

Bank Written Digest		
Sl	Chapter Name	Page no.
01.	Bangla Focus Writing (Previous Question List & Recent)	1-50
02.	English Focus Writing (Previous Question List & Recent)	51-101
03.	Translations (Bangla to English) & (English to Bangla)	102-160
04.	Mathematics in Bangla (SSC Level)	161-216
05.	Comprehension/Passages (English)	217-251
06.	Argument Writing with Technique	252-288
07.	Summary Writing in English (Precis Writing)	289-306
08.	General Knowledge in Bangla	307-371
09.	Letter & Application	372-386
10.	Short Notes/Paragraph	387-396
11.	Model Tests for Govt. Bank & Private Bank	397-423
12.	Data for Bangla & English Focus Writing	424-428
13.	Recent General Knowledge	428-432
Chapter-01. Bangla Focus Writing / Bangla Essay		
Sl	Contents	Page
	ফোকাস রাইটিং এর প্রস্তুতি এবং লিখার জন্য দিকনির্দেশনা	1-2
	Previous Bangla Focus Writing List	3-5
01.	বাংলাদেশে পরিবেশ দূষণ এবং তার প্রভাব	6-7
02.	পরিবেশ সুরক্ষায় উন্নত দেশগুলোর দায়িত্ব	7-9
03.	জলবায়ু পরিবর্তনের প্রভাব মোকাবেলায় মাইক্রোক্রেডিটের ভূমিকা	9-11
04.	পরিবেশ সুরক্ষায় ব্যাংকিং খাতের ভূমিকা পরিবেশ রক্ষায় সবুজ ও টেকসই অর্থায়ন	11-13
05.	বাংলাদেশের সরাসরি বিদেশি বিনিয়োগ (FDI)-এর সমস্যা ও সম্ভাবনা	13-15
06.	অর্থনৈতিক প্রবৃদ্ধি অর্জনে সরাসরি বিদেশি বিনিয়োগ (FDI)-এর ভূমিকা	15-16
07.	বাংলাদেশের বিদেশি ঋণ: অর্থনীতিতে প্রভাব এবং সম্ভাব্য ফলাফল	17-18
08.	গ্রামীণ অর্থনীতিতে নারীর অবদান/জাতীয় অর্থনীতিতে নারীর অবদান	19-20
09.	বাংলাদেশের গ্যাস সংকট: কারণ ও প্রভাব	20-22
10.	এলডিসি উত্তরণ: চ্যালেঞ্জ এবং সমাধান	22-24
11.	বাংলাদেশের অর্থনীতির প্রতিবন্ধকতা বা চ্যালেঞ্জ এবং উত্তরণের উপায়	24-26
12.	ব্যাংকিং খাত: গ্রামীণ অর্থনীতির উন্নয়ন এবং সমৃদ্ধি	26-27
13.	ব্যাংকিং খাত: নিম্ন-আয় মানুষের আর্থিক অন্তর্ভুক্তি এবং জীবনযাত্রার উন্নয়ন	28-29
14.	মোবাইল মানি: নিম্ন-আয়ের মানুষের আর্থিক অন্তর্ভুক্তি এবং জীবনযাত্রার উন্নয়ন	30-31
15.	ব্যাংকিং খাতে ঋণখেলাপি- কারণ ও প্রতিকার	32-33
16.	বাংলাদেশে বেকারত্ব হ্রাসে ক্ষুদ্র ব্যবসার সম্ভাবনা	34-35

