



மனோன்மணியம் சுந்தரனார் பல்கலைக்கழகம்
Manonmaniam Sundaranar University

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Tirunelveli - 627 012, Tamilnadu, India.

DIRECTORATE OF DISTANCE

&

CONTINUING EDUCATION

Business Communication



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II B. COM (III SEMESTER) – UNDER CBCS
PART III – SKILL BASED I - CORE
BUSINESS COMMUNICATION

Objectives:

1. To develop better written and oral business communication skills among the students and enable them to know the effective media of communication.
2. To enhance their writing skills in various forms of business letters and reports.

Unit I: Introduction: Business Communication:

Meaning – Objectives – Media – Barriers - Importance of Effective Business Communication- Modern Communication Methods - Business Letters: Need - Functions - Kinds - Essentials of Effective Business Letters - Layout

Unit II: Business Correspondence :

Enquiries - Replies - offers and quotations - Orders and their Execution - Credit and Status Enquiries - Meaning - Trade and bank references - Complaints and Adjustments - Collection Letters - How to write effective Collection letters - Sales Letters - Circular Letters.

Unit III: Banking, Insurance and Agency Correspondence:

Banking Correspondence - Introduction - correspondence with customer, Head office – Insurance Correspondence –Life insurance- Fire insurance – Marine insurance - Agency Correspondence

Unit IV: Report Writing:

Company Secretarial Correspondence - Agenda, Minutes and Report Writing- Types- Characteristics of good Report- Report of individuals

Unit V: Technology and Business Communication:

Application for Jobs: Preparation of resume- Interviews- Meaning- types of Interview- Candidates preparing for an interview- guidelines to be observed during an interview- Business Report Presentations - Strategic Importance of E-Communication. Email, Text Messaging, Slide or Visual Presentation – Internet- Video conferencing - Group Discussion – Social Networking.

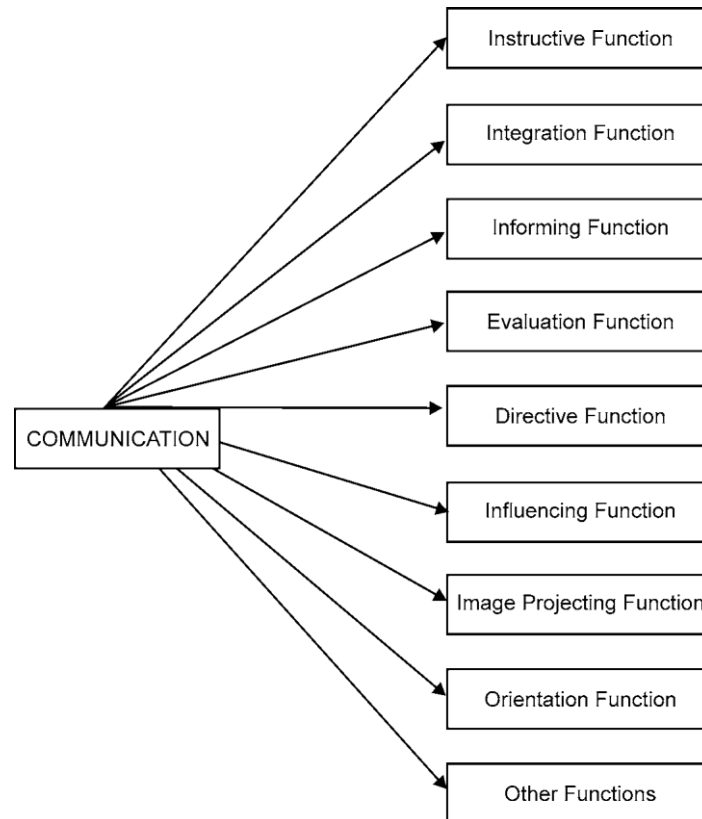
Text Books:

1. Rajendra Pal, J.S. Korahilli, Essentials of Business Communication, Sultan Chand & Sons, New Delhi.
2. N.S.Raghunathan & B.Santhanam, Business Communication, Margham Publications, Chennai.
3. R.S.N.Pillai and Bhagavathi.S, Commercial Correspondence, Chand Publications, New Delhi.

accomplish his particular tasks. In this, instructions basically flow from top to the lower level.

2. **For integration:** It is consolidated function under which integration of activities is endeavoured. The integration function of communication mainly involves to bring about inter-relationship among the various functions of the business organization. It helps in the unification of different management functions.
3. **For information:** The purposes or function of communication in an organization is to inform the individual or group about the particular task or company policies and procedures etc. Top management informs policies to the lower level through the middle level. In turn, the lower level informs the top level the reaction through the middle level. Information can flow vertically, horizontally and diagonally across the organization. Becoming informed or inform others is the main purpose of communication.
4. **For evaluation:** Examination of activities to form an idea or judgement of the worth of task is achieved through communication. Communication is a tool to appraise the individual or team, their contribution to the organization. Evaluating one's own inputs or other's outputs or some ideological scheme demands an adequate and effective communication process.
5. **For direction:** Communication is necessary to issue directions by the top management or manager to the lower level. Employee can perform better when he is directed by his senior. Directing others may be communicated either orally or in writing. An order may be common order, request order or implied order.
6. **For teaching:** The importance of personal safety on the job has been greatly recognized. A complete communication process is required to teach and educate workers about personal safety on the jobs. This communication helps the workers to avert accidents, risk etc. and avoid cost, procedures etc.
7. **For influencing:** A complete communication process is necessary in influencing others or being influenced. The individual having potential to influence others can easily persuade others. It implies the provision of feedback which tells the effect of communication.
8. **For image building:** A business enterprise cannot isolate from the rest of the society. There is interrelationship and interdependence between the society and an enterprise operating in the society. Goodwill and confidence are necessarily created among the public. It can be done by the communication with the different media, which has to project the image of the firm in the society. Through an effective external communication system, an enterprise has to inform the society about its goals, activities, progress and social responsibility.

9. **For employees orientation:** When a new employee enter into the organization at that



time he or she will be unknown to the organization programs, policies, culture etc. Communication helps to make people acquainted with the co-employees, superior and with the policies, objectives, rules and regulations of the organization.

Fig. 1.1: Purpose of Communication

10. **Other:** Effective decision-making is possible when required and adequate information is supplied to the decision-maker. Effective communication helps the process of decision-making. In general, everyone in the organization has to provide with necessary information so as to enable to discharge tasks effectively and efficiently.

IMPORTANCE OF BUSINESS COMMUNICATION

Communication is an indispensable part of the process of management. The success of an enterprise depends upon the effectiveness of communication. Every manager must communicate in order to get things done through others. A good communication system offers the following benefits:

1. Information Sharing:

The main purpose of communication is to transmit information from a source to target individuals or groups. Various type of information is transmitted in the organization: policies and rules, and changes and development in the organization etc. There may be a need for fast diffusion of some information in the organization, e.g., special rewards and awards were given, settlements with the union, and major changes

in the organization.

2. Feedback:

There is a need to give feedback to the employees on their achievements, to the department on their performance, and to the higher management on the fulfilment of goals; and, difficulties encountered in the communication of feedback helps in taking corrective measures and making necessary adjustments, and it motivates people in developing challenging and realistic plans.

3. Influence:

Information is power. One purpose of communication is to influence people. The manager communicates to create a good environment, right attitudes, and congenial working relationship. All these are examples of influencing.

4. Problem-solving:

In many cases, communications aim to solve problems. Communication between the management and the unions on some issues (negotiation) is aimed at finding solutions for a problem and to evolve a consensus.

5. Assists in decision-making:

The most important function of every manager is decision-making. In order to make an accurate and appropriate decision, a manager needs to obtain information available through various channels of communication. Here the way decision is communicated will have an impact on the outcomes of the organization in terms of cooperation and support of the people to achieve organizational goals. For arriving at a decision several kinds of communication is needed, e. g., exchange of information, views, and available alternative etc., communication helps a great deal in decision – making.

6. Facilitating change:

The effectiveness of a change introduced in an organization depends to a large extent on the clarity and spontaneity of the communication. Communication between the managers and employees helps in recognizing the difficulties in the planned change, and in taking corrective action.

7. Group building:

Communication helps in building relationships. If communication breaks down

the group may disintegrate. Communication provides the necessary lubrication for the proper functioning of a group.

8. Gate keeping:

Communication helps to build linkages of the organization with the outside world. The organization can use its environment to increase its effectiveness.

9. Conveying the right message:

The main object of communication is to convey the right message to the right person, i.e., to the person for whom it is meant. The message conveyed should be well understood and accepted by

the receiver in the right perspective. In other words, it should carry the same meaning which has been conveyed so that it may be translated into act effectively.

10. Helps in Co-ordination of Effort:

Communication is an effective tool for co-coordinating the activities of different persons engaged in running a business. Co-ordination without communication is a remote possibility. In organizations, there exist a lot of differences, which are many times formally created by an organization through departments, divisions, delegation, decentralization, authority, and power.

Through various effective communication mechanisms like letters, circulars, meetings conferences, telephone, cellular phones etc., these differences are minimized and activities are properly coordinated to achieve organizational goals. The individuals or groups come to know what others are doing and what is expected from only through communication.

11. Good industrial Relations:

Communication develops good industrial relations as it conveys the feelings, ideas, opinions, and viewpoints of one party to the other parties. The two parties –the management and the subordinates come closer through communication. They understand each other and dispel any misunderstanding. Thus, it promotes cooperation and good industrial relations.

12. Development of managerial skills:

Communication helps managers to understand human behaviour at work. Communication of facts, ideas, opinions, information, feelings etc., add value to the knowledge of managers about various happenings, in the organization and behaviour of people. Thus, communication is a process of learning.

TYPES OF COMMUNICATION

MEDIA FOR COMMUNICATION

Medium is the means of transmitting a message. Some media carry written words and/ or pictures/graphics and other media carry the voice. Electronic media can carry both Voice and words.

The message can be transmitted by any suitable medium. Each medium has its own Characteristics, which are advantageous in one situation and disadvantageous in another situation. Each medium makes a different kind of impression and impact on the receiver

CONSIDERATION FOR SELECTION OF MEDIA

The medium of communication is selected keeping in view the following Considerations:

1. Type of Audience:

If the audience we want to reach is educated, then the written form of communication may be used, but in the case of the uneducated audience, pictures, symbols or voice may be more suitable. Similarly, depending upon who is the receiver, the medium of communication is selected.

2. Need for Secrecy:

If confidentiality is required for the message to be transmitted, it cannot be sent by media like telex or fax, even if the message is urgent. The choice of the media will definitely be influenced by the requirement of secrecy.

3. Need for Accuracy:

Need for accuracy in transmission is not the same for all the messages. The alphabetical data may not need as much accuracy as the numerical data does, so the selection of media to send such data must be done with due consideration.

4. Need for Reliability:

Need for the reliability of the medium is an important factor. Sending a message by hand delivery is more reliable than ordinary mail; similarly, registered post is more reliable than ordinary mail.

5. Speed/ Time Considerations:

The pressure of time and the distance between the sender and the receiver influence the choice of the medium. Media like telephone, telex, fax, and email are the fastest in this case.

6. Cost of the Medium:

Cost of the medium, keeping in view its urgency and relative importance is one major factor to be considered. If the message is not very urgent or important, low-cost media, like the ordinary post, etc. may be chosen.

7. Availability of a Medium:

A particular medium should be available to the sender as well as the receiver for the message to be transmitted. The sender can send the message through telephone only if the receiver has this facility available.

8. Feedback Capacity:

For some messages, immediate feedback is required. In such a case, that medium should be chosen, which has the capacity for immediate feedback, like the telephone.

9. Availability of a Printed (hard copy) for the record:

If a printed copy of the message is required for the record, then the message cannot be transmitted by oral or vocal mediums like a telephone. In this case, letter, e mail or fax may be suitable.

10. Requirement of the Situation:

Sometimes, a particular situation may create the need for a particular medium of transmission. For example, to offer a formal note of thanks or to officially congratulate somebody, a written communication may be more suitable.

11. Intensity and complexity of the message:

Many messages have an emotional content, or may be complex in nature or carry an intense result with them. Care has to be taken while choosing the medium for such messages.

MEDIUM OF COMMUNICATION

(A) Conventional Modes

Media which have been in use for a long time and depend on traditional carriers are called conventional modes. These include the following mediums:

1. Postal mail
2. Courier
3. Hand Delivery

4. Telegraph

5. Telex

Mail

The postal service uses rail, road and air transport, and is usually a government-owned network with links with all other countries. Various types of email services are available: Ordinary Mail, Registered Mail which may include A.D. (Acknowledgement Due), Quick Mail Service (QMS), Express Delivery, Under Certificate of Posting.

Speed post a special service offered by the post office, it ensures delivery of letters and parcels on the same day with in the city, with 24 hours to certain cities in the country and within 48 hours to cities in other countries. This service is not available in all cities. The post office now offers electronic media for new services like hybrid mail in some cities.

Courier

Courier services are private; they collect and deliver packets door -to - the door at any time during the day. Though the cost is high, this is a very quick service for the delivery of letters and parcels. Courier services are limited to the cities where they maintain their network. Their door -to - door service is a great advantage. Courier companies are recognized as commercial companies. Courier services are the modernized, sophisticated form of the messenger or runner of the old days before the postal service.

Hand Delivery

Written messages and documents and parcels can be delivered to the city by an organization's delivery boys. The effectiveness and speed of this method depend on the organization's own system of messengers. It requires a number of employees for outdoor work, and may be expensive; but it ensures prompt delivery is necessary for the record, as the messenger can bring back a signed copy, or an official receipt or a signature in the sender's peon book.

Telegraph

Telegraph is government -owned network in most countries; it has links with all other countries. It works by transmitting sounds in the Morse code. Telegrams can be sent 'ordinary' or 'express'. There is also a facility for the reply -paid telegrams; you can send a telegram and pay for the other party's reply telegram at your telegraph office.

This facility is used to impress upon the receiver that immediate reply is expected. The telegraph office registers special telegraphic addresses for companies, on the application. This address is only one word; the only addition needed is the pin code number. Organizations which receive and send a large number of telegrams thus save expenditure for themselves and their correspondents. The telegraphic address can also be used as a signature of the organization in telegrams.

A telegram is used for external communication for contacting customers, suppliers, traveling salesmen, branches, office etc. A telegram gives an impression of urgency and therefore gets an immediate response. It is used when there is an urgent message to be conveyed or urgent action is required.

This medium's importance has been substantially reduced by fax and mobile phones in large cities, but it has an excellent network which reaches even remote parts of the country where the modern media have not yet reached. Hence, it will continue to be used for a long time.

Telex

Telex (short form of Teleprinter Exchange) is a world -wide teletype service providing instantaneous communication through a direct dial Teleprinter -to -teleprinter system. Messages can be sent and received 24 hours a day.

The system of direct dial teleprinter exchange was introduced in 1958; within ten years it had more than 25,000 subscribers. It enabled subscribers to send message and data directly to each other.

Telex connection is got through the Post Office; each subscriber has an identification code for connection.

(B) Electronic Modes

These are media which transmit signals instantly from any source to any destination in the world by modern electronic technology.

