

Banker cover letter

Two sample letters, experienced and fresher. Keep the one closer to your situation, replace the text in [brackets] and every detail with your own.

SAMPLE LETTER: EXPERIENCED

Dear Hiring Manager,

I am writing to apply for the Branch Manager position at [Organisation name]. I have ten years of experience in retail banking, the last three as Branch Manager of a private bank branch in a semi-urban market in Gujarat. Your network is expanding into similar towns, and my experience of building a branch from a small base would be useful there.

Under my management the branch's current and savings deposits roughly doubled over three years, mainly through structured outreach to traders in the local market and to schools nearby. I also brought the branch's internal audit rating up from 'needs improvement' to 'satisfactory' by clearing old KYC re-verifications and introducing a daily cash and vault checklist. My team of eleven includes two officers who have since been promoted to deputy manager.

I hold JAIIB and CAIIB and have completed certification in anti-money laundering and KYC. I believe in selling only what a customer understands and needs, and no mis-selling complaint from my branch has reached the banking ombudsman during my tenure. My notice period is ninety days.

Thank you for your time. I would be glad to discuss the role in person.

Regards,

[Your name]

SAMPLE LETTER: FRESHER

Dear Hiring Manager,

I am applying for the Relationship Officer position in branch banking at [Organisation name]. I have just completed my MBA in finance, and my summer internship at a private bank branch in Nagpur showed me that I enjoy front-line banking, where accuracy and customer trust matter equally.

During the eight-week internship I helped the branch team open about ninety savings and current accounts, checking KYC documents, following up on video KYC and entering customer details into the core banking system. I also compared dormant accounts across three branches and drafted a reactivation script for the calling team, which the branch manager later adopted. Separately, I cleared the NISM Series V-A examination so that I can discuss mutual fund products with customers as the bank permits.

I understand that anti-money laundering checks and fair practice norms apply to every sale, and I will not push a product that does not suit a customer. I can join immediately and am willing to be posted to any branch in the region.

Thank you for your consideration. I would welcome the chance to meet your team.

Regards,

[Your name]

BEFORE YOU SEND IT

- Mention JAIB, CAIB or NISM certifications alongside your role and years of service, since bank recruiters often screen for these before reading the rest of the letter.
- Quote portfolio size, number of borrowers or deposit growth only in figures you can defend in an interview, and never share client names, account details or internal audit findings.
- Show your compliance side too: KYC re-verification cleared, AML alerts closed, audit ratings improved. Hiring managers at banks weigh a clean record as seriously as sales numbers.
- Keep it under a page and state your notice period plainly, because notice periods of two or three months are common in banking and shape the joining date.