17.	তথ্য প্রযুক্তির ব্যবহার, সম্ভাবনা ও সমস্যা	35-38
18.	দক্ষ জনশক্তি গড়ে তোলার ক্ষেত্রে আধুনিক শিক্ষাব্যবস্থা	39-40
19.	প্রবাসী আয়: সামাজিক ও অর্থনৈতিক উন্নয়ন	41-42
20.	তৈরি পোশাক খাত: সম্ভাবনা ও চ্যালেঞ্জ	43-44
21.	সামাজিক ব্যবসা: বৈষম্যহীন সমাজ গঠনের এক নতুন দিগন্ত	45-46
22.	তারুণ্য ও প্রযুক্তি: গণতন্ত্র ও ডিজিটাল বাংলাদেশের নির্মাণে ছাত্র সমাজের ভূমিকা	47-48
23.	গ্রামীণ অর্থনীতিতে ক্ষুদ্র ঋণের ভূমিকা ও দারিদ্র বিমোচন	48-49
24.	বাংলাদেশে আর্থিক অন্তর্ভুক্তি: সমতাভিত্তিক প্রবৃদ্ধি ও সামাজিক ক্ষমতায়ণ	49-50
Chapter-02: Focus Writings in English / English Essay		
Sl	Contents	Page no.
	Previous English Focus Writing List	51-53
01.	Generation Z's Awakening: A New Horizon for Democracy in BD	54-55
02.	Youth Power and Technology: The Role of Students in Shaping Bangladesh a Democratic and Digital Nation	55-57
03.	The Three Zero Theory & Sustainable Development Goals (SDGs): A Strategic Vision for a Impartial Future	57-58
04.	Microcredit – in Enhancing Rural Economy and Poverty Alleviation	58-60
05.	“Humanitarian Corridor and Rohingya Repatriation: Bangladesh's Strategic Response”	60-61
06.	The US-China Trade War and Its Ripple Effects: Global Shocks and Bangladesh's Strategic Response	62-63
07.	ICT and Skills: Empowering Bangladeshi Women From Margins to Mainstream	63-65
08.	Social Safety Net: A Pathway to Inclusive Growth and Poverty Alleviation in Bangladesh	65-66
09.	Starlink's Entry in Bangladesh: A New Horizon for Digital Connectivity	67-68
10.	Artificial Intelligence: Transforming Humanity Through Innovation, Risk, and Responsibility	68-70
11.	Demographic Dividend in Bangladesh: Turning People into Power	70-72
12.	Good Governance in Bangladesh: The Cornerstone of Sustainable Development and Democratic Maturity'	72-73
13.	Bangladesh under Threat: Global Warming, Climate Change, Air Pollution, and the Pursuit of a Sustainable Future	73-75
14.	Financial Inclusion in Bangladesh: A Pathway to Equitable Growth and Social Empowerment	75-76
15.	'Green and Cashless Banking in Bangladesh: A Pathway to Inclusive, Sustainable, and Smart Finance'	77-78
16.	Banking Sector Reform and Merger in Bangladesh: Governance Challenges and the Road to Stability	78-79

17.	Remittance in Socioeconomic Development: Prospects and Pitfalls	79-81
18.	Geopolitical Crisis in the Middle East: Impacts on Bangladesh's Economy and Global Economic Stability	81-82
19.	Empowering Dreams Without Collateral: How Grameen Bank Transforms Rural Women's Lives	83
20.	Dollar Crisis in Bangladesh and Foreign Reserve	84-85
21.	Bangladesh Bank Gets the Status of a Constitutional Institution	85-86
22.	Role of the Banking Sector in Sustainable E-Commerce	87-88
23.	Digital Transformation of Banking Sector and Its Impact	88-89
24.	Microfinance as an Instrument of Social Transformation	89-91
25.	Women Face Challenges in Job Sectors and Solution	91-92
26.	Google Pay officially launches in Bangladesh: It opens a new horizon	92-94
27.	Reform Commissions of Bangladesh and its Impact	94-96
28.	Social Business: A New Horizon for Building an Equitable Society	96-97
29.	Common Format-1, 30. Common Format-2, 31. Common Format-3	97-101
32.	A panacea for all economic issues discussed in focus writing.	101
Chapter-03: Translations		
SL	Bangla to English Translations	Page no.
01	Translation বা অনুবাদ এর প্রস্তুতি এবং লিখার জন্য দিকনির্দেশনা	102-105
02.	Previous Bangla to English Translations of Bank Written Exam	106-130
03.	Important Bangla to English Translations for Bank Written Exam	131-132
SL	English to Bangla Translations	Page no.
01.	Previous English to Bangla Translations of Bank Written Exam	133-158
02.	Important English to Bangla Translations for Bank Written Exam	158-160
Chapter-04: Written Mathematics in Bangla		
SL	Chapter Name	Page no.
0	লিখিত গণিতের প্রস্তুতি এবং সমাধানের জন্য দিক-নির্দেশনা:	161-162
01.	Type-1: সেট ও ভেনচিত্র	163-169
02.	Type-2: বীজগণিত	170-177
03.	Type-3: ফাংশন	177-178
04.	Type-4: জ্যামিতি	178-181
05.	Type-5: পরিমিতি	181-189
06.	Type-6: সুদ-আসল	189-195
07.	Type-7: শতকরা এবং লাভ-ক্ষতি	196-204
08.	Type-8: গড় এবং বয়স	204-207
09.	Type-9: ত্রিকোণমিতি	207-210
10.	Type-10: কাজ এবং অন্যান্য	211-216