1. Telephone
2. Intercom
3. Cell Phone
4. Fax
5. e-Mail
6. e-Conferencing
7. Tele-Conferencing

8. Internet

Telephone

This form of electronic communication has been around for nearly a century. It is the most useful and universal medium of oral communication with a person who is not present at the same place as the sender. The telephone instrument has evolved, over the years, into very sophisticated forms with many new facilities.

Technological advancement has made the telephone instrument so sophisticated that it is able to provide a number of services. An answering machine can take a message if you cannot answer it. Caller identity device attached to the telephone can show the number from which the incoming call is being made.

Intercom

The intercom is an internal telephone system which allows communication between persons in different parts of a building. It eliminates the need for visiting another part of the office and the need for a peon to carry written notes and messages. Information can be passed quickly from one person to another in the office. Some intercom instruments have the facility to broadcast messages to the entire office over all the internal lines or a particular location on one line.

Cellular Phone

Cellular phone instruments have facilities for storage of numbers, a record of missed calls (calls which were not answered), for receiving text messages, and for receiving information given by the network about the weather, about conditions on the road, and other vital news needed while traveling. The mobile has freed many managers from the confines of their offices as they can be in touch with the office from wherever they are.

It has become possible to contact persons who are traveling or are out in the open. A manager talking business on his mobile while relaxing on a beach may be a depressing sight, but then, he might not have been relaxing on the beach at all but for the mobile, which allows him to stay in touch.

Fax

The facsimile machine is a device for transmitting copies of printed images over telephone lines. The machine is connected to the telephone through a modem (modulator - demodulator). The sender has to dial the receiver's fax number, insert the

documents into the machine and press the startbutton.

The receiving machine decrypts the signals and uses it's in -built printer to produce an exactphotocopy of the original page. The cost of the printout is borne by the receiver.

Fax permits the quick exchange of information and documents between offices and organization and individuals. Important decisions and instructions can be quickly conveyed to branches and other offices.

Fax is used only for documents which are not confidential. The machine puts a printout which is open and can be seen by any one. However, you can arrange (by telephone talk) to be alone with the machine, when a confidential message is being sent.

E-mail

Electronic mail requires a computer, a telephone line and a modem (if a modem is not in - built in the computer). E-mail does not have incremental costs once an organization has paid the fee for network access. Besides issues of speed and cost, fax only sends a "photo" of the document, while e-mail provides the recipient with text which can be edited by using any word processing program.

Using e-mail for conferencing: An important capability of e.mail is its ability to create an ongoing electronic conference. It works like this: if people interested in a particular topic (like new HR practices, or women's studies or Shakespeare or anything) find that there is interest in an ongoingconference someone with a networked computer in an organization can set up and manage a "list" (using a software program like "listserv" or majordomo or mail serv).

Teleconferencing

Teleconferencing can be defined in several ways but most people agree that it can be defined simply as "bringing people together without having to spend time and money on travel."

Teleconferencing is a rapidly developing technology that has changed the way companies do business.

There are three types of teleconferencing: (a) audio teleconferencing (b) audio graphics teleconferencing (c) Video teleconferencing.

Audio teleconferencing provides the interactive element of the telephone; it is the most frequently used most productive and inexpensive medium. It is also called

"phone meeting"; it does not need any special equipment other than the ordinary telephone.

Audio graphics teleconferencing provides the facility to move text, computer – generated image, photographs and large files over ordinary telephone lines (like the Internet).

Internet

The Internet is a worldwide collection of computer networks that co -operate with one another by using a common software standard. It conveys data through satellite links and telephone wires.

The speed of the internet has changed the way people receive information. The size, scope, and design of the Internet enable users to:

- Connect easily to an ordinary personal computer and local telephone line;
- Exchange electronic mail with friends, colleagues, customers (with internet accounts) and also attach files which are on their computer;
- Share business and research data among colleagues;
- Request and provide help with problem and questions;
- Post information for others to access, and update the information regularly;
- Publicize and market goods and services;
- Gather valuable feedback and suggestions from customers and business partners;
- Access multimedia information which includes photographic images, sounds, and video;
- Join group discussions on any subject;

Subscribe to mail lists on topics of interest and receive views expressed by members of the group on the topic.

MEDIA OF MASS COMMUNICATION

Mass communication is communication from many to many. The messages are prepared by teams

(as in newspapers, radio, TV, Cinema) and reach a large number of people all over the world. The distance between the sender and the audience is very massive.

Modes of Mass Communication:

1. Newspapers/Magazines
2. Notice board

3. Radio
4. Television
5. Internet

1. Newspapers and Magazines

Newspapers and magazines are the most common means of mass communication. These media of mass communication are used by business houses for inviting tenders, for recruitment information and other public notices and advertisements.

2. Notice Board

Notice board and bulletin board are media for public communication within the organization. A notice board is placed at a location where it can be seen by persons for whom it is meant. Notice Boards need care and attention. They must be attractively laid out. Overlapping and overcrowded Notice Boards give a very poor appearance and make it very difficult to read. An up to date notice board, which is neatly laid out gives a good impression of the organization.

3. Radio

The radio is a medium of mass oral communication. News, notices, advertisements, and entertainment programs are transmitted to the general public by radio. Like other means of mass media, it allows only one-way communication. Radio was mostly a tool of communication for rural areas; but recently, with the renewal of FM and bands like Radio Mirchi, Red FM, etc, it has once again become popular in cities.

4. Television

Television is a powerful medium of communication. It is the audio visual medium. Its ability to transmit live events as they are going on makes it the most powerful medium for mass communication. With teleconferencing, television can transmit things happening at more than one place at once. A news reader in Mumbai can take the audience to a view of what is happening in Australia or hold a live discussion with a reporter in New Zealand. With the advent of Cable TV and a variety of channels at the disposal of the viewer, TV, known as the Small Screen, has become the most utilized channel for advertisement, news, and entertainment.

Internet

This is the most recent of all the Mediums and is most popularly used in today's globalized scenario. Though, its use is still limited to the educated and computer friendly class of people. The website addresses to be visited are publicized through other media like magazines and newspapers. The Internet is still in the process of being most widely used and a media for mass communication.

ESSENTIALS OF GOOD COMMUNICATION

The key to successful business partly lies in being able to communicate effectively; one should make a conscious effort to master it. Effective communication depends on three things:

-Understandable messages, the credibility of the sender, and how the message affects the receiver. A thorough knowledge of the communication process is a prerequisite to learning effective communication.

The employees in an organization should be aware of various barriers that exist in their way and hamper effective communication. Therefore, they should take conscious and relevant steps to overcome these hindrances and focus on the main objective of communication, i.e., who the communication is meant for and under what circumstances it is being made.

Seven C's of Effective Communication

1. Clarity of expression,
2. Completeness of information,
3. Conciseness of message,
4. Concreteness in presentation,
5. Courtesy towards
recipient,
Correctness of
facts, and
Consideration for
the receiver.

(i) Choose the Right Means and Mode:

It is most important to choose the right means and mode of communication. This would depend on the organization, its size, its policy, the cost involved, urgency, distance, resources available, confidentiality, safety, and security, the necessity for the

official record of the communication, the recipient and the resources available.

(ii) Own your Messages:

It is important to take responsibility for what we say. It is common to come across instances where the sender chooses vague or general terms to denote the sender. When you state that many shareholders are unhappy with the proposed merger of the company, you may or may not be speaking the truth. You do not specify who those shareholders are.

Therefore, the officials of the company may not accept your statement at face value. Your message may be taken seriously if you are willing to own it. So use personal pronouns to lend credibility to your messages. Long business reports, commercial terms, and conditions or legal provisions are an exception since they may be drafted using passive verbs and employing a formal tone.

(iii) Offer Complete and Relevant Information:

Messages must offer complete and relevant information in order to become effective. Incomplete information makes it necessary to begin another cycle of communication to issue clarifications.

For example, It is not enough to just say that the register will remain closed from 28th to 30th March. It does not become clear to the receiver which registers we are talking about and why it will be closed. Our message must state clearly that the register of shareholders will remain closed in order to determine the names of the shareholders entitled to receive the dividend.

(iv) Obtain Feedback:

Feedback is the culmination of the communication process. It confirms that the receiver has correctly understood our message. We may get a feedback through an appropriate closing. The closing line of a business letter often invites such a response. When sending out a cheque, we often ask the receiver to acknowledge its receipt. Similarly, we ask the other party to confirm that the appointment is suitable to then for a proposed important business meeting.

(v) Think of the Recipient:

Effective messages are invariably -you-centered. We do not address the President of our company in the same manner as we speak to a fellow manager. The rank of the former demands careful thought and respect. Familiarity with the latter may

make them and we feel more at ease.

For example, A doctor may discuss a case with a specialist in medical terms but switches over to a layman's language when talking to the patient. A lawyer does not use the legal jargon with a client; he reserves it for the courtroom. Therefore, we must take into account the attributes of the receiver before drafting the message.

(vi) Verbal and Congruence:

As explained earlier, meanings are often communicated in more than one way. For example, our words, as well as gestures, simultaneously send out signals. A message of welcome should ideally be uttered with a smile. Angry words are spoken with a frown. To put it in another way, our words and facial expressions must send out similar messages. A reprimand administered with a smile would send out wrong and conflicting signals. It will leave the receiver guessing whether the sender is actually annoyed or is just pretending to be so.

(vii) Repeat if Necessary:

Repetition is generally avoided in order to save time and space. However, in exceptional circumstances, repetition ensures that the crucial part of the message is not ignored or overlooked. Telegraphic messages, which by nature are brief, often use repetition for good effect.

BARRIERS TO COMMUNICATION

There are several obstacles that tend to distort the flow the messages. Such distortion leads to misunderstanding and frictions among the members of the organization. These barriers do not permit healthy human relationships and they are injurious to teamwork and morale. Therefore it is necessary to analyze and remove the barriers to communication. The various barriers to communication may be described under three heads.

1. Organisational barriers

2. Mechanical barriers

3. Personal barriers

1. Organisational barriers:

Organisational barriers arise due to inadequate or improper policies, rules and facilities regarding communication:

a) Ambiguous policies, rules and procedures

Organisation policies, rules, and procedures lay down the communication channels and the subject-matter of communication. When these policies and rules are not clear, the flow of communication is not smooth.

b) Status patterns

Formal relationships and status symbols highlight the position or rank of individuals. The subordinates become conscious of their distance from the centre of authority and this awareness tends to widen the communication gap between superiors and subordinates. Greater the difference between the hierarchical positions in terms of their status, higher is the possibility of a breakdown in upward communication.

c) A long chain of command.

In a complex organization structure, there are several levels of authority. Formal communication has to pass through this chain (proper channel). As a result, there are delays and distortions in communication. At every level, the message may be twisted or altered intentionally. Such filtering is more common in the case of upward communication.

d) Inadequate facilities.

Inadequate facilities in communication system disturb the flow of communication.

2. Mechanical barriers:

Mechanical barriers arise due to problems in communication channels. These barriers are as follows:

a) Overloading:

When the number of messages is greater than the capacity of the communication channel,

there is

overloading. This causes delays and breakdowns in communication.

c) Semantic barriers:

Words used to convey messages have several meanings. Sometimes the message is not expressed in clear and precise language. The omission of important details, faulty translation, use of technical language and unclassified assumptions are the main semantic barriers to communication.

d) Noise:

Very often the communication is distorted and misunderstood due to noise in

transmission and fault in the instrument.

3. Personal barriers:

Most of the failures in communication arise due to faults on the part of the sender or receiver of the message. The important personal or human barriers are given below.

a) Lack of attention or interest

When the receiver is not attentive to the message, he fails to grasp its meaning. Sometimes subordinates do not want to communicate upward due to the fear that it may displease the superior.

Lack of proper attention or interest may arise due to several reasons.

b) Failure to communicate

A manager may fail to communicate effectively on account of various reasons. He may just be lazy or assume that "everybody knows". He may have the fear that sharing information with subordinates may reduce his prestige and power. He may have little time to talk to subordinates. He may not be aware of the significance of the message for subordinates.

c) Hasty conclusion

The receiver may be in a hurry or may by habit jump to hasty conclusions before analyzing the complete message. Such premature evaluation stops the transfer of information and leads to wrong interpretations.

d) Distrust of communicator

When the receiver lacks confidence in the competence or integrity of the sender, he may receive the message with doubt or suspicion. Repeated experience of this type makes the receiver to delay or postpone action.

e) Love for status quo

People by nature prefer to maintain the status quo as change creates uncertainty. When the message tends to disturb the existing state of affairs or it is against the interests of the receiver, it is likely to be resisted and ignored.

Measures to overcome communication barriers:

The following measures may be adopted to overcome communication.

1. Overcoming personal barriers

The personal barriers mentioned earlier have to be overcome by individuals by

improving their vocabulary power and fluency, gaining self-confidence and so on. For this, they can even undergo a short-term course in communication.

2. Shorter Communication channels

A long channel of communication only leads to delay in sending or receiving any information. Further, a long channel gives scope for such problems as filtering. A shorter channel not only helps to avoid delay but also keeps the information intact.

3. Direct contact

Wherever necessary, it must be possible to establish direct contact with the employee's shareholders, customers, and creditors and so on. This will provide scope for a personal touch, which is very important for communication to be effective.

4. Use of electronic devices

Business communication, in the present days, relies heavily on electronic devices. Every contemporary organization should, therefore, employ all such devices like fax machines, computers, mobile phones, pagers, etc., in addition to the conventional telephone, so as to make the system of communication efficient and effective.

5. Use of grapevine

There is always delay in sending and receiving formal communication. To overcome such a problem, informal communication or grapevine should be used wherever necessary to have quick access to information.

6. Removing mechanical defects

All the mechanical devices used for communication including the telephone should be kept in proper working condition.

7. Feedback

It is a technique used in communication to ensure that the message has been correctly received. The person sending the message can, for example, ask the receiver certain questions pertaining to the message conveyed to make sure that the receiver has clearly understood the message.

8. Mutual trust

Last, but not the least, effective communication requires an atmosphere of trust and confidence between the superiors and subordinates. Only then any message will be sent

and received with a feeling of goodwill.

Modern forms of Communication – Fax, Email and Videoconferencing

The technological advances of the past few decades have made it possible to transmit printed messages, pictures and even live performances to all corners of the world with speed.

With a single touch, you can send communications to a number of destinations. Not only large business houses but even medium and small ones use them in their day-to-day working. Among such means are fax, internet/email and videoconferencing.

Fax:

Just as the conventional telephone carries voice, a fax or facsimile machine carries printed messages (words and pictures in photocopy form) from the sender instrument to the receiver instrument.

The sender of a fax message prepares the copy on a sheet (generally no larger than A4 size) which can be fed into the fax machine. He dials the destination number, gets the fax tone and feeds the message into the machine.

The printed message is converted into electronic signals as the paper rolls through the fax machine. This message is received in the same form at the other end on the paper roll that is attached to the machine.

Advantages of Fax in Communication

Universal Method of Communication: The fax machine has made it possible to send copies of important documents including certificates, testimonials, degrees, agreements, contracts etc. from one place to another at the speed of a telephone call. For this reason, it is universally used method of communication.

Sending Message Directly by Computer: If a document is generated on computer, it can be sent directly using a fax modem, bypassing the need to print the document first.

Advantage over Telex: Charts, graphs and other visuals cannot be sent through telex but they can be easily sent through fax.

