.

Sep 29, 2019.

The Editor,  
PQR Daily,  
New Delhi.

Respected Sir,

Subject : Corruption in government department.

Through the esteemed column of your prestigious newspaper, I would like to draw your kind attention towards ongoing rampant corruption in government departments.



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It is out in the open that government workers are getting corrupt day by day. Common people can't even access the people in power. Wealthy people are influencing the coterie of power. It takes heavy pockets to get a small task done from the government. Everyone in the hierarchy, from the lower ring to the highest, is neck deep in corruption. Earlier there were reports in bits and pieces of how every file is passed with a push from under the table. But now it's clearly visible. Transparency and Accountability seem to be far dreams. It is unhealthy and horrifying for the democratic structure of Indian society.

Electronic media seems to be reluctant to pursue this as it involves people of stature. This matter needs urgent action from honest media persons as well as investigation agencies. Strict action and honest enquiries are the needs of the hour. Concerned citizens are raising their voice. Support from media can play an active role to highlight the issue.

We would highly appreciate your contribution in this matter.

Thanking You,

XYZ



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**QUES 3) Write a letter to the Bank Manager for reissuing your ATM card.**

ABC Apartments, ✓

Lodhi Road, ✓

New Delhi. ✓

Sep 29, 2019. ✓

To,

The Bank Manager,

XYZ Bank, ✓

New Delhi. ✓

Subject : Application for reissuing my ATM card. ✓

Dear Sir/Mam, ✓

This is to draw your kind attention towards a problem I have been facing since a few months regarding my ATM card.



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Acc number - ???

My ATM did not undergo any transaction for five months from January 2019 to May 2019. Due to which it got blocked and further transactions were denied. I consulted with concerned authorities in bank and they advised me to file an application for re-issuing new ATM card under same details. I filed my application and submitted it to the relevant counter from where I was asked to wait for a 3-4 weeks. After the given period I visited bank again and they asked to re-file the application. I have filed two applications regarding the same but to no avail. Neither I have received my ATM card nor any response.

Please inform me how long it is going to take to get my ATM card reissued. If there is some other process to be followed, kindly instruct me about it. I have visited bank in person several times but it is not getting me anywhere. This is really causing me difficulties sir. Kindly acknowledge the matter as soon as possible.

Quick response will be highly appreciated.

Thanking You

XYZ



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2018 - Write a letter in about 150 words on the topic give below.

“A farmer writes a letter to the Zonal-officer requesting damage claim of his crops under PMFBY.”

Answer to Question 4:

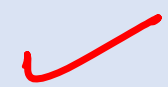
House No 15,  
Pragati Path, Charigaon,  
Jorhat, Assam – 785101



Date 24th March, 2020



The Branch Manager,  
Assam Gramin Vikas Bank,  
Jorhat Branch, Gar Ali,  
Jorhat, Assam – 785001



SUBJECT: Regarding claim of damage for crops under PMFBY.



Respected Sir/Madam,

With due respect, I would like to inform you that I am a farmer and own one acre of paddy cultivation in Bahona, in Charigaon taluka of Jorhat district. During the first fortnight of the present month, a series of hailstorm events brought damage to my paddy crops.

I enrolled for crop insurance policy under PFBFY and now want to avail the claim of damage for crops under the same. My crop insurance policy document number is AS03JHT123. I, hereby, request you to make arrangement for estimation of damage in my paddy field and to proceed for payment of claim against the estimated damage subsequently. A prompt action at your end will help me to recover the cost of crop damages through PMFBY at the earliest.

As a farmer, I am facing financial distress due to the recent crop damages and an early disbursement of claim will help me to prepare for the upcoming crop season. The matter is for your kind perusal.

Thanking you,

XXXXXXXXX,

E-mail: hkd@gmail.com



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2019 - Write a letter in about 150 words on the topic give below.

“As a marginal farmer, write a letter to the LIC officer requesting to enroll for pension scheme under PM-KMY (Prime Minister - Kisan Maan-Dhan Yojana)

Plot : 22, KL Puram,

Vizianagaram District,

Andhra Pradesh.

Date: 21-04-2020.

The Assistant Manager,

Life Insurance Corporation,

Vizianagaram,

Andhra Pradesh.

SUBJECT: ENROLLMENT FOR PENSION SCHEME UNDER PM-KMY



Dear Sir/Madam,

I, XXXXXXX, a marginal farmer residing in KL Puram village of Vizianagaram District. This letter has been written in order to enrol for the pension scheme under Prime Minister Kisaan Maan Dhan Yojana.

As a marginal farmer aged 40 with agricultural land of 10 acres. I cultivate paddy and other crops which gives me sufficient income for my living with few savings. I came to know about the PM-KMY pension scheme through the newspaper and it would be beneficial to join to secure my old age.

It would be of great help for me and my family if you enrol me in this pension scheme. Hope you consider my request and enrol me into the scheme.

Thanking You,

XXXXXXXXXX,

Ph: XXXXXXXX.



2020 - Write a letter/report in about 250 words on any one of the topics given below.

•House No XXX,

Pragati Path, Charigaon,

Jorhat, Assam – 781001

Date 7th April, 2020

The Branch Manager,

Assam Gramin Vikas Bank,

Jorhat Branch, Jorhat,

Assam – 781001

SUBJECT: Regarding request for subsidy on housing loan interest rate under Pradhan Mantri Awas Yojna (PMAY)

Respected Madam/Sir,



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With due respect, I would like to inform you that I am a customer of your bank and owner of the account number 654321. I am writing this letter to request for housing loan under Pradhan Mantri Awas Yojna (PMAY).

I am a worker at Jorhat Tea Factory and I am interested in availing housing loan under Pradhan Mantri Awas Yojna (PMAY) through your bank. I am eligible for benefits under EWS category considering my annual income. (I have attached my income certificate and EWS category certificate issued by District Administration in the Annexure-I). I want to avail housing loan under PMAY amount in 4 Lac Rupees. I am facing hardship in daily life due to dilapidated condition of my kutchra house. The loan will be utilised to replace the present kutchra house with a new pucca house. A better house will add value to the living standards of my family. A safe and secure house will also help my children to study properly and secure a better future.

I, hereby, request you to grant me the loan at the stipulated subsidised interest rate as per the benefits available for EWS category under PMAY. As an esteemed customer of your bank, I am looking forward to your prompt action for processing my request for loan. The matter is for your kind perusal.



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Thanking you,

XXXXXX,

Mobile: 1234512345

E-mail: hkd@ymail.com

List of enclosures:

Annexure-I:

- Income certificate and EWS certificate of Mr XXXXXX
- Copy of attested Adhar Card validating details.



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# Thank You

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