Chapter-05: Comprehension/Passages Solution with Guidelines		
SL	Comprehension/Passages Solution	Page no.
	কম্প্রিহেনশনের প্রস্তুতি এবং সমাধানের জন্য দিক-নির্দেশনা:	217-220
01.	Previous Comprehension/Passages Solution of Bank Written Exam	221-247
02.	Important Comprehension/Passages Solution for Bank Written Exam	248-251
Chapter-06: Argument Writing with Technique		
SL	Argument Writing	Page no.
	Argument Writing লেখার দিকনির্দেশা বা কৌশল	252-253
01.	Should Auto-rickshaw be banned from the major roads of Dhaka? Why or why not? [Combined 8 Bank & 1 FI, Senior Officer- 2025]	254-255
02.	Argumental Writing in English: Globalization Benefits Low Income Economies. [Combined 7 Banks, Officer (Cash) - (05-07-2024)]	255-256
03.	As online learning becomes more common and more and more resources are converted to digital form, some people have suggested that public libraries should be shut down and, in their place; everyone should be given an iPad with an e-reader subscription. OR Online Learning versus Traditional Classroom Experience. [NRBC Bank PLC, Trainee Assistant Officer (TAO) (26-10-2024)]	256-257
04.	The best way for a society to prepare its young people for leadership in government, industry or other fields is by instilling in them a sense of co-operation, not competition. [Mutual Trust Bank Ltd, Management Trainee Officer-2014] & [Combined 10 Banks & FIs, Senior Officer- (2021 based)-2023]	257-258
05.	Social Media has enhanced human communication and trust. [BB, Officer(G)-2022] [BB, AD (General)-2023]	258-259
06.	'Father and Mother should Allocate Equal Time for Child Rearing in a Family'. [Premier Bank Ltd, MTO-2023]	259-260
07.	"Not consumers manufacturers are mainly responsible for environmental pollution" [Combined Bank SO-2023 (Based-2020)]	260-261
08.	"It is not Unethical to acquire exceptionally high financial assets" [Combined, Officer (General)-2023(Based-2020)]	261-262
09.	Argument Writing in English "Physical health more important than mental health" [Combined, Officer (Cash)-2023 (Based-2020)]	262-264
10.	Many consider art as an important part of society as well as an expression of its culture. They think that it is important for children to be taught art. While some people think that children should be encouraged to focus on other subjects than art. What do you think? Use your ideas, knowledge, and experience to support your arguments with examples and relevant evidences. [9 Banks & 1 FI, Officer (G)- 2022]	264-265
11.	Crime rates will fall as advances in technology make it easier to detect and prevent crimes. To what extent do you agree or disagree? Give reasons for your answer and include any relevant examples from your own knowledge or experience. You should write about 200 words. [Global Islami Bank Ltd, PO-2022]	265-266