Quickest Means of Communication: Fax is one of the quickest means of transmitting information. In fax, the finally prepared document is inserted in the machine and almost instantly copy of the document comes out at the receiving end.

Disadvantages:

(a) It is expensive compared to email and post.

(b) Sometimes the reception is blurred due to channel defects or mechanical failure at either end.

(d) At the receiving end, the message is printed at the receiver's cost. In case unwanted messages pour in, the receiver has to bear the cost.

Internet and e-mail:

Internet is an international computer network that links computers from sectors such as government agencies, business houses, educational institutions and individuals. It receives information, stores it and allows it to be read on satisfying certain conditions.

Internet Service Providers (ISPs) allow one to create the e-mail ID free, hoping to recover the cost through the ads to which the user is exposed during the use of email. Note the use of only lower case (small) alphabets email in IDs.

Every time the user wants to send messages or check the incoming mail, he can reach his ID by typing a password which makes the mail account private. However, once you have submitted to the mechanism of email you do not know who might read this "private" information far away. As such email does not guarantee 100% secrecy.

Advantages of emails

- Emails are easy to use. You can organize your daily **correspondence**, send and receive electronic messages and save them on computers.
- Emails are fast. They are **delivered** at once around the world. No other form of written communication is as fast as an email.
- The language used in emails is simple and **informal**.
- When you **reply** to an email you can **attach** the original message so that when you answer the **recipient** knows what you are talking about. This is important if you get hundreds of emails a day.
- It is possible to send **automated** emails with a certain text. In such a way it is possible to tell the sender that you are on vacation. These emails are called auto responders.
- Emails do not use paper. They are **environment** friendly and save a lot of trees from being cut down.
- Emails can also have pictures in them. You can send birthday cards or newsletters as emails.

Disadvantages of emails

- Emails may carry viruses. These are small programs that harm your computer system. They can read out your email address book and send themselves to a number of people around the world.
- Many people send unwanted emails to others. These are called spam mails. It takes a lot of time to **filter out** the unwanted emails from those that are really important.
- Emails cannot really be used for official business documents. They may be lost and you cannot **sign** them.
- Your mailbox may get **flooded** with emails after a certain time so you have to empty it from time to time.

Video conferencing

Videoconferencing, however, is the closest it gets to seeing and hearing one another without being present together. The technologies used in a videoconference are: monitor screen, camera, microphone, codec (compressor-decompressor), equipment control pad at each location, and internet connectivity. With the passage of time, this is becoming more popular and easier to use. You often see it in TV interviews.

You often see it in TV interviews. For a videoconference, the participants get into a special room at their respective locations, equipped with the gadgetry. They can see, hear, speak to others and show exhibits without physical presence together.

Advantages of video conferencing

- 1. No time constraint:** Video conferencing can be conducted at any time of the day. Time differences between countries do not matter when people use this method of communication because they do not actually need to travel to attend meetings.
- 2. Dramatic travel saving:** Not only is video conferencing a direct replacement for many in-person business trips, but also there is virtually no cost for people to be involved in a virtual meeting, you can easily bring the right people together.
- 3. Easy communication:** People can use video conferencing to communicate with anyone with HD video and other collaboration tools such as whiteboard, text exchange, file sharing, media sharing, screen sharing, remote control, electronic voting, conference recording etc.
- 4. Increased productivity:** By eliminating time and distance barriers, meetings can be held anytime, anywhere with anyone. In this way, meetings are shorter and more effective. And also with the rich collaboration tools, decisions can be made faster.

Disadvantages of video conferencing

1. Lack of personal interaction: Some meetings require a personal touch to be successful. Video conferencing can be less personal than meeting face to face, and it can be possible to miss out on vital body language when you're struggling with a pixelated image or stuttering video.

2. Technical problems: The major disadvantages are the technical difficulties associated with smooth transmissions that could result from software, hardware or network failure. Remote connections are sometimes known to be hampered by environmental changes. On some occasions, the absence of technical support personnel creates difficulty for participants who are unfamiliar with the videoconferencing technological concepts.

3. International time zones: One of the very real disadvantages of using video conferencing is that if you communicate regularly with people in other countries you will be available at different times to them. Unfortunately without the skills of a time lord there's not really a practical way to overcome this.

4. High cost of setup: Setting up video conferencing in an office can be a bit expensive for small-sized companies. Simple features can fit into the budget, but if advanced features are required, then a substantial amount of expenditure must be done.

BUSINESS LETTERS

In our day to day life, we exchange our ideas, thoughts and other information with our friends, relatives, and other people. Sometimes we directly talk to them and sometimes we also write letters to them. In letters we express our feelings in a few words, we may ask for any information or we may write about a complaint in connection with our problems. Similarly, businessmen also exchange ideas, information by writing letters. They communicate business information to customers, suppliers, and others and at the same time receive a variety of letters from them. Nowadays business operations are not restricted to any locality, state or nation. Today production takes place in one area but consumption takes place everywhere. Since the businessmen, as well as customers, live in far off places they don't have sufficient time to contact each other personally. Thus, there arises the need for writing letters. In the past, the situation was not so. Business letters were not essential in olden days. But now the importance of letters has increased because of the vast expansion of business, increase in demand as well as the supply of goods.

MEANING AND DEFINITION FOR BUSINESS WRITING

Business Letters are also called Commercial Letters. Letters form the most important form of business correspondence. There are various kinds of letters following in and out of a business organization. The simple reason is that the organization has to

keep in touch with the world outside that comprises its suppliers, customers, government departments, banks, insurance agencies, transporters, job-seekers and so on. Then there are different occasions/contexts for which suitable letters have to be written. The writers of the letters are in different departments of the organization. In a way, every letter is a unique piece of communication. And yet there are certain time-honored

conventions/ ways of writing that are supposed to be followed. Over the years quite some changes in styles of writing have been introduced by imaginative writers. Even then the basic aims remain the same. A systematic study of the art of letter writing requires that we classify them according to their functions, structure, tone, and approach.

IMPORTANCE OF BUSINESS CORRESPONDENCE

Nowadays business operations are not restricted to any locality, state or nation. Today production takes place in one area but consumption takes place everywhere. Since the businessmen, as well as customers, live in far off places they don't have sufficient time to

contact each other personally. Thus, there arises the need for writing letters. In the past, the situation was not so. Business letters were not essential in olden days. But now the importance of letters has increased because of the vast expansion of business, increase in demand as well as the supply of goods. Let us learn about the importance of business letters.

(i) Help in maintaining proper relationship

Nowadays business activities are not confined to any one area or locality. The businessmen

as well as customers are scattered throughout the country. Thus, there is a need to maintain the proper relationship among them by using appropriate means of communication. Here business letters play an important role. The customers can write letters to the businessman seeking information about products and businessmen also supply various information to customers. This helps them to carry on business on the national and international basis.

ii) Inexpensive and convenient mode

Though there are other modes of communication like telephone, telex, fax, etc. but business information can be provided and obtained economically and conveniently

through letters.

iii) Create and maintain goodwill

Sometimes business letters are written to create and enhance goodwill. Businessmen at times send letters to inquire about complaints and suggestions of their customers. They also send letters to inform the customers about the availability of a new product, clearance sale etc. All this results in cordial relations with the customers, which enhances the goodwill of the business.

iv) Serves as evidence

We cannot expect a trader to memorize all facts and figures in a conversation that normally takes place among businessmen. Through letters, he can keep a record of all facts. Thus, letters can serve as evidence in the case of a dispute between two parties.

v) Help in expansion of business

Business requires information regarding competing products, prevailing prices, promotion, market activities, etc. If the trader has to run from place to place to get information, he will end up doing nothing. It will simply result in loss of time. But through business letters, he can make all inquiries about the products and the markets. He can also receive orders from different countries and, thus, enhance sales.

STYLE AND ART OF BUSINESS WRITING

As a significant form of written communication, a business letter is supposed to have a layout that impresses. Its physical appearance, that includes the quality of the paper, the arrangement of the types/ printed matter, the way it is folded and kept in the envelope, the envelope itself with the addressee's name and address and stamping – everything communicates and passes through the receiver's mental filter. It, therefore, cannot be taken casually. As has been well said, a letter's appearance is a part of its message. That is why most reputed companies choose the best quality stationery and send out carefully written letters.

Appearance of a Business Letter

A letter makes a visual impression before it is read, and the first impression is often decisive.

The appearance of a letter depends on all the things that make up the letter:

- Stationery should be of good quality.
- The printers and typewriters must be maintained well so that there is no dirt or dust when the letter is to be printed.

- Good quality carbon paper must be used to make copies.
- Typing must be neat with equal spacing between words and between lines. The letter should be placed carefully on the page, leaving proper margins on both sides.
- Paragraphing should be done for breaking up the letter into readable, progressive and logical units as well as to create a pleasing appearance.
- Folding of the letter must be neat. It makes a poor impression if it is badly folded.
- The size of the folded letter must be such as to fit in the envelope leaving enough space for cutting the envelope open.
- Address on the envelope should be typed clearly. It should be typed half way down and one-third inward from the left to ensure that the post office stamping does not efface it.

Stationery

Most organizations keep standard stationery required for their correspondence. The sizes of the sheets and envelopes are standard, but some organizations have distinct sizes. The quality of the stationery, the designing of the letterhead, the layout and printing together make the first visual impression on the receiver.

- ***Letterheads:***
Letterheads can be got in several sizes. Most companies have letterheads of standard size. The appearance and quality of the letterhead should be good and impressive.
- ***Continuation Sheets:***
A continuation sheet is used if a letter does not fit in the single sheet of the letterhead. The continuation sheet must be of the same size and quality as the letterhead.
- ***Envelopes:***
Companies have envelopes of various sizes for use according to the size of the material to be dispatched. The company's name and address should be printed on the envelopes. The quality of the paper and the color must match those of the letterhead. Window Envelopes have a transparent panel in the place where the receiver's address is to be written so that it can be seen through the window of the envelope.

PARTS OF A LETTER

1. Heading:

The heading is printed on the top of the letter and is also called 'letterhead'. It contains the name of the firm/company, its emblem, postal, telegraphic and email address as well as telephone numbers. It is usually given at the top centre or top right side of the paper.

Example:

SUMERU SOFTWARES LIMITED

Regd. Office 13, Udaipura Estate, Jayanagar, New

Delhi-110027 Email: sumerusoftware@yahoo.com

Phone: 011-5698007, Fax: 011-5698108

2. Reference Number:

Every business letter usually carries a reference number to which the receiver may refer in all future correspondence. It serves the useful purpose of quick reference and linking up the chain of letters going out of the organization or identifying the memos issued by a department within the

organization. *Example:* The reference number may look like this: - Ref: 25/PD/67 In this reference number '25' stands for the number given to the department 'PD' is a code for the personnel department and '67' is the number allotted to the person addressed.

Date:

The date of the letter is of crucial importance. Every official document must be dated. The date provides an important reference in further correspondence. It is usually written on the right-hand side, parallel to the reference number as shown below:

25/PD/67 June 18, 2006

Abbreviated forms of the date such as 18.4.2003 or 04.18.2003 or 04.18.2003 or April, 18.03 or 18 April, 03 should be avoided as they do not leave a good impression on the mind of the receiver. The practice of writing ordinal numbers 1st, 2nd, 3rd, etc. has fallen out of use.

Inside Address:

It contains the name and address of the organization or the individual to whom the letter is being sent (receiver). It should be written below the Reference Number line,

leaving some space. It should be complete and can be written in either of the two ways (indented form and block form) as shown:

(a) Bharat Engineers Ltd, Shivaji Road Crossing,

National Highway 5, Gurgaon,(Haryana)

(b) Kalindi Fertilizer Ltd Bhiwadi Road Crossing

National Highway 2, Gurgaon,(Haryana)

Mode of address

Addressing individuals: If the letter is being sent to an individual we have to be sure about the prefixing of the addressee.

(i) 'Mr' or 'Shri' is used for addressing a man.

(ii) 'Miss' is used for an unmarried woman.

(iii) 'Mrs' or 'Shrimati' is used for a married woman.

(iv) 'Ms' is used for a woman whose marital status is not known. Most women now prefer the use of 'Ms'.

(v) 'Messrs' is a plural for 'Mr' and is used while addressing a partnership firm. It can best be used when the name of the firm contains the personal name of names as, for example.

Messrs. Rama Bros. Messrs. Lal

Chand & Sons Messrs. Roop Lal & Co.

Messrs. Chandra and Chandra.

(vi) Titles/ranks such as 'Colonel', 'Professor', 'Doctor', 'Reverend' etc are used as follows

Col. R.L Bhatia

Capt. R.N. Nagesh Prof. M.L. Rana Dr. P.K. Gupta

Rev. P.T. Joseph

Padmashri R.S. Lagani (not Padmashri Mr.

R.S. Lagani) Maj Gen. D.K. Patil

Flt. Lt. G.S. Cheema Maj Gen

(Miss) GA. Ram Dr. (Mrs.) S. Rawat

(b) Addressing by designation:

When a particular person is addressed by his designation, 'Mr.' or 'Messrs' (in the case of a limited company) is not used.

The Personnel Manager

Larson and Turbo.

Attention line

Attention line is used only if, from previous communication, you know the name of the person in the organization who is handling the matter about which you are writing. The letter is

addressed to the organization, but directed to the attention of the individual, by name, so that the letter is sent to that person without delay.

The Attention line is placed between the inside address and the salutation, either at the margin or in the centre. It does not affect the salutation. The salutation must match the first line of the inside address, e.g.,

Mohan Filter Manufacturers Sir

Dadabhoy Naoroji Road Mumbai 400 001

Attention: Mr. M. Patel

Subject line

Subject line gives a brief and quick indication of the subject of the letter. It adds to the clarity of the letter, especially if the letter is long. It helps to classify and file the letter. It is placed either above or below the salutation at the centre; in full block form, it is placed at the left margin. When there is an Attention line, the Subject line is placed after the Salutation.

It is introduced by the word Subject: or Sub. Or the Latin word Re:

for example: Subject: Your insurance policy no. 887365

Dear Sir or Gentlemen

Sub: Your order no. YA-42

(Re is a Latin word which means "in the matter of" or "in the case of"; it is not the short form of any English word; it is not correct to write ref. or reg. for the subject line.)

In more modern practice, the subject line is placed at the margin below the salutation, without any introductory word. It may be in capitals or initial capitals and underlined; e.g.

Dear Mr. Bhalla ORDER NUMBER 5476

Salutation

The Salutation begins at the margin, two line spaces below the inside address. It is followed by a comma. In American practice it is followed by a colon; in full block style, it has no punctuation

mark. The salutation matches the first line of the inside address. If the letter is addressed to an organization, the salutation is plural: Gentlemen or Dear Sirs or Sirs.

If the letter is addressed to a particular official mentioned only by designation, e.g., "The Sales Manager" the salutation is singular: Sir or Dear Sir. If the official is a lady, the salutation is Madam or Dear Madam.

It is quite common, now, to address business letters to an official by name and designation, e.g., Mr. A.P. Shah, Sales Manager, or Ms. Tina, Finance Manager.

Complimentary Close

The complimentary close is written two line spaces below the last line of the text of the letter; it is placed on the left and is followed by a comma. The first word begins with a capital letter.

