

20 . बैंकों से पत्र-व्यवहार (Letters to Banks)

बैंक आजकल हमारे जीवन का अभिन्न अंग बन चुके हैं। जिन कारणों से बैंको को पत्र लिखे जाते हैं, उनमें मुख्य हैं — नया खाता खोलने का अनुरोध करना, ओवरड्राफ्ट की सुविधा देने के लिए प्रार्थना करना, किसी चेक के खो जाने की सूचना देना, आदि। ये पत्र त्रुटिहीन, सार्थक व शिष्ट होने चाहिए व इनको लिखते समय जरा भी लापरवाही नहीं बरती जानी चाहिए।

पत्र का प्रारम्भ उस उद्देश्य को स्पष्ट करते हुए करें, जिसके लिए आप को पत्र लिखना पड़ा है:

1. I have recently moved into this town and opened a general store at the address given above. On the recommendation of my friend Vijay I wish to open a current account with your bank .
2. I have been recently posted to (.....) from (.....). I am interested in opening a savings account in your bank .
3. With the approach of Diwali we expect a big increase in the sales of our shop/company. As we have just entered this field the wholesale dealers are unwilling to give us the credit facility. Therefore we have to request for overdraft for Rs
4. I wish to inform you that I have been transferred to (.....) This being the case it will not be possible for me to continue my account with your bank in future. Hence I request you to close my account .
5. This is with reference to my personal discussion with you regarding overdraft. I, therefore, now request for allowing me to overdraw on my account (No.....) up to Rs. 3000/- between 1st January, 1987 to 1st July 1987 .
6. I am writing to ask you to stop the payment of cheque (No..... amount.....) drawn payable to M/s Karan & Karan, Delhi as this cheque has been lost in the post .

अब यदि रेफरी (Referee) या जमानती (guarantor) की आवश्यकता हो तो उनके विषय में जानकारी प्राप्त कीजिए या उनके विषय में लिखिए:

7. Please send me the necessary form and also let me know if any referee is required for opening a new account .
8. I will provide references should you require them .
9. We have debentures worth Rs.....which we are prepared to deposit as security .
10. As I have no investments to offer as security, I should be grateful

if you could make an advance against my personal security .

11. As our past commitments regarding overdrafts have always been honoured hence we find no reason for you to turn down our proposal .

अब आशाजनक उत्तर की उम्मीद प्रकट कीजिए:

12. I shall be grateful for an early reply .
13. Hoping for a favourable reply .
14. We shall highly appreciate a sympathetic response to our above request .
15. We shall be grateful if you could grant the overdraft asked for .
16. We should be highly thankful, if you could accede to our request .

Sample letter

Dear Sir,

I have recently moved into this town and opened a general store at the address given above. On the recommendation of my friend Vijay I wish to open a current account with your bank. (1) Please send me the necessary form and also let me know if any referee is required for opening a new account. (7) I shall be grateful for an early reply. (12)

Yours faithfully,