12.	Write both 'For' and 'Against' the motion on the following issue in English: Not parents, rather children should have the right to choose their career. [Bangladesh Bank, Assistsnt Director-2022]	266-267
13.	The environment problems facing today's world are so great that there are little ordinary people can do to improve the situation. Government and large companies should be responsible for reducing the amount of damage being done to the environment. To what extent do you agree or disagree with this statement? Give reasons for your answer and include any relavant examples from your own knowledge or experience. [Bangladesh Bank, Assistant Director-2021]	267-268
14.	Many people believe that women make better parents than men and that this is why they have the greater role in raising children in most societies. Others claim that men are just as good as women at parenting. Write an essay expressing your point of view. You should write approximately 250 words. Use your ideas, knowledge and experience and support your arguments with examples and with relevant evidence. [NRBC Bank Ltd, PO- 2021]	268-269
15.	Capital punishment or death penalty is a debatable practice. In many countries it is valid, while others consider it inhuman and are against it. Express your views in this regard. [Midland Bank Ltd. Management ainee Officer-2015] OR Without capital punishment our lives are less secure and crimes of violence increase. Capital punishment is essential to control violence in society. To what extent do you agree or disagree with this opinion? You should write approximately 250 words. Use your ideas, knowledge and experience and support your arguments with examples and with relevant evidence. [NRBC Bank Ltd, TJO- 2021]	269-270
16.	"Social networking sites have increased the productivity of employees in a business organization" Write a response in which you discuss to which extent you agree or disagree with the statement and provide justification in favor of your stance. [United Commercial Bank Ltd, MTO- 2017]	271-272
17.	"Some opine that success is a matter of individual merit; people who achieve success do so on the basis of their sheer intelligence or innate qualities. Others argue that success is not an individualistic phoneme. Successful people need an enabling environment; success is achieved when people, who were given special opportunities, seize it/work really hard and society rewards them for it." With which of the above opinions do you agree? Support your views with reasons and/or examples from your own experience, observations or reading. [Islami Bank Bangladesh Ltd, PO- 2017]	272-273
18.	Some people believe that teaching children at home is best for a child's development; while other think that it is important for children to go to school. Discuss the advantages of both methods and give your opinion. [SIBL, PO-2014] [Trust Bank, MTO-2015]	273-274

19.	Some opine that retirement age in Bangladesh should be raised to access better healthcare and economic prosperity has increased the average lifespan of the citizens. Others opine that the retirement age should not be raised because it will further aggravate the acute unemployment situation in the country. With which of the above opinions do you agree? Support your views with reasons and/or examples from your own experience. [Mercantile Bank Ltd, Management Trainee officer-2015]	274-275
20.	Increasing the price of petrol is the best way to control growing traffic and pollution problem. Do you agree or not? Justify your opinion by presenting arguments for and against the topic. [Bangladesh Bank, officer (General)- 2015]	275-276
21.	Some people argue that trade barriers are essential to protect infant industries of a country. Others argue that trade barriers result in inefficiencies and their removal can ensure proper competition. [Jamuna Bank Ltd. Probationary Officer-2012]	276-277
22.	Some people prefer spending their lives doing same things and avoiding change. Others, however, think that change is always a good thing. Discuss both the views with relevant examples and give your own opinion. [National Bank Ltd. MTO-2010]	277-278
Some Important Argument Writing and Solution:		
01.	Job satisfaction is more important than salary. Do you agree or disagree? Use logical arguments and examples to support your answer.	278-279
02.	Bangladesh's youth are more interested in government jobs than entrepreneurship. Should this trend change? Discuss with arguments.	279-280
03.	Public transportation should be improved rather than investing more in personal vehicles. Do you agree or disagree? Justify your answer.	280-281
04.	Technology is reducing the number of traditional jobs. Do you think it's a threat or an opportunity? Justify with arguments.	281-282
05.	Unemployment among graduates is increasing. Who is to be blamed: the education system or lack of skills? Discuss with examples and give your opinion.	282-283
06.	The Training Center of Bangladesh Air Force Should Be Transferred from the City. Do you agree or disagree? Justify your answer.	283-284
07.	Bangladesh is moving toward a cashless society. Is it a benefit or a risk? Discuss with your opinion and supporting logic.	284-285
08.	Should voting rights be allowed for Bangladeshi citizens at 16 years? Discuss both sides and provide your opinion.	285-286
09.	Should Bangladeshi students be taken part in politics. Do you agree or disagree? Give your opinion with justification.	286-287
10.	Social networking sites have a negative impact on real-life communication. Do you agree or disagree? Give reasons and examples.	287-288