The most common form is Yours faithfully; other common forms are: Faithfully Yours, Yours truly, Truly Yours. If the addressee's name and is used in the salutation, the complimentary close is -Yours sincerely||, or || Sincerely yours||. Respectfully is used only when writing to a high public official.

Signature

The signature is placed just below the complimentary close. The name of the signatory is typed in brackets three or four line spaces below (to leave space for the actual signature), and the designation/title is typed below the name. The complete signature includes the name of the company, either above or below the name and designation of the person who signs; but many companies do not put the company's name in the signature as it is already in the heading.

The following styles are in

common use: Yours truly	Yours truly
ABC Publishers	(Manan Lamba)
(Manan Lamba)	Sales Manager
Sales Manager	ABC Publishers

Reference section

The reference section includes enclosures, names of "to receive copies", the type of delivery service to be used and initials of the persons who dictated and typed the letter. Most of the details are for the convenience of the dispatch department. They are placed at the left margin after the signature.

(a) Enclosures:

Enclosures are related documents sent with a letter; cheques, quotations, brochures, price- lists, etc, which have been mentioned in the letter are sent as enclosures. They are folded and placed behind the letter in the envelope. If there are many enclosures, they are numbered and placed in the order of their serial number. The enclosures are indicated in the letter by writing Enc(s) or Encls at the bottom corner of the letter, after the signature. If there is more than one, the number is also indicated, e.g. Encls: 2. Sometimes the enclosure is named, e.g. Encls: proforma invoice.

(b) Courtesy Copies:

When a matter concerns more than the two parties, a copy of a letter related to the matter is sent for information to the other parties who are concerned. This is indicated by writing:

Cc: Mr.B.C Sethi or

c.c.: 1. Mr. B.C. Sethi

2. Accounts Manager, ABC

Transport Service Note that, cc also stands for "carbon copy."

(c) Delivery service:

The type of delivery service to be used is indicated as Air Mail, Registered Mail, Express Delivery, Hand Delivery, Courier, Fax, etc.

(d) Initials:

The dictator's and the typist's initials are placed at the bottom. This is for future reference in the sender's office; the person who prepares or dictates a letter is not necessarily the person who signs it. The letter may be dictated by a senior clerk or a junior officer; it will be signed by the manager or a person who is authorized to sign for the company.

Post script - This is required when the writer wants to add something, which is not

included in the body of the letter. It is expressed as P.S. For example,

Format of a Business Letter		
Tel.	Name of the firm	E-mail:
Fax.	Postal Address	Website:
Ref.		Dated:
To	Name and address of the person to whom letter is sent	
Subject:		
Salutation,		
Opening part	_____	

Main part	_____	

Concluding part	_____	

		Complementary close
		Signature
		(name)
		Designation
Enclosures		
CC-		
PS-		

P.S. - In our offer, we provide two years warranty.

UNIT II

BUSINESS CORRESPONDANCE

Enquiries

The first step of a commercial transaction is to make enquiries. Enquiries are the most common type of business communication. They are very important because an enquiry if properly made, would bring valuable business information. Letters written for obtaining or furnishing information are classified as routine. We come directly to the purpose for which we have chosen to write. In other words, we use a direct approach.

An enquiry letter should be drafted clearly and the message to be conveyed should be complete, only then a satisfactory answer will come forward. Proper care should be taken in drafting a letter of enquiry. At times, an enquiry letter can originate big business deals. An enquiry should be straightforward, compact and courteous. It should be positive and confident in tone. It should be brief and to the point, complete and correct. It should avoid lengthy and unnecessary statements and repetitions. The opening paragraph of such a letter can give a hint about the nature of the enquiry.

Since letters of enquiry can deal with a variety of questions, the importance of information sought and the situation which prompted the enquiry could be mentioned in the letter itself. Specifying the desired action in a positive manner and presenting the questions in a logical manner is also an essential requirement for such letters. Further, an assurance that the information passed on will be treated as confidential can also be suitably mentioned in such a letter.

A letter of enquiry should, therefore, be straightforward, courteous and to the point. Special care must be taken about the opening, of the letter since it sets the tone of urgency or the need for information, and the closing of the letter should reflect the writer's expectation for a quick response.

Practical requirements of drafting a letter of enquiry

The following general tips should be remembered while writing a letter of enquiry:

- i. The kind and quantity of goods required should be mentioned very clearly, besides requirements of packing, casting etc. must be given in full.
- ii. In order to make the response undoubtedly sure and specific, the samples and their specifications could preferably be sent along with the letter.
- iii. To facilitate proper handling and checking, the list of items, if any, may be sent in a tabulated form with proper identification/specification of the product name/brand, etc.
- iv. Letter of enquiry should indicate whether one would like to purchase goods for cash or on credit or on any other terms of payment. In such a letter, credit references may

also be given, especially in case the intention is to get credit in is the first transaction itself.

Example 1:

Request for Catalogue/Price-List of Garments

Dear Sir

We are a large departmental store located on College Road, Nasik. We deal in readymade garments and wish to market your wrinkle-free trousers and denim jeans in our city.

Please send us your catalogue and the price list. We would also like to know about the credit you would allow to us.

Yours faithfully
XYZ

Example 2:

Request for Washer-dryers

Dear Sir

We own a motel on the Bombay-Pune highway and get a large number of guests in winter season. We are interested in installing a common Washer-dryer for their use. We need a machine with a capacity of at least 50 kg.

Please confirm if you manufacture a model suitable for our needs, its approximate price and the delivery period.

Yours faithfully,
XYZ

Replies

Routine requests for only a catalogue or a price list may not need a covering letter. It may be sufficient to send the requested material with compliments. However, enquiries from big business houses deserve more attention. When requests are made for credit, the seller must clarify his stand. It is uncommon to grant credit at the time of a first transaction. But rejecting the offer outright is also undesirable. Instead, the seller may make a counter offer in some other than from, like a higher cash discount than the usual one.

Example 1:

Dear Sir,

We thank you for your letter showing interest in marketing our garments. We are enclosing the catalogue and the price list requested by you. This price list will remain valid till the end of the year.

You will appreciate the fact that we have not done any business before. Therefore it will not be possible for us to extend credit initially, but we can offer you a higher cash discount than we usually give.

We look forward to hearing from you soon.

Yours faithfully,
XYZ

Example 2:

Dear Sir,

We thank you for your enquiry about Washer-dryers and are confident that our model XL-60 will meet your requirement. This machine has the capacity of 60 kg. and carries an on-site warranty against manufacturing defects for a period of two years. Its current price is Rs. 1,25,000, excluding taxes. We may add that the prices are due for revision in three months' time.

We are enclosing our detailed brochure and trust you will find all the information you need for placing an order.

We look forward to your response.

Yours faithfully,
XYZ

Replies to Industrial Enquiries

Enquiries for industrial products and raw materials merit a careful approach since it may be the beginning of a long and profitable business relationship. Therefore, a polite and expeditious reply may be desirable.

Replies to enquiries should begin with an expression of gratitude. It should be stated at the outset that the requested documents are being sent. The latter part of the reply may be used to provide brief information about other products or activities of the company.

A reply should never begin with a refusal. While communicating unwelcome news, we should first

prepare the recipient by giving valid and convincing reasons. Before turning down a business offer, difficulties in accepting it should be explained.

Correspondence with companies or industrial houses generally contains technical and commercial terms. They help in classification, thus reducing the possibility of a dispute between the parties. A writer of business letters should become familiar with such terms. A quotation on CIF basis, for example, covers not only the cost of the product but also expenses incurred on insurance and freight. Erection jobs may involve a combination of ready-made goods and services so the letter writer may call the price mentioned, a bid, a quotation or an estimate.

Example 1:

Dear Sir,

We are pleased to receive your letter of 9th December regarding moulding of telephone instruments.

We confirm that we are equipped to supply the product as per your specifications. We have been making computer cabinets and Auto dashboards for the use of OEM for the last ten years. We are confident of meeting your delivery schedules.

Our moulding capacity is being fully used at present. We also find it easier to assure quality when the moulds are made in our own Tool-Room. Therefore, we regret our inability to accept moulding job-works for the present.

We are enclosing information about machines available on our Shop Floor and details of the Tool Designers on our staff. A list of some of our clients is also included for your satisfaction and reference.

Our Commercial Manager is looking forward to meeting you at your convenience to discuss the details.

Yours faithfully,
XYZ

Example 2:

Reply to Enquiry About Panels

Dear Sir,

Thank you for your enquiry about panels for Pumping Station.

We are over-booked till the end of December, and therefore unable to promise a delivery before the middle of January.

We would be glad to know if the third week of January would suit you. Hence, we will submit our estimate on hearing from you.

We appreciate your interest in our services and look forward to a prompt reply.

Yours faithfully,
XYZ

Placing Orders

Most companies use printed stationery bought on a regular basis. The advantages are numerous. These Order Forms are generally pre-numbered, so one does not have to worry about a reference number.

There are convenient headings and columns, which ensure that relevant information is not omitted. There may be multiple copies for the use of buyer, seller, and others. If terms and conditions are printed overleaf, then attention must be drawn to this fact.

Letter Orders

Occasional buyers place orders through letters. Such letters must contain:

- (a) An authorization to the seller.
- (b) An accurate description of goods.
- (c) Catalogue number if ordering out of it.
- (d) Quantity or number required.
- (e) Price per unit and total amount involved in the transaction.
- (f) Delivery details such as time and place.
- (g) Payment terms agreed, i.e., whether on delivery or after availing credit. Routine Orders may be brief but must contain essential details. If several items are required, a tabular form may be preferred.
- (h) Polite closing inviting a confirmation of acceptance.

Sample Order Letter

A Sample Order in the letter form is given below:

HYDROTECH ENTERPRISES LTD.

Delhi (North) - 110039

Date: 4th January 2012

Order No. OA/09
Oxon Controls Pvt. Ltd.
7, Circular Road
Calcutta

Dear Sir,

LEVEL INDICATOR FOR 8VT STATION

Please refer to your quotation dated 30.12.2011. We are pleased to confirm our Order for Levcon made capacitance type level indicator for use in clear water underground tank as per details given below:

Supply : 230 AC 50 Hz
Indicator : LED direct in Meters
Mounting : Flush
Quantity : 1 No.
Price : Rs. 8,900/-

TERMS & CONDITIONS:

1. Price : Ex-works, Calcutta
2. Discount : 10%
3. Excise Duty : As applicable
4. Sales tax : 4% extra against Form C.
5. Despatch : To site on CIF basis.

Please communicate acceptance by return post and enclose 5 sets of GA drawings to secure approval of th client/department.

Yours faithfully,
Dingra A.
Manager - Purchase

Note: It must be remembered that Orders once accepted are legally enforceable, so care should be taken in preparing them.

Claims and adjustments

When the goods are delivered, the buyer examines them to find out whether they correspond to the order. If everything is correct, he need not acknowledge the receipt of goods. if any discrepancy is discovered, he must immediately write a letter of complaint and bring it to the notice of the notice of the supplier.

The following are the occasions where letters of complaint are drafted.

1. Delay in execution of the order.
2. The inferiority of the goods supplied.
3. Wrong goods supplied.
4. Shortage of supplied goods.
5. Damage to the goods supplied and
6. Incivility of shop or office staff.

Hints on the writing of letters of complaint: It is not easy to write a complaint letter in a satisfactory manner. This is because the complainant is generally in an angry mood. If this mood is reflected in his letter, it becomes rude and discourteous. Such a letter will defeat the purpose for which it is written. So, drafting successful letters of the complaint requires much care and skill.

The following are the hints of writing them:

1. **Complaint letter must be genuine:** Before making a complaint, make it sure that the complaint must be of genuine nature. False statements should not be made Vague letters carry any purpose.
2. **Complaint letter must be courteous:** A complaint letter must be of courteous language and give respect to the reader. A letter of friendly nature will fetch co-operation from the reader and facilitate speedy and sincere correction.
3. **Complaint letter must be complete:** A complaint letter must convey the full information to the reader. A clear reference to the order in which the complaint enables the reader to take a quick action.
4. **Complaint letter must possess concrete request for redress:** The contents of the letter must be true and unchangeable. Suggestions of the writer as to what the reader should do should be stated clearly.
5. **Replies to complaint letters:** Replies to complaint letters are called adjustment letters. They require the most skillful handling as they have not only to satisfy the customers but also to safeguard the interests of the writer. Hence while writing such letters, the businessman should-
- 6.

- a) be very careful and tactful.
- b) fully investigate the matter complained and appreciate the feelings of the complainant before giving any reply and
- c) plan the letter in such a way so as to retain his goodwill.

Adjustment letters can be classified into the following types: a) letters that apologies for the error b) letters that grant adjustment c) letters that refuse adjustment and d) letters that offer a compromise.

1. Answer the complaint promptly. Delay in doing so is likely to increase the customer's annoyance.
2. Begin the reply to the complainant by thanking him for his letter and apologizing for the trouble caused to him.
3. Don't show any discourtesy even though the complaint is unjustifiable.
4. Think that the buyer is always right.
5. Give due importance to the feelings of the customer.
6. Never treat any complaint indifferently.
7. If the complaint is due to some misunderstanding of the customer, suggest that he was hasty in judgement.
8. If the complaint is unjust, the letter refusing adjustment should contain a clear and frank statement of facts.
9. If the customer's letter is abusive, do not pay him back in the same coin.

A letter for complaining the dispatch of defective books.

Dear Sir,

We thank you for the dispatch of ten copies of Cost Accounting by S.P. Jain & K.L. Narang, in response to our order. On going through the books, pages number 49 to 72 (24 pages) are missing in a book and another copy is badly damaged. We presume that this may be due to a mistake by one of your Packers.

Please let us know whether we can return these two copies so that you may replace two complete copies.

Yours faithfully,

Reply to letter No: 1

Dear Sirs,

We thank you for your letter dated 12th July 1999 and we are sorry to know that you have received two copies of damaged Cost Accounting books.

We request you kindly return the damaged books and replace them immediately with great pleasure.

We feel very sorry for the inconvenience caused to you. However, we assure you that such mistakes will not be repeated in future. We shall, of course, bear the postage both ways.

Yours faithfully

Letter complaining damage of goods in transit

Dear Sir,

We thank you for your consignment of 50 boxes of -Suganthi Hair Oil against our order dated 10th Aug'09. We regret to inform you that two boxes containing 100 bottles each were found to be in a damaged condition. On a careful consideration, it was found that the boxes were not carefully packed. We feel that the bottles were damaged in transit.

We request you to replace the damaged bottles at your earliest.

Yours faithfully

Reply to above complaint refusing the claim

Dear Sir,

Thank you very much for your letter dated 24th Aug. 2009. We feel sorry to note that a part of our consignment of our Suganthi Hair Oil was received in damaged condition.

We regret to inform you that we are not in a position to replace the goods damaged in transit because - a) the goods were sold at exwarehouse and hence no liability for damage can rest upon us.

b) We have specialists to supervise the work of packing department and every pack in dispatched after thorough inspection.

c) Our packing department certify that the boxes were in perfect condition when they were delivered to transport agents.

In view of these facts, we plead our inability to help you in any way. Our policy has always to carry out the instructions of our customers without any deviation. Hence we assure that we have certainly done our best to carry out your instructions.

We trust that you will have no cause for complaint against us in future.

