

## Formal Complaint Letter (Bank Issue)

Sender's Address (3 lines max - No punctuation at the end)

123, ABC Colony, City Name - Pin Code

Date (Alphanumeric format)

21 February 2026

Receiver's Address

The Branch Manager, XYZ Bank, Branch Name, City

Subject: (Short, specific, and underlining the core issue)

Complaint regarding [Issue: e.g., unauthorized deduction / failed ATM transaction].

Salutation: Dear Sir/Madam,

Body Paragraphs (Divide into 3 parts):

- Para 1: Introduction → State your account details and the purpose of writing.
- Para 2: The Core Issue → Explain exactly what happened (dates, amounts, reference numbers).
- Para 3: Action Required → State what you want the bank to do (refund, issue new card, investigate).

Complimentary Close: Yours faithfully, (Signature/Name) [Your Name]

Encl: [List of attached documents, if any]

## \* Golden Rules for Mains Exam:

- Word Limit: Strictly adhere to the given limit (usually 150-200 words).
- Tone: Keep it Formal, Polite, but Firm. Do not use angry or emotional language.
- Clarity: Write in short, active-voice sentences.

### Must-Include Details (Boxed for emphasis):

- Account Holder's Name
- Savings/Current Account Number
- Transaction ID / Reference Number (You can invent a realistic one like TXN9876543)
- Date and Time of the incident

### Key Phrases to Use:

- "I am writing to bring to your attention..."
- "I request you to kindly look into this matter at the earliest..."
- "I have attached a copy of my passbook/statement for your reference."

## Sample Draft (Failed ATM Transaction)

Topic: Write a letter to the Branch Manager of your bank complaining about money deducted from your account but cash not dispensed by the ATM.

Examination Hall,  
New Delhi - 110001

21 February 2026

The Branch Manager,  
State Bank of India,  
Parliament Street Branch,  
New Delhi

Subject: Complaint regarding deduction of amount for failed ATM transaction.

Dear Sir/Madam,

I am writing to bring to your notice an issue regarding a failed ATM transaction linked to my savings account (A/c No: 3456XXXXXX89) maintained at your branch.

On 20 February 2026, I attempted to withdraw ₹5,000 from the SBI ATM located at Connaught Place. The ATM did not dispense the cash, and an error message was displayed on the screen. However, I immediately received an SMS stating that ₹5,000 has been debited from my account. The transaction reference number is TXN12345678.

I request you to kindly investigate this matter and credit the deducted amount back to my account at the earliest. I have attached a copy of my mini-statement and the ATM error slip for your reference.

Thank you for your prompt assistance.

Yours faithfully,  
Aman Sharma

Encl:

1. Copy of Mini-statement
2. ATM Error Slip