Chapter-07: Summary Writing (Precis Writing)with Technique		
SL	Summary Writing (Precis Writing)	Page no.
	Summary Writing (Precis Writing) লেখার দিকনির্দেশা বা কৌশল	289-291
01.	Previous Summary Writing (Precis Writing) of Written Exam	292-303
02.	Important Summary Writing (Precis Writing) for Bank Written Exam	303-306
Chapter-08: Guidelines for Written General Knowledge		
	General Knowledge বা সাধারণ জ্ঞান এর দিকনির্দেশা	307
SL	Previous Question related General Knowledge	Page no.
01.	শিল্প বিপ্লব	308
02.	SWIFT & TRIPS	309
03.	Bangladesh Bank & Other Banths	310
04.	Banking Related Abbreviations and Elaboration	313
05.	মার্কিন প্রেসিডেন্ট (৬০তম) নির্বাচনঃ ২০২৪	315
06.	মুজিবনগর সরকার	315
07.	ছয় দফা	316
08.	WTO ও ব্রিটন উডস চুক্তি	317
09.	Bangladesh Delta Plan	318
10.	NATO	319
11.	COP & European Union	320
12.	আন্তর্জাতিক অঙ্গনে বাংলাদেশ	321
13.	সাম্প্রতিক ভূমিকম্পনভুক্ত দেশ	321
14.	গ্রিন হাউস গ্যাস	322
15.	কাজী নজরুল ইসলাম	322
16.	রবীন্দ্রনাথ ঠাকুর	325
17.	সাম্প্রতিক জিকে বাজেট ২০২৫-২৬	328
18.	The 6th Population and Housing Census-2022	329
19.	Economic Review 2024 related information	330
20.	রিপোর্ট /সূচক	331
21.	ইরান - ইসরাইল - হামাস (ফিলিস্তিন)	332
22.	খেলাধুলা	332
23.	সম্মেলন-বৈঠক	333
24.	পদক ও পুরস্কার	334
25.	Bangladesh Quota Reform Movement in 2024	335
26.	Muhammad Yunus	336
27.	Three Zero Theory (তিনশূন্য তত্ত্ব)	337

28.	Previous Written General Knowledge Question & Answer	338-371
Chapter-09: Letter and Application		
Sl	Contents	Page
(i) Personal Letter/informal letter		
01.	Write a letter to your friend narrating him/her a book you have read recently. [RAKUB, Senior Officer-2015]	372
02.	Write a letter to your younger brother on your most recent experience of Viva-Voce examination. [ABL, SO-2015]	373
03.	Write a letter to your friend thanking him/her for his/her hospitality. [Rajshahi Krishi Unnayan Bank, Officer-2014]	374
04.	Write a letter to your friend describing your experience in the 'Ekushey Boi Mela'. [BB, Officer (Cash)-2017]	375
(ii) Business Letter/Formal Letter		
01.	Assume that you are a loan sanction officer of a specialized commercial bank in Dhaka, write a business letter to a client whose application for home loan is rejected. [Sonali & Janata, Senior Officer (IT/ICT)-2018]	376
02.	You are a manager of a bank. One of your clients has requested you to reschedule a loan he had taken. Write a reply to his letter, explaining way it is not possible, and requesting him to pay off on time. [JB (EO/FA)-15, SB, Officer(IT)-2016, Officer-2018]	377
03.	A customer of a Bank has applied for a loan of Tk. 5,00,000 against an old building and some shares. As a manager of the bank, write a tactful reply regretting the loan on the security ground. [Mutual Trust Bank Ltd. MTO-2017]	378
04.	Suppose you are an officer of Rupali Bank. Prepare to send an awareness letter to the customers of the bank regarding credit card and ATM card under the direction of your branch head. [Rupali Bank, Officer Cash-2018]	379
05.	Assume that you are a bank manager and one of your borrowers has failed to pay his/her last couple of installments. Write a letter to that client for repayment of the loan. [NRBC Bank Ltd, TJO- 2021]	380
02. Application		
Sl	Contents	Page
01.	Write a letter to the branch manager of a bank requesting to enquire the case of withdrawal money from your bank account without any authorization. [Southeast Bank Ltd. (PO)-2016 & Dhaka Bank Ltd. (TACO)-2018]	381
02.	Write a letter to the Head of Customer Service Division of a commercial bank for complaining about some of the ATM of the Bank frequently being founded out of service. [Southeast Bank Ltd, PO-2017] [Agrani Bank Ltd, SO-2017]	382
03.	Write a formal letter to a bank Manager asking a fund to invest in your small handicraft business. [IB, PO-19 & DBL, TACO-19]	383