A letter of complaint about delay in the dispatch of goods.

Dear Sirs,

With reference to our letter dated 1st Sept 2008 for the supply of woolen clothes, we regret to inform you that there is an inordinate delay on your part.

Since the winter is drawing up, we wish to stock woolen clothes. From the first week of the next month, the customers will usually be visiting the shop for the purchase of woolen clothes. Unless the woolen clothes are supplied to us immediately, we have no other way to cancel the order.

We hope that you will do the needful in fulfilling the order at an earlier date.

Yours faithfully,

A letter of adjustment explaining delay in delivery

Dear Sirs,

We thank you for your letter dated 20th Sept 08. We sent a telegram today to you as follows.

GOODS DESPACHED YESTERDAY REGRET DELAY

We are extremely sorry for the delay. As two skilled labourers were on leave for the last ten days we are unable to deliver the goods in time. We appreciate your patience. We hope that you will accept our sincere apologies for the delay.

We are confident that you will continue the same friendly relationship in the future also.

Yours faithfully,

Letter of complaint against defective goods

Dear Sir,

Ref: Our order No: KS/A10 dated 2nd Aug 09

We are sorry to point out that one of our esteemed customers returned a box containing 12 dozens of -krisp mary biscuits as its contents are unfit for consumption. The defect may be due to defective packing and consequent damage in transit.

We trust that this will not occur again. We shall be glad if you will make immediate arrangements to give us credit for their value.

Thank you,

yours faithfully,

A LETTER GRANTING CLAIM

Dear Sir

Thanking you for our letter dated 17th Aug 2009. We regret that a box of KRISP MARY BISCUITS' was found damaged and its contents were unfit for consumption. We have credited you with Rs.1172/- as per your request. We sincerely appreciate your line of action not allowing any unwanted things. The defect was due to the carelessness of one of our Packers who is now kept under suspension pending enquiry.

We assure you that we will take every precaution to avoid such things in future.

Yours faithfully

Letter Regarding Statement of Account:

Dear Sir,

We are pleased to enclose the Statement of Account for the month, September 2012.

We may add that you may avail a Cash Discount of 2% by making a payment of the amount due within a fortnight.

Please report errors, if any, to our Accounts Department promptly.

Yours faithfully,

Credit/Debit Notes

Trading establishments are increasingly relying on calculating machines and accounting software. Cash registers print out Cash/Credit Memos in an instant. Companies use computers to store items, prices, and taxes in memory to reduce the incidence of errors in calculation. But most documents dealing with accounts mention the abbreviation -E&OE|| meaning Errors and Omissions Excepted. Even the most efficient organization may make accounting errors. Besides, there may be short shipments, the return of goods, part rejection due to quality, or mismatch to customer's order, dispute, fresh negotiation on price, etc.

Credit and Debit Notes are exchanged between the parties to adjust the amount of difference.

Letter regarding details of the error

If the seller has undercharged the buyer, he may send a Debit Note to the buyer. A brief letter gives the details of the error and the relief demanded:

Dear Sir,

We regret to inform you that our Invoice no. Z2346 dated September 27th carried an inadvertent error. The total price payable is Rs. 28,000/- instead of Rs. 23,000/- as stated. We are enclosing a Debit Note of Rs. 5000/- to cover the amount of difference.

We regret the inconvenience caused to you.

Yours faithfully,

Letter regarding returning of goods

It is also possible that the buyer may have been overcharged. In such a case, he may send a debit note and ask for a credit note in return. Credit Notes are also demanded when the buyer returns goods already paid for on grounds of, say, unacceptable quality:

Dear Sir,

We returned 500 pieces of Lever Handle Assembly to you on December 12, 2012 vide delivery challan no.2336.

These pieces had been rejected earlier by our Inspection Department on grounds of unacceptable deviations.

Please issue a credit note for Rs.12,500/- in our favour to cover the cost of the returned material.

Yours faithfully,

Letter for refusing to issue Credit Note

Dear Sir,

Please refer to your letter dated..... regarding the Lever Handle Assembly.

We wish to emphasise that the deviations are within the tolerance limits mentioned in the original component drawings. We are taking up the matter with your Inspection Department.

We regret that it will not be possible for us to issue a credit note till the matter has been settled.

COLLECTION LETTERS

A collection letter is also called a DUN. A dun is a special notice sent to draw the immediate and special attention of the debtor. So, collection letter refers to series of letters written again and again for settlement of the account.

Collecting payments is the most difficult part of the business. Good organizations understand the importance of making payments on time and the goodwill it creates for them. There are instances of companies paying up as soon as an amount becomes payable. Unfortunately, the number of defaulters is higher. Therefore, one has to learn to be persistent in pursuing them.

Collection letters must be written cautiously. One may not even write a letter in the first instance, but choose to make a telephone call to urge the other party to pay up. Alternatively, it may be sufficient to send another copy of the statement of account showing arrears of payment. It is good to remember that the buyer may have a legitimate ground for delay. Therefore, it will be tactless and imprudent to write the first collection letter in an angry tone. If the defaulting party does not pay up despite a reminder, a firmer tone may be adopted in subsequent letters:

Generally, collection letters are written in a series because.

- i. A person takes a proposed or desired action only when he is reminded often.
- ii. There is scope for increasing the pressure.
- iii. It enables the writer to try several approaches, and
- iv. It is better to give the customer a long rope to hang himself with it.

The various methods of collecting overdue accounts may be telephone calls, personal calls, correspondence, telegram, drawing a bill of exchange and by outside pressure. Of the above methods, the most common collection method is by correspondence for the following reasons.

- a. **It is economical:** Collection letter is less expensive than that of personal calls. The reason is that a single call does not ordinarily result in the recovery of a debt.
- b. **It is confidential:** The collection letter is more confidential than that of any other method. The reason is that only the writer and the recipient of the letter know its contents.
- c. **It is a clear, permanent and authentic record:** A letter is a written record in the hands of both the firm and its debtor. It can neither be denied by the firm nor interpreted in an unauthorized manner by the debtor.

The general routine of the collection of overdue accounts is as follows.

a. Casual reminder

The debtor is sent a copy of the statement of account with a remark below the statement pointing out the date on which the account fell due. This is termed as a casual reminder.

b. Apologetic reminder

When there is no reply from the customer, the second statement of account is sent stating that the account has not been overlooked or that it has not reached the customer and requesting him to pay the amount. The debtor's failure to pay so far may have been either intentional or through oversight. If it is intentional, firm action can be taken later. If it is through oversight, it is unwise to use harsh language.

c. Limiting date reminder

If the first two communications remain unanswered, a third letter asking for payment of the amount firmly is needed. The letter may point out the advisability of prompt payment and fix the date by amount should be paid.

d. Last resort

When there is no response even for the third reminder, the creditor makes a final appeal to the debtor to pay his debt or take the consequences of a legal action. The creditor uses every possible arrangement to induce the debtor to clear his debt.

Hints on writing of collection letters

1. **Be courteous but firm:** The writing of collection letters requires great tact and skill on the part of the writer. If collection letter is soft, it is treated lightly by the debtor. If it is sharp, it may make the debtor to pay the amount. So the writer should avoid the extreme of excessively sharp and soft language.
2. **Be friendly:** The writer should create an impression that he is ready to help the debtor. His letter must suggest good opinion of him. His letters to all debtors should be of friendly nature. This will help the customers to stick in business with the writer.
3. **Be resourceful:** If the debtor does not have enough business experience, the writer can give him sound advice and suggest how to clear his doubt.
4. **Appeal to the self-interest of the customer:** Psychologists say that self-interest strongly affects human behavior. It is better to tell the customer that it is to his advantage to keep his credit good.
5. **Appeal to the debtor's sense of fairness:** The writer should not write lengthy letters.

6. **Appeal to the debtor's sense of high credit rating:** The latter should be an appeal to debtor's credit standing which he should be anxious to maintain a high level to his ultimate success in business.
7. **Help the debtor if possible:** It is to the advantage of a trader to invite his debtor to enquire the reason for the arrear. After knowing his difficulty, he can help him to get over it.
8. **Adjust the letter to his customer:** There are different kinds of customers: a) honest b) dishonest c) negligent d) misery and e)aggrieved. The style of the letter will vary according to the character of debtors.

Replies to collection letters

A trader is often unable to pay his debts by the due date for the various reasons. Whatever be the reason for his inability to pay, he should answer promptly. His replies should explain frankly the circumstances which prevent him from paying his amount. He may ask for an extension of time for payment. In any case, his letter should reveal his sincere desire to pay his debt at the earliest possible moment.

Form letters

Form letters are copies of model letters prepared for the purpose of dealing with recurring causes of delay in the payment of accounts. They usually constitute a series and are sent out to default customers at certain intervals. They save much of the time of the busy credit manager.

Collection stunts

When a debtor does not make any reply, clever tricks are sometimes played to induce them to answer such letters are called stunt letters. Such letters may be written asking for wrong amounts or for the fulfillment of wrong terms. These are likely to induce the debtor to reply in the form of protest. Once a reply is received, further steps can be taken.

The first letter enclosing a statement of an account.

Dear Sirs

We enclose a statement of the account up to 28th February 200. You will see that there is a balance of Rs.7500/- (Rupees Seven Thousand and Five Hundred only) in our favour.

We request your earlier settlement of the account.

Yours faithfully

Encl: Statement of account.

Specimen Statement of account
SWISS INDIA WATCH COMPANY

Date	Particulars	Dr.	Cr.
01.04.08	To balance b/d	1250	
18.04.08	To bill No.121	6850	
20.05.08	By D/D		5000
10.07.08	To Bill No.178	3250	
15.09.08	To Bill No.212	2950	
20.10.08	By D/D		3000
12.12.08	To Bill No.247	7200	
30.12.08	By D/D		6000
28.02.09	By balance C/d		7500
		21500	21500

An early remittance will oblige us.

The second letter enclosing a duplicate statement of account SWISS
INDIA WATCH COMPANY

Dear Sir

We wrote to you on 1st March calling your attention to the account referred to above. As we have had no reply from you so far, we presume that our letter has probably not reached you. So we enclose a duplicate statement of account and request you to give it your early attention.

Yours faithfully

Encl: Duplicate statement of account

The third letter fixing a date for payment.

Dear Sir

We are surprised to find that you have taken no notice of our letter of 1st March and 15th March requesting the settlement of the above account. As it is now very much overdue, we insist on its payment by 10th April at the latest.

Yours faithfully,

Reminder Letter

Dear Sir,

Please refer to our statement of account for the period ending December 2011, which was mailed to you on January 5, 2012, and a telephonic reminder was made later. We regret to inform that we have still not received the payment.

You will agree that delayed payments may affect schedules and cause avoidable inconvenience to both the parties.

We shall be grateful if you remit the outstanding amount on the receipt of this letter.

Defaulters

Wilful defaulters are unlikely to oblige soon. However, it is wiser to opt for even a part payment than rushing into time-consuming litigation. Habitual defaulters welcome it since it gives them an opportunity to defer payment even further. One may consider steps, which hurt the other party most. These may be a suspension of further supplies or cancellation of credit. A stricter tone and style may be justifiably used against them:

Final Reminder

Dear Sir,

This is further to our Statement of Account and several reminders to you to settle the account for the period October-December 2012. Unfortunately, you have not responded to them so far. In the circumstances, we are unable to continue with further supplies till the outstanding amount is cleared.

Please note that if you do not settle your account within seven days of the receipt of this letter, we shall have no option but to hand over the matter to our attorneys for suitable action.

We hope you will not force us to take extreme steps in this regard.

Yours faithfully,

Explaining Delays

The defaulting party should be sensitive to the difficulties of the seller. A payment must not be delayed without a convincing reason. It may be a good idea to seek an extension of time from the seller. Normally a reputed business house does not take the risk of turning down a reasonable request from a regular customer:

Dear Sir,

Please refer to your Bill No. S3456 of February 2, 2012, which is due for payment on February 15, 2012.

We are facing temporary liquidity problems due to delay in overseas payments. We may not be able to settle your bill for a fortnight.

We hope you will bear with us.

Yours faithfully,

CIRCULAR LETTERS

A circular letter is a communication meant to convey the same information to customers, business friends, shareholders, debenture holders, employees etc., it contains the same subject matter and is written to give the same information.

The circular letters are generally duplicated, printed or lithographed. They are sometimes very formal and are therefore not addressed personally to the recipient. When the circular letters are printed and if the letter has been typed especially for the addresses, it would appeal to the recipients. If a personal touch is given by typing the address of the recipient and is signed by the sender, it would appeal to the egoism of the addressee. In such a case, the correspondent thinks as if the letters have been sent to him. Such a step will depend upon the circumstances of each particular case.

Where hundreds of circular have to be sent, it may not be possible for the sender to sign each one of these letters. When the signature is printed, a different colour may be given to get an impression that, it has been signed. The circular letter should be worded as to inspire confidence. It should be pleasant and comprehensive.

Occasions for writing circular letters:

Businessmen issue circular letters on many occasions. The following are the occasions on which circular letters are generally written.

1. Establishment of new business

A circular letter announcing the establishment of a new business usually contains information on the following points.

- a. The name of the firm, its address and the nature of its business
- b. The date of establishment
- c. The qualifications of the proprietor or manager, his knowledge of the trade business experience etc.
- d. The capital at the disposal of the proprietor
- e. The quality of the goods offered and the fairness of the prices charged and
- f. Reference to the proprietor's specimen signature.

2. Admission of a partner

A partner may be admitted either on account of the expansion of business or on account of his need for more capital. As the admission of a partner brings about a change in the constitution of the business the fact has to be intimated to the outsiders. This is done by means of a circular letter. Such a circular letter states the name of the new partner and the date on which he has been admitted. It may give the reasons for his admission, his experience, ability and the capital that he brings with him. It invites the attention of customers signature given at the end of the letter.

3. Removal of business of new premises

When a trader moves to new premises, he may announce this customer by means of a circular letter. The following are the hints of such a letter.

- a. If the new premises are more spacious or within easier reach of the customers, the fact should be emphasized in an appropriate language.
- b. The address of the new premises should be clearly indicated.
- c. if the transfer of the business to new premises is likely to result in a delay in the execution of orders, it is advisable to inform the customers about this.

4. Death or retirement of partner

When a partner dies, the fact should be intimated through a circular letter. In it, the writer announces the fact with regret and acknowledges the services rendered to the business by the deceased. If he wants to continue to trade under the same style or if the name of the firm is to be

changed, this is pointed out in the circular letter.

In a letter announcing the retirement of a partner, the writer regrets losing the services of the retiring partner. In some cases, it is advisable to state the reason for his retirement. If the retiring partner withdraws his capital, this is mentioned in the letter.

5. *Conversion of partnership into a limited company*

The following are the advantages of converting partnership into a limited company.

- a. the liability of members is limited to the extent of the value of shares held by them.
- b. a company can raise more capital than a firm
- c. a company has perpetual succession.

In a letter intimating such conversion, the customers should be given assurance that their needs will receive the same attention as in the past.

6. *Granting power of attorney*

When the power of attorney is granted to a person, his specimen signature is to be sent to customers. The letter stating power of attorney may give a reason for granting power of attorney.