04.	You have a started as start-up and need financing for expansion of your business. Write an application to a bank for funding your start-up through the Bangladesh Bank's refinancing scheme. [Southeast Bank Ltd, PO- 2020]	384
05.	Assume that you have taken a personal loan from a bank. Of late you find yourself in some financial crunch because of which you are unable to repay it on time. Write a letter to your bank regarding this. [NRBC Bank Ltd, TJO- 2021]	385
06.	Write a letter to the Head of Card Division of a commercial bank informing the loss of your ATM card with a request for replacement. [Southeast Bank Ltd, (TO)-2016, Janata Bank, EO (Engineer)-2017 & Bangladesh Krishi Bank, SO-2017]	386
Chapter-10: Short notes/Paragraphs		
Sl no.	Contents	Page no.
01.	Financial Inclusion/ Inclusive Financing	387
02.	Online banking /Internet banking / E-banking	387
03.	Cyber-crime/cyber-attack [Uttara Bank Ltd, Senior Officer-2019]	387
04.	Cyber Security/computer security/information technology security [Bangladesh Bank, Officer (General)-2018]	387
05.	Mobile banking	387
06.	Green Banking/ Ethical Banking /Sustainable Banking/Green Financing [Southeast Bank Ltd. (TO)-2018]	388
07.	Offshore Banking	388
08.	Letter Of Credit (LC)	388
09.	Money laundering	388
10.	Default Loan	389
11.	Corporate Social Responsibility (CSR)	389
12.	Capital Market/ Share Market/ Stock market	389
13.	Clearing House	389
14.	Green Economy	389
15.	Green Finance	390
16.	Green Bond	390
17.	Bangla Bond	390
18.	Sukuk Bond	390
19.	Climate diplomacy [Security Printing Corporation-2021]	390
20.	Artificial Intelligence (AI)	391
21.	Big Data	391
22.	CAMELS Rating	391
23.	SWIFT Code	391
24.	Intellectual Property (IP)	392
25.	Freelancer	392
26.	Fintech	392
27.	BTC/Bitcoin	392

28.	Cryptocurrency	393
29.	Zero-Coupon Bond	393
30.	Bangladesh Financial Intelligence Unit (BFIU)	393
31.	Core Banking Solution (CBS)	394
32.	Bangladesh Automated Clearing House (BACH)	394
33.	RTGS	394
34.	BEFTN	394
35.	LIBOR	395
36.	Purchasing Power Parity (PPP)	395
37.	Public Private Partnership	395
38.	Circular Economy	395
39.	Climate Induced Migration	396
40.	TakaPay Card	396
41.	Sustainable Development	396
42.	Paperless Banking	396
43.	The Cashless Economy	396
44.	COP 30 and Bangladesh	396

Chapter-11: Bank Model Tests for Govt. Bank and Private Bank

S	Model Tests for Govt. Bank	Page no.
01.	Written Model Test-1 (With Solution) Arts Faculty, DU	397-400
02.	Written Model Test-2 (With Solution) Arts Faculty, DU	401-404
03.	Written Model Test-3 (With Solution) Arts Faculty, DU	405-408
04.	Written Model Test-4 (With Solution) Faculty of Business Studies (FBS), DU	409-412
05.	Written Model Test-5 (With Solution) Faculty of Business Studies (FBS), DU	413-417
Model Tests for Private Bank		
01.	Bank Written Model Test-1 (With Solution)	418-419
02.	Bank Written Model Test-2 (With Solution)	420-423

Chapter-12: Data for Bangla & English Focus Writing 424-428

ফোকাস রাইটিং এর গুরুত্বপূর্ণ তথ্যসমূহ টেবিল আকারে অর্থ-বছর এবং বছর ভিত্তিক সাজানো হয়েছে।

বাংলা এবং ইংরেজি ফোকাস রাইটিং এর পাশাপাশি সাধারণ জ্ঞানের ক্ষেত্রে কাজে দিবে।

Chapter-13: Recent General Knowledge 429-432

সাম্প্রতিক সাধারণ জ্ঞানের সর্বশেষ আপডেট দিয়ে এই অংশটি সাজানো হয়েছে। যেমন- খেলাধুলা, সম্মেলন, সংখ্যা, নোবেল পুরস্কার এবং অন্যান্য সাম্প্রতিক সাধারণ জ্ঞানের সর্বশেষ আপডেট দিয়ে এই অংশটি সাজানো হয়েছে।