7. *Obtaining an agency*

When a trader obtains the agency for a product, he has to take steps to make the fact known. This may be done by advertising it in the press and by sending suitable circular letters. Such letters generally refer to the excellence of the product and fairness of price in relation to its quality. Such letters are really sales letters and the principles underlying the writing of sales letters apply to them.

8. *Clearance sales*

Businessmen generally make clearance sales known to the public by means of the advertisements in newspapers or by posters and handbills. They announce them by means of circular letters also. The following are the advantages over an advertisement.

- a. A letter can be addressed to a selected number of persons.
- b. A product can be explained more elaborately in a letter.
- c. A letter may be kept by the recipient in his file for future reference.

In the circular letters, the writer points out the nature and date of sale and refers to some of its most attractive features. He recommends an early visit to his shop so that customers may see personally the high quality of products offered for sale. In the end, he assures them of the genuineness of the sale.

The following are the advantages of circular letters

1. A large number of copies can be early printed and posted in one day.
2. Circular letters are comparatively less expensive
3. They await patiently the leisure of the person whom the business house seeks to influence
4. They inspire the confidence of readers.

***Specimen Letters Establishment
of a new business***

Dear Sir

We are pleased to inform you that we are opening a grocery and provision store on Monday the 28th March 2009 at the above address.

The stores will be in charge of Mr. S. Arun who was formerly the manager of Nilgris super market, T.Nagar, Chennai. His experience will assist us selecting the best quality goods and in running the business on the most efficient lines.

We have enough capital at our disposal which will enable us to keep a varied stock. This will make it possible for us to buy in bulk and sell at reasonable prices.

We request you to give us a trial order in order to test the quality and fairness of their prices. We are confident that you will be satisfied with the result.

Yours faithfully

Admission of a new partner

Dear Sirs,

I am pleased to inform you that I have admitted Mr. S. Kannan as a partner today to expand my business. This business will henceforth be run under the style of

RAJAKANNAN

Mr. Kannan has been working as a salesman in a reputed timber mart in Trivandrum for the last twenty years. He is thoroughly conversant with all the details of this trade. Besides, he brings Rs.1,50,000 as capital into the business. His admission will enable the firm to expand the business to areas so far untouched.

My sincere thanks for your past favours and hope that you will continue the same in future also.

yours faithfully

Shifting of factory to new premises

Dear Sir

We are pleased to inform you that the continued expansion of business has necessitated the shifting of our factory to more spacious premises at 26, LINGESAN STREET, KRISHNAMOORTHY NAGAR, CHENNAI 600 118 from 20th of this month.

Our new factory has been completed remodeled and considerably enlarged by the addition of new and costly machines. We are now in a position to execute orders more speedily.

The shifting of machinery to the new premises and its installation is likely to take some time. We hope to be able to resume normal working by the end of this month.

We await your esteemed orders at our new address.

Yours faithfully

Retirement of a partner

Dear Sir

We are sorry to inform you of the retirement of our senior partner Mr. Mohan on account of old age and continued ill health. Mr. Mohan was one of the founders of the firm and it is a great loss for losing the assistance and guidance of such an able businessman.

On account of Mr. Mohan's ill health for the last six months, his work in the firm had been completely taken over by our young and energetic partner Mr. Suresh. We are sure that we shall be able to continue to serve you to your complete satisfaction.

We like to point out that our resource will not suffer by the withdrawal of Mr. Kannan's share of capital. The remaining partners have made an additional contribution.

We hope that we shall have the pleasure of executing your new orders.

Yours faithfully

Conversion of firm into a limited company

Dear Sir

We are pleased to inform you that we have decided to convert our firm into a private limited company. The name and style of the new company which will come into existence from 1st Feb will be

RAMLAL & SHARMA PRIVATE LTD.,

We assure all our customers that so far as their interests are concerned the change will be only in name. The personal relationship that has existed between them and the firm will be maintained.

Yours faithfully,

Obtaining of an agency

Dear Sir

We are pleased to inform you that we have been entrusted with the marketing of Mysore sandalwood soap throughout Madurai District.

This toilet soap needs very little introduction. It is a product of Karnataka Government Soap Factory and is accepted as one of the best toilet soaps manufactured in India. We herewith enclose price list and a trade discount of 10% is allowed when the purchases exceeds Rs.1000/-

We hope that you will be pleased to place your bulk orders with us. We have always aimed at supplying best quality goods and once again offer you high-grade goods on the most convenient and attractive terms.

Yours faithfully

Introduction of new line of goods

Dear Sirs

We have much pleasure in informing you that we are now in a position to satisfy the general demand for a cheaper line of V.Guard watches by introducing into the market. These watches are reliable and are built on the usual high-grade standard.

A few copies of the leaflet describing the series are enclosed herewith. The sale of V guard watches is governed by the same rules and regulations applicable to our other watches.

We hope that this new line will bring a boost in sales and that you will co-operate with us to our mutual advantage.

Yours faithfully

Clearance Sales

Dear Sir

With a view to providing for new stock for the coming winter season, we have decided to effect a clearance sale of our present stock of winter coats, caps, shoes, bed sheets etc.,

We enclose a copy to our catalogue containing the original and the reduced prices. You will see that prices have been marked down as low as 50% in winter coats, hats, and nylon socks.

The sale will remain open for only ten days and please visit early to purchase the best at reduced rates.

Yours faithfully

UNIT III
BANKING, INSURANCE AND AGENCY CORRESPONDANCE

Banking Correspondence

Business without banking is unimaginable. A company begins its operations by opening a Current Account. These accounts come for a fee. They do not yield any interest like Savings Accounts but offer valuable services to a company. These include an ***unlimited number of Payments and Receipts, Overdraft Limits, Term Loans, Credit References, Depository Services***, etc. The company operates the account through one or more authorized signatories who may even be changed by the Board of Directors:

Change of Signatories

Dear Sir,

The Board of Directors of our company decided at a meeting held on February 6, 2012 that our Current Account no.6619 with you will be operated jointly by the Managing Director and the Chief Accounts Officer with immediate effect.

A certified copy of the resolution of the Board and the specimen signatures of the authorised signatories are enclosed.

Please acknowledge the receipt of this instruction.

Yours faithfully,

.Stop Payment

During the course of a day, a company mails a large number of cheques and other instruments. If the payee reports that he has not received the instrument, it is advisable to convey the details to the bank promptly and to request it to stop payment. Initial instruction may be given telephonically or telegraphically and a confirmatory copy sent later for their record. Though banks make all efforts to honour such instructions, they are not liable to compensate if the payment is made inadvertently.

Overdrafts

Companies are expected not to issue cheques without sufficient balance in their accounts. Failure to do so may lead to dishonouring of the instrument and loss of reputation and goodwill.

Banks routinely warn companies against overdrawn accounts and advise them to negotiate for a higher overdraft (OD) limit.

Example for Stop Payment

Dear Sir,

We issued the cheque bearing number 456611 dated February 7, 2012 in favour of Messrs Flowline Enterprises.

The amount of the cheque drawn on your branch is Rs. 93,475/- only.

Please stop payment of this cheque as it has reportedly been lost in mail.

We shall issue a duplicate cheque on getting your confirmation that you have received this instruction.

Yours faithfully,

Example for overdraft

Dear Sir,

CURRENT ACCOUNT No. 2332

We regret to inform that your Account No.2332 with our branch has frequently been overdrawn in the recent past. The amount of overdraft was Rs. 67,000 at the end of Business Hours on February 3, 2012.

We wish to emphasise that it shall not be possible for us to clear your cheques in the absence of sufficient balance in your account.

Please arrange immediate credits to clear the overdraft. If you find that your working capital is inadequate, we advise you to negotiate a higher OD Limit.

Yours faithfully,

Overdraft Limits

Companies are allowed overdraft limits on payment of charges. These limits are negotiable on the basis of fixed and liquid assets, like plant and machinery, buildings, securities and even goodwill. Normally overdraft arrangements are secured against stocks - raw material, finished goods and trading stocks of the borrower. Temporary overdrafts are also allowed and in certain circumstances without any security also. Temporary overdrafts help companies cope with immediate problems. Applications must be supported by relevant documents.

Dear Sir,

OVERDRAFT LIMIT

Thank you very much for your letter of February 5, 2012.

We regret the unsanctioned overdraft and have transferred credits from another account to clear it.

Our recent diversification into automobile ancillaries has been delayed due to cost overruns. We expect the unit to be commissioned in about two months and become viable by the end of the year 2012.

Therefore, an additional temporary overdraft limit of Rs. 50 lacs for a period of six months will be of a great help.

We are enclosing a status report from the consultants and the last audited balance sheet for your perusal.

We hope to hear from you soon.

Yours faithfully,

Term Loan

Fixed term loans are usually secured against fixed assets, such as plant and machinery, land, buildings, etc. Most of the information is furnished by filling up forms made available by the banker. In the event of a delay, a letter may be dispatched:

DELAY IN SANCTION OF TERM LOAN

The Chief Manager
ICICI Bank, Hitech City
Hyderabad-500 033

March 30, 2012

Dear Sir,

We submitted an application on February 22, 2012 for a Fixed Term Loan of Rs. 60 Lacs against securities in the form of land and building, and plant and machinery. The working capital as on date is Rs. 80 lacs. The details of existing liabilities and the past performance of the unit are on your record.

The term loan is to be used for the introduction of new technologies, like CAD/CAM in the manufacturing of our existing products. This is imperative to retain viability in the times to come.

We shall appreciate if the Term Loan is sanctioned expeditiously.

Yours faithfully,

Status Enquiries

Parties often ask for credit and give the name of their banker as a referee. It is common for companies to secure the help of their own bankers to find out the creditworthiness of those parties. Bankers make such information available to their clients in confidence but without accepting any liability.

The Chief Manager
HDFC Bank
Greater Kailash I
New Delhi
July 17, 2012

Dear Sir,

We have recently received an order worth Rs. 65 lacs from Textronics Ltd., Chennai. The company has requested for a credit-period of 90 days. They have given the name of their banker, Indian Overseas Bank, T. Nagar, Chennai as their reference.

We shall be grateful if you find the creditworthiness of Textronics Ltd. from their bankers and advise us at the earliest.

Yours faithfully,

Letter to a bank requesting credit facility

Dear Sir,

We have plans for expanding our line of manufacture and a detailed project report has been finalised which has been favourably considered by the Industrial Development Bank of India, Mumbai. The working capital requirements in connection with the above project would be of the order of Rs. 3.5 lakhs for a quarter.

A copy each of the project report and feasibility report is enclosed for your ready reference. At present we are enjoying a credit facility of 3.5 lakhs rupees by way of overdraft, 2 lakhs rupees by way of cash credit and Rs. 4 lakhs by way of Bill of purchase from your bank. You would be happy to find from your records how satisfactory our performance has been all these years.

As in the past, we request you to grant us the credit facility for Rs. 3.5 lakhs also. We would offer our investments in shares as security for the overdraft facility upto Rs. 3.5 lakhs that we are requesting for now. The shares command a premium of 70% at the moment.

We sincerely hope that this would entirely meet your requirements.¶

Letter to bank requesting current account statement

Dear Sir,

As our accounting year has come to a close on December 30, 2012, we request you to send the Current Account statement for the period November 1, 2011 to December 31, 2012, at the earliest, to enable us to reconcile the bank balance.

Letter to bank requesting bank guarantee

Dear Sir,

We are your valued customer for over 15 years. The company has recently secured a State Government contract for the supply of items of the value of Rs. 1,50,000 per month. In this connection, they desire a bank guarantee to be executed by the company's bankers.

We are sure you would oblige us in this matter. Kindly let us know the security you will require for issuing the said bank guarantee.

Letter to bank asking for higher credit limits

Dear Sir,

We are at present enjoying cash credit facility of Rs. 4 lakhs against hypothecation of the raw materials and stocks at our godown. Recently, due to an expansion programme, the average monthly production has registered an increase by 5%. This is vouched by the godown stock statements that the company has been submitting to you enter the last three months.

Under the circumstances we would request you to increase the cash credit limit to Rs. 5 lakhs. We assure you that our credit performance would remain as good as it was in the past.

Insurance Correspondence

The concept of insurance evolved around the time when sea trade had just begun. The early ships were unsafe and often sank in high seas. Unfortunately, they also took with them valuable cargo to the bottom of the sea. It was felt that some mechanism should be developed to compensate those who suffer such losses. Thus, the institution of insurance was founded.

Insurance is a contract between the company, called the insurer and the client known as insured. The insurer promises to compensate the loss the insured may suffer, against the payment of premium. The premium is calculated in % age terms, say 2 paise per hundred rupees for Fire Insurance. The calculation is made on an annual basis through flexible payment plans may be offered for the sake of convenience. Risk perception plays a major role in determining the premium. An AAR or Against All Risks cover, for instance, will be more expensive than one against fire only. Premium enquiries are a common subject matter:

Policy Renewal

Dear Sir,

We are interested in renewing the policy number S 233321456 for our bonded warehouse located at S-31, Sahibabad Industrial Area, UP with some changes.

The warehouse and goods stored in it are presently covered for a total value of Rs. 30 lacs only against fire.

Following the earthquake in Gujarat, we would like to seek protection against all risks.

We shall be grateful if you quote your lowest premium rates for an AAR cover at the earliest, so that we may remit the charges.

Yours faithfully,

Null and Void Policies

Non-payment of premium results in a policy being declared null and void. A policy must be in force at the time of the mishap in order to secure compensation. The insurer may, at his discretion, revive a lapsed policy on payment of missed premiums plus penal interest.

The amount of compensation is limited to actual loss suffered by the insured. In the event of over-insurance, relief is limited to the sum assured. The policy may be declared null and void if the insurer detects under-insurance.

Salvage is permitted during the accident. The premises are surveyed later by an expert chosen by the panel of the insurance company. Once the surveyor submits his report and an estimate of the loss suffered, the insurance company settles the claim by awarding compensation.

Reporting Loss

Dear Sir,

POLICY No. J 2343221

We regret to report that our tool room located on the ground floor of Plot No.73, Wazirpur Industrial Area, Delhi was gutted in an accidental fire last night. The cause of the fire is not known and is being investigated.

The tool room, which was insured comprehensively with you under Policy No. J2343221, has been totally destroyed. The loss of plant and machinery is estimated to be Rs. 23 lacs.

Please arrange an immediate survey of the premises so that we may resume operations and file a claim expeditiously.

Yours faithfully,

Reply to above letter

It is unlikely that the insurer will accept the estimate of loss submitted by the insured. However, a convincing reason should be given when contesting the figure mentioned by him. The response should also contain an expression of sympathy:

Dear Sir,

We are sorry to learn from your letter of March 3, 2012 about the destruction of your tool room in a fire accident.

The initial feedback from our surveyor has confirmed that the damage to the plant and machinery is major.

However, we are unable to accept Rs. 23 lacs as a fair estimate of loss since much of the machinery was obsolete. We shall indicate the liability acceptable to us after we receive the final report of the surveyor.

We assure you that we shall make all efforts to settle the claim at the earliest. Meanwhile, please accept our sympathies.

Letter to the Insurance Company to assess the loss by fire

Dear Sir,

We are to intimate to you that a fire occurred in our godown at 10 Rajendra Colony, 1st Street, at 10.30 p.m. yesterday the November 21, 2012. The fire service personnel have done a commendable job in minimising the loss to the stocks. The cause of the fire is not yet known. We request you to send your valuer to assess the loss and arrange for an early settlement. In the mean time a separate claim is being lodged by us.

Letter to enquire about the surrender value of a policy

Dear Sir,

Re: life policy 234567

Since my wife's prolonged hospitalisation has completely drained out my financial resources, I find it difficult to pay the overdue premia on the above policy. Unfortunately, i don't expect an early improvement in my situation. So it may not be possible for me to pay the further premia also. I now wish to discontinue my policy. I shall be thankful if you kindly write to me the present surrender value on my life policy and the procedure to obtain it.

A letter intimating the maturity of a policy

Dear Sir,

Re: Policy no: 14778899 - own life

We have the pleasure to inform you that your above policy will be maturing for payment on 20th July, 2015.

We need the following documents to settle your claim to this policy promptly.

- i. The discharge form (duly filled in as per the instructions given at the back of the form)
- ii. The policy in original
- iii. Any deeds of assignment affecting your title to the policy
- iv. The last premium receipt

The payment will be made by a crossed cheque on syndicate bank, New Delhi

If the discharge form, etc. are received by us sufficiently in advance, it may be possible for us to send you the cheque so as to reach you on the date of maturity itself.

Letter asking about surrender value of a policy.

Sir,

I wish to surrender my policy (No.77305137) for a cash value as my financial commitments do not permit me to continue paying the premium. Hence I shall be glad if you let me know the present surrender value of my policy.

Yours faithfully,

Reply stating surrender value

Dear Sir,

With reference to your letter of 20th April 99, we wish to inform you that the surrender value of your policy (No.77305137) is Rs.2400/- (Rupees two thousand and four hundred only). If you desire to have the surrender value, please send us the policy document and the form duly filled in.

On complying with the above requirements we shall arrange for payment

Yours faithfully,

Application for loan against life policy

Sir,

As I am in need of money, I shall be obliged if you will let me know the maximum amount I can borrow against my policy (No.740335893)

Please treat this as urgent and let me have an early reply.

Yours faithfully,

Reply to the above

Sir,

With reference to your letter, dated 27th June 09, we wish to inform you that you can avail a loan of Rs.3,500/- (Rupees three thousand and five hundred only) on your policy No.740335893. In case you need the amount, you are asked to send the enclosed form duly filled up and with the policy document.

On hearing a reply from you, we shall make arrangements for payment of the loan.

Yours faithfully,

Letter intimating maturity of the policy

Dear sir,

We have pleasure in informing you that your life policy (No: 42216978) matures for payment on 28th mar.2009

We herewith enclose necessary forms for discharge which please return us duly execute along with the policy (No: 42216978) before the date of maturity to enable us to arrange for payment by cheque of Canara Bank, Vallior.

Yours faithfully,

Fire insurance

Fire insurance is a device to compensate for the loss consequent upon destruction by fire. The contract of fire insurance is always a contract of indemnity. This means that the insured shall be paid only the actual amount of loss against which policy has been insured. Insurable interest must exist both at the inception of insurance and at the time of loss. Both parties in the fire insurance contract must exercise utmost good faith.

Letter asking for a fire policy

Dear sir,

We wish to insure our goods against fire of the value of Rs.75,000/- (Rupees seventy-five thousand only) lying in our godown at 24, N.S. Street, Sivakasi. We request you to issue a policy for the amount covering the risk for one year.

The proposal form given by your agent is enclosed, duly completed.

Yours faithfully,

Reply to above letter

Dear Sir,

We thank you for your letter of 27th June 09 together with the proposal form. We enclose our cover note giving you requisites cover.

We shall send the policy very soon.

Yours faithfully,

Transfer of insured goods to other premises for PRAVIN STORES

Intimation of damage of goods of fire for PRAVIN STORES

Dear Sir,

We wish to inform you that our stock of goods covered under fire policy (No: F214) has been transferred from 24, N.S. Street, Sivakasi to 6, New road Sivakasi.

We enclose herewith fire policy which may kindly be returned to us after necessary endorsement there on.

Yours faithfully,

Dear Sir,

We report to inform you that a fire broke out in our warehouse at 6, New Road, Sivakasi at 10.30 P.M last night. It was noticed by K.Murugan, the night watchman of the locality who contacted fire station by telephone when the fire brigade arrived, the premises were completely gutted. The fire brigade succeeded in extinguishing the fire at 12.30 A.M.

We estimate that a stock value of Rs. 45,000 has been destroyed. We request you to send your surveyor to survey the loss and inform us the particulars we have to furnish to make a claim.

Yours faithfully,

Acknowledgement of claim

Dear Sir,

We received your letter informing us of the loss by fire occurred at your warehouse on 13th Oct 2008.

We have instructed our Surveyor, Mr. S. Kumar, to survey the loss and proceed the matter on getting his report. We request you to file in the enclosed form and return it to us at your earliest convenience.

Yours faithfully,

Acknowledgement of receipt of claim

Dear Sir,

We received your letter of the 16th Oct. together with claim form filled in by you. After receiving our surveyors' report, we shall inform our decision.

Yours faithfully,

Enclosure of cheque in settlement of claim

Dear Sir,

In continuation of our letter of the 17th Oct, we inform you that we have received surveyors' report which assesses the damage at Rs.38,000/-

We enclose our cheque No:620437 on the Canara Bank Sivakasi for Rs.38,000/- together with a voucher. We shall thank you to return the voucher to us duly signed.

Your's faith fully,

Marine insurance

Marine insurance covers loss or damage to vessels or cargo or passengers during transportation on the high seas. The risks insured are commonly known as perils of the sea. Thus marine insurance is a device to secure protection from loss or damage to property while in the ship.

A marine loss may be either total or partial. The complete destroying of the property insured is known as a total loss. In other words, when the subject matter insured or goods are totally lost it is a total loss. The total loss is may be either actual total loss or a constructive total loss. The actual total loss is a material and physical loss of the subject matter insured. A constructive total loss occurs when the ship or cargo is justifiably abandoned because its total loss appears unavoidable. When the goods are partly damaged, it is a partial loss. A partial loss is technically called as average. In marine insurance, average means loss or damage or ship or its cargo.

Specimen letters

Letter asking for marine policy

TUKARAM&COMPANY

Dear Sir,

We request you to issue in our name a floating policy including war and riot risk to cover our shipment of piece goods to the value of Rs.75,000/- from Cochin to Singapore. The consignment is to be shipped through S.S Bhavani on 4th April 2009.

Please issue a temporary cover pending the preparation of the policy.

Yours faithfully,

Letter enclosing a cover note

Dear Sir,

We thank you for your letter dated 4th March and enclose a cover note for shipment of piece goods by S.S Bhavani leaving Cochin to Singapore.

We request you to furnish us the number of bales, shipping marks, and other details so that we shall prepare the policy and forward to you.

Yours faithfully,

The letter enclosed floating marine policy.

Dear Sir,

With reference to your letter dated 2nd Mar, We enclose a floating policy for Rs. One lakh on your consignment of piece goods.

We request you to declare the shipment as and when made giving particulars relating to the value and date of the bill of lading.

Yours faithfully,

Letter intimating declaration on a marine policy.

Dear Sir

We declare the following particulars on our marine floating policy No. M. 2345.

From Cochin to Bombay

Name of Streamer: By rail

Bill of lading B.14/212 dated 26th Mar 2009

Contents: 10 boxes of piece goods

Trade Mark: TC

Amount declared: Rs. 7.500

Yours faithfully,

Letter making a claim under marine policy

Dear Sirs,

We wish to bring your notice that two boxes of piece goods insured under the policy No.M2345 by S.S. Bhavani from Cochin to Singapore were found to be in a damaged condition. The damaged goods were surveyed by your authorized surveyor and his report is herewith enclosed.

We are also enclosing the original policy and suppliers' invoice. We shall be grateful if you send us your cheque ins settlement of the claim.

Yours faithfully,

Letter settling claim

Dear Sir,

We received your letter of 15th may together with an insurance policy, suppliers, invoice and the surveyors' report.

You claim has been accepted and we enclose our cheque No.041652 at 17th, at 2009 for Rs.6,500/- on State Bank of Travancore, Cochin in full settlement.

Please return the enclosed claim voucher duly discharged.

UNIT IV – REPORT WRITING

Secretary – Meaning

The term secretary is derived from the Latin word —Secretarius|| which means a confidential officer to whom confidential matters can be entrusted.

The company secretary belongs to a different class by himself. The largest and the most important group of secretaries in the business world comprises of secretaries appointed by joint stock companies. With the growth and expansion of company administration, in fact, he occupies an important position in the company hierarchy.

Secretarial correspondence

It can be classified into the following categories:

- a) Correspondence with directors
- b) Correspondence with share holders
- c) Correspondence with others.

1. Correspondence with directors

Sending notices of board meeting, reports of the proceedings of such meeting, periodical reports of the working of the company etc., the secretary correspond with the directors on special occasion, for some information or request for a matter to be taken up for discussion in the board meeting, or when the chairman wishes to communicate to the directors in connection with board meetings.

2. Correspondence with share holders

Most of the correspondence with the shareholder takes the form of circulars letters being sent to them, the notice of the meeting, agenda reports of general meeting, directors reports, letters, offering shares, making calls on shares, sending dividend warrant etc. personalized letters will have to be written in reply to certain specific request or demands from shareholders.

3. Correspondence with others

This includes correspondence with the registrar of companies, auditors, bankers, government officials and the public. While corresponding with the registrar and the government department, he must make a proper selection of words so that he does not cause any legal complication to the company.

Thiru S. Sekar

139, Swami sannathi
street, Tirunelveli – 5

Dear sir,

**Letter of allotment of
shares VASANTH
COMPANY**

Registered
office, Vasanth
Bhavan,
Madras – 5

November 16, 1995

With reference to your application dated October 15.1995 for 100 shares of Rs.100 each in our company, I am directed to inform you that 75 shares of Rs 100 each are hereby allotted to you.

Rs 25 per share is payable on the allotment and the details are given below.

The amount payable on the application at Rs 25 and an allotment 25% per share.

Amount already received on application Rs 2,500. Balance due to be paid by you Rs 1,250. I request you to send the amount to us along with the letter on or before November 30, 1995.

By order of the Board,

Ram

(secretary)

Cash Receipt

VASANTH COMPANY

Vasanth Bhavan,

Madras – 5

Received a sum of Rs 2,500 (thousand five hundred only) from Thiru S.sekar for the above company towards application fee in favour of the allotted 75 shares.

S. Ram Kumar

(secretary)

Letter No.2

Notice of the Board meeting

SUBRAMANIAN COMPANY

58, Rail Nagar,

Mysore – 1

November 16, 1995

Thirus

R.S.Manohar 33/4

Parry street, Mysore

-1.

Sir

A meeting of the board of directors will be held on Saturday the 16th December 1995 at Registered office

of the company at 11.A.M. to decide the programs for the exhibition at Bangalore. You are requested to attend the meeting.

Yours sincerely,

S. Beer Mohammed

(Secretary)

Letter No.3

**Reply to Company's non-intimation of company's
affair SIVA TRADING COMPANY**

44, sivananth street,
Tirunelveli – 1
November 16,,1995

**Thiru.A.DURAI
RAJ**

145, chinna kadai
street, Madurai – 1.

Sir,

For the past month, our companies correspondence on all affairs was distribute by the local communal clash. So, our company has been unable to intimate some of the company affairs to all. I assure that in the future all the company affairs will be sent to you will due to care.

Please excuse for the inconvenience caused to you.

Yours sincerely,

S.Sivanupandian

(secretary)

**Letter No.4.
K.Ravikumar,**

Hotel Barani (Room 48)
Tirunelveli – 1
November 16, 1995.

The Secretary,
Narayanan company
limited, Madras – 5.

Sir,

On account of some personal work, I have been touring this place and I will be staying up to 31st December 1995. I have not yet received that date of the next board meeting. Therefore I request you to intimate the date.

I request that the date of the meeting may be fixed and may be informed within months.

Thank you,

Yours sincerely,

K.Ravi Kumar

Letter No.5.

S.N Ramachandran, Narayanan company limited, Madras – 5.

K.Ravikumar,

Hotel Barani (Room 48) Tirunelveli – 1.

Sir,

REPLY BY THE SECRETARY

In reply to your letter dated November 16, 1995. I am directed to inform you that the next board meeting of the company will be held on Wednesday, the 20th December 1995 at 10 at A.M.

Your suggestion of informing the directors about the date of board meeting one month in advance was referred to the chairman and the same is included in the agenda for the next meeting.

Thank you,

Yours sincerely,

Letter NO: 6.

Thiru, R.K.Krishnan

8, Bazaar street, Egmore,

Madras – 600008 Sir,

Invitation to a shareholder to board of directors RIN SOAP LIMITED

S.Ramachandran

(secretary) Madras – 5

November 18, 1995

45, Palace road,

Bombay – 10

November 16, 1995

I am directed by the managing director to get your willingness to accept the position of director of this company in the place of Mr. Ravi, who has retired from this month.

As a shareholder of the company, you have a good knowledge and vast experience

of this company. I, therefore, take a liberty to enclose the Memorandum and Articles of Association together with audit report of this year.

Letter No:7

Thank you

**Letter No:
10**

**Letter intimating rights issue
BROOKE BOND INDIA
LIMITED**

Calcutta – 10
20th November 1995

Dear
Member,

In order to reduce the foreign holding and to increase the Indian participation, 28, 156 new equality shares of Rs. 10 each for cash at premium of Rs 3 per share are being offered to all Indian national residents in India in the ratio of one new share for every equality share held, including the bonus shares allotted already. The letter of rights set out the terms of issue and the relevant application form should also be in your hands by now.

The issue open remains 13th November and will remain open until 12th December 1995.

After the right issue, the Indian participation in the company will increase from the existing 40% to 67% and the paid up capital of the company will be Rs 1400 lakhs.

Thanking you,

Yours sincerely,

R.K Panda,

(Secretary)

AGENDAS

Agendas are used to organize meetings, keep track of old and new content, gives a time frame for what items are to be discussed and provides a clear understanding of a common end goal for the participants. Agendas hold important dates and content, plus they provide guidance and preparations for the following meetings.

What is a meeting Agenda?

- A meeting Agenda is a list of components and goals that participants are to discuss and hope to accomplish during a meeting

What is the purpose of an Agenda?

- To outline the main ideas of any events, responsibilities and deadlines that must be further discussed and determined.

How to Develop an Effective Agenda

- Create an agenda
- Identify the five W's (Who, What, When, Where and Why?)
- Items of discussion
- Goals of the meeting
- Provide any readings or documentation that will prepare your participants for what is expected

When can an Agenda be used?

- An agenda can be used anytime there is a big event, interview times and dates, work schedules or school schedules, conferences etc.

Agenda

- Structure and Format of an Agenda
- Daily Planner
- Timetable
- Syllabus

Running a Meeting

Introduction

Make your objective clear. A meeting must have a specific and defined purpose. Before you send that calendar invite, ask yourself: What do I seek to accomplish? Are you alerting people to a change in management or a shift in strategy? Are you seeking input from others on a problem facing the company? Are you looking to arrive at a decision on a particular matter?

In order to conduct an effective meeting, You also need to have an agenda. An agenda usually contains the following elements:

- Call to Order
- Roll Call
- Reading/Approval of Minutes
- Officer's (and others) Reports
- Committee Reports
- Unfinished Business
- New Business

Stick to your schedule. Create an agenda that lays out everything you plan to cover in the meeting, along with a timeline that allots a certain number of minutes to each item and email it to people in advance. Once you're in the meeting, put that agenda up on a screen or whiteboard for others to see. This keeps people focused.

Start on time, end on time. If you have responsibility for running regular meetings and you have a reputation for being someone who starts and ends promptly, you will be amazed how many of your colleagues will make every effort to attend your meetings. People appreciate it when you understand that their time is valuable. Another note on time: Do not schedule any meeting to last longer than an hour. Sixty minutes is generally the longest time workers can remain truly engaged.

Follow up. It's quite common for people to come away from the same meeting with very different interpretations of what went on. To reduce this risk, email a memo highlighting what was accomplished to all who attended within 24 hours after the meeting. Document the responsibilities given, tasks delegated, and any assigned deadlines. That way, everyone will be on the same page.

MINUTES

Introduction

In this chapter you will be learning the benefits of writing minutes, and what the main purpose of having minutes when attending meetings. When writing minutes it is very important to know how to write minutes, and to make sure you're doing it in the right format. As you read through this chapter you will gain some very useful knowledge, and hopefully plan to use it in the near future.

What is 'writing' Minutes?

When attending a meeting for business purposes, employee purposes, or even a more serious matter such as public meetings with the public population involved. It is very essential that minutes are to be recorded, usually a person is dedicated to take down what is said during this meeting, and what actions were placed before and after the meeting is finished. Minutes is an official workplace document that is to be very important because this is a document that contains what is said during a meeting, who said what during the meeting, and what plans were taken into action as the meeting is continuing on.

Minutes used for

Minutes are used for documenting what happened during a meeting, as well as what was said during the meeting. Minutes are also to inform the attendees who couldn't make the meeting to be informed what happened during the meeting, and what was discussed during the meeting.

What Elements are included in a Minutes Document?

When writing Minutes for any kind of meeting, there are some standard elements that are to be included in the "Minutes" documentation. To write the proper effective Minutes documentation you are to include;

- The name of Participants.
- The Agenda of the meeting.
- Calendar/Due Dates.
- Actions or Tasks.
- The main points that had been discussed during the meeting.
- Decisions made by the participants.
- Record of what is the most important points of this meeting.
- Future Decisions.
- Documents/images/, attached files.

Before the meeting: The meeting minute recorder must be aware of the different topics to be addressed during the meeting, noting what you know about them in order to save time and to be able to focus on important topics during the meeting. If not, you might end up on the margins of the meeting being too busy taking notes.

During the meeting: meeting minutes are an effective task to a successful meeting, yet they need to be done properly, written and given out to participants as soon as possible. The main problem with writing minutes is that they take a long time to be written down properly, and that they must be sent quickly after the meetings to let everyone know their next projects or actions.

You need to build your notes as the meeting progresses: a good way of organizing your note-taking is to differentiate actions from remarks as well as noting the different actions per person with a deadline.

After the meeting: type out your notes in a logical manner and not chronologically. It needs to be organized to be sent out to your co-workers. Also, adding a short summary organized per person and per project at the end of the minutes helps the attendees who did not attend this meeting to quickly look at the minutes and spot the main points that were discussed during the meeting.

Company/Department Name
Meeting Minutes

Date

I. Call to order

Facilitator Name called to order the regular meeting of the Organization/Committee Name at time on date at location.

II. Roll call

Secretary Name conducted a roll call. The following persons were present: attendee names

III. Approval of minutes from last meeting

Secretary Name read the minutes from the last meeting. The minutes were approved as read.

IV. Open issues

- a) Open issue/summary of discussion
- b) Open issue/summary of discussion
- c) Open issue/summary of discussion

V. New business

- a) New business/summary of discussion
- b) New business/summary of discussion
- c) New business/summary of discussion

VI. Adjournment

Facilitator Name adjourned the meeting at time.

Minutes submitted by: Name

Minutes approved by: Name

Report Writing

Report

Thousands of reports, long or short, formal, crucial or ordinary, special or routine are written everyday. A foreman, at the end of the day, reports to the manager the progress of the work carried on in his supervision. The manager of a bank sends a periodic report to the head office of the state about deposits, advances, overdraft limits etc, during that period. Form time to time, the Government sets up committees to report on various issues of social political and economic importance.

C.A. Brown: "A Report is communication from someone who has some information to

someone who wants to use that information”.

Importance of Report:

A report is a ‘basic management tool used in decision-making’. Hence it is extremely important. In a one-man business, the functions of reporting & decision-making are combined in one-man proprietor. So he does not need any reports. But a large scale organization are engaged in multi various activities, which are being handled by different departments. Their top executives cannot keep a personal watch over all these activities. So they have to base their decisions on the report they get from the heads.

Reports 1. Oral Report 2. Written Report

Characteristics of A Good Report:

- Precision.
- Accuracy of facts
- Relevance.
- Reader - Orientation.
- Objectivity of recommendations.
- Simple & Unambiguous language
- Clarity
- Brevity
- Grammatical Accuracy.

Preparing the Report:

If we are clear about the purpose of writing a report, the persons for whom it is meant, the facts to be examined and the facts to be included, and the time at your disposal, and know what type of report you are going to write, it is time to start the work. In write better, speak better, the following steps are suggested to write a report.

1. Investigating the sources of information;
2. Taking Notes;
3. Analysing the Data;
4. Making the Outline; and
5. Writing the Report.

1. **Investigating the sources of information is a kind of spadework.** It is to be done right in the beginning. The extent of investigation will, of course, depend on the length and importance of the report. Major sources of information are: Company files, Personal observations, Interviews, Letters, Questionnaires, Library Research.

- i) Most of the relevant information is already contained in the old files of the company. Sometimes thereby are precedents, and old findings and recommendations may be considerable help. So it is very important to go through the old files of the company. Declining sales or rising costs of production are recurring phenomena. And their caused we also usually similar. In these case, old files may be continuing some valuable information.
- ii) In respect on a fire accident or on the progress of a project, personal observation will be of greater help. It needs on the spot enquiry to ascertain the cause of a file or to find out why the work of installing a new plant is going or rather slowly.
- iii) Complaints from customers about unsatisfactory service being provided by a branch might necessitate interviews. Interviews with the members of the staff may also be of some help. These interviews should be carefully recorded, clearly indicating the persons interviewed and the time and place of the interview. Sometimes, instead of holding persons interviews, letters may be written to different people.
- iv) When a large number of people are to be contacted, the only practical method in to make us of questionnaires. Such questionnaires are often prepared by large business house to ascertain the popularity of their products or to find out the possibility of introducing some new products into market. Questionnaire should never be lengthy. Questions should be prepared in such a way that they do not call for writing lengthy answers Questions that just require ticking off one of the many alternative suggested are the best. If the results of the questionnaire should also be included.
- v) In reports on subjects of general nature, library research may be found useful. This includes reference books and past as well as current issues of newspapers. Trade publications and magazines.

2. Taking Notes:

In the course of investigations, the written keeps on taking notes of anything that appears to be related to the subject. That there is no time to analyse them and determine how they will be help in the final report. But as the writer keeps turning them in his mind over and over again, a kind of pattern starts emerging and he begins to be clear about when is relevant and what is not. It is a very general kid of pattern but it gives the writer at least a starting point.

3. Analysing the Data:

Now is the time to analyse the collected data in the light of the pattern that has evolved. A lot of data will have to be rejected while a need might be felt to collect more data. The final pattern will emerge at this stage. The writer should never hurry through this stage, since this is the most important stage in writing a report.

4. Making an Outline:

Once the final pattern of the report has taken shape in the writer's mind he should prepare an outline to write the report. In this outline the problem is stated, the facts are recorded, they are briefly analysed, and the logical conclusions are arrived at. An outline is essential, but it should be found extremely helpful in writing a systematic report.

5. Writing the Report:

The last stage is that of writing the report. It will need a constant shuttling between the outline and the notes. First a rough draft of the report is prepared. Then it is revised, pruned and polished. If the writer has some more time at his disposal, he will find it advantageous to come back to his rough draft after, say, a couple of days. This short interval will make his revision work really meaningful. The writer should also be careful that the language of the report is simple, unambiguous and free from grammatical errors. It is now time to type it out in a proper form and submit it.

Organisation of a Report:

There are three ways in which a report can be organized.

1. Letter Form.
2. Memorandum Form.
3. Letter - Text Combination Form.

1. LETTER FORM:

In the case of brief, informal reports, the arrangements followed in business letters is adopted. Its main parts are: heading or the title, data, address, salutation, the body, complimentary close, and the signature. It is usually written in the first person - I or We.

The body of the letter can be further divided into the following parts:

1. **Introduction:** The introductory paragraphs present the terms of reference and the subject of study. Here the writer states the problem confronting him in the light of the

terms of reference and the relevant circumstances.

2. **Findings:** The next few paragraphs present the findings of the investigation.

3. **Recommendation:** Recommendations that logically follow the findings are given in the last paragraph of the body.

2. MEMORANDUM FORM:

Adopting the memorandum form is a simpler way of presenting the report, since here the formalities of the letter form are done away with. The data is mentioned at the top. It is followed by the name of the person to whom the report is addressed, the name of the writer and the subject of report. Next follows the actual text and the conclusion. As in the letter form. The text of the report is divided into paragraphs with headings.

Memorandum	
	April 7, 1.....9
To	: Mr.R.C.Kaushik
From	: Ganesh Srivastava
Subject	: Mr.G.C.Jain's Misbehaviour with Mr.SuresAgarwal, a Valued Customer.
Here is the report you wanted.....	

Large business houses have different types of printed forms to send report. This simplifies the procedure and ensures uniformity of style.

3. **LETTER - TEXT COMBINATIONS FORM.** A complete report in this form includes three major parts:

- I. Introductory Parts;
- II. Body of the report;
- III. Addenda.

The complete outline of such a report is as follows:

I. Introductory Parts:

- Letter of transmittal or Letter of Presentation.
- Title Pages
- Table of Contents.

- List of Illustrations.
- Abstract and / or summary.

II. Body of the Report:

- Introduction.
- Discuss or description.
- Conclusions.
- Recommendations.

III. Agenda:

- List of references.
- Bibliography.
- Glossary
- Appendices.
- Index

It is not essential that a report contains all these parts. Long reports containing most of these parts are generally submitted in a book form.

I - INTRODUCTORY PART

Letter of Transmitted or Letter of Presentation:

A letter of transmittal is a routine letter written to transmit the report from the writer to the reader. It performs several important functions:

- i) it provides a permanent record of transfer;
- ii) it shows the date on which the report was submitted;
- iii) it states the name and position of the writer of the report;
- iv) it also states when and by whom the report was authorized;
- v) it may invite the reader's comments and suggestions.

A letter of presentation is slightly different from a letter of transmittal. In addition to given the information contained in the letter of transmittal it usually states the purpose and scope of the report, refers to the writer's sources of information, and highlight's special features.

If a letter of transmittal is written the additional matter put in the letter of presentation is included in the first part of the body under the heading 'Definition of the Problem'.

Title Pages: The title pages gives the title or heading of the report, the person(s) to whom it is submitted the date of submission and the name of the writer(s).

Table of Contents:

In the case of long reports, it is desirable to give the table of contents in the beginning. In addition to giving an overall view of the report the table of contents facilitates locating particular topics in the report.

The table of contents gives the title and the page number of each chapter. If a space permits, the headings of the sections of the chapters are also included.

List of Illustrations:

If the report contains many illustrations, the list of illustrations is given immediately after the table of contents. This list gives the number, title and page reference of each illustration.

Abstract and / or Summary:

In case the report is very long, it is customary to give an abstract and/ or summary of the report for ready reference. An abstract is also called synopsis. An abstract tells in concentrated form when the report is about; a summary gives the substance of the report. There are no fixed rules about the length of an abstract or a summary. But it is generally agreed that an abstract should be about two to five percent and a summary about five to ten percent of the length of the report.

II - BODY OF THE REPORT:

Introduction: Introduction is the first part of the body of the report. It includes the following items of information:

- 1) Authorization for the report and terms of reference;
- 2) Historical and technical backgrounds;
- 3) Scope of study, with a clear description of the limitations and qualifications;
- 4) Methods of collecting data and the sources; and
- 5) Definitions of special terms and symbols, if desirable.

The main function of the introduction is to say what the report is about. It is important to begin with mentioning who has authorized the report and defining the terms of reference. The background and the scope of study acquaint the read with the work already done and the new grounds to be covered. If the report uses some special terms and special

symbols, they may be explained either in the beginning or in the foot ness wherever they occur, as may be found desirable. But there should be no ambiguity about the sense in which these terms are used.

Discussion or Description:

This is the main part of the report. It systematically presents the various aspects of the issue under headings and sub-headings. It contains the facts found by the writer along with his comments. It may include charts, graphs, statistical tables and even except form other published reports. These may either be incorporated in this part of the report, or if they are unwieldy and likely to distract, they are put in the end in the form of an appendix.

Conclusion and Recommendations:

On the basis of the facts and data presented under the heading 'findings' the writer draws some definite conclusions. Then he puts forward some concrete suggestions or recommendations. If the report is prepared by a committee or sub-committee to be presented at a meeting of the general body for adoption, the recommendations are put in the form of 'motions' or 'resolutions'.

III - AGENDA:

List of References: The works cited in the text are either credited in footnotes on the page on which they are cited or mentioned together in the list of references. If the number of such references is small they can be mentioned in footnotes. But if they are large in number it is better to put them together in the end. There also, they may either be arranged chapter wise in the order in which they occur in the text or listed in alphabetical order.

Bibliography: If the report is based on extensive research, the works consulted by the writer are given us the bibliography. The bibliography may also include works recommended for further study.

Glossary: It is the list of technical words used in the report and their explanations. Whether then words are to be given in the beginning or the end or in foot ness is entirely a matter of the writer's choice. Besides, whether the glossary is needed at all depends upon who is going to read the report. If it is going to be read by knowledgeable people who are already familiar with the terms, there is no need to include the glossary in the report.

Appendices: Statistical data, charts and diagrams that are not incorporated in the main body of the report in order to keep the main line of argument unentangled are put at the end in the form of appendices.

Index: In case of lengthy reports, an index of the contents of the report may be included.

Signature: A report must be dated and signed by the person(s) who has (have) submitted it. In the case of a report prepared by a committee or a sub-committee, if it is very important, all the members may sign it, otherwise the signature of the chairman will suffice. If the report is not unanimous, it may be signed only by the asserting members. The dissenting members may submit a separate minority report or they may sign the majority report with a note of dissent.

CHARACTERISTICS:

Precision: In a good report, the writer is very clear about the exact purpose of writing it. His investigation, analysis and recommendations are directed by this central purpose. Precision gives a kind of unity & wherence to the report and makes it a valuable document.

Accuracy of Facts: The scientific accuracy of facts is very essential to a good report. Since reports invariably lead to decision-making, inaccurate facts may lead to disastrous decision.

Relevance: The facts presented in report should be not only accurate but relevant also. While it is essential that every fact included in a report has a bearing on the central purpose, it is equally essential to see that nothing relevant has escaped inclusion. Irrelevant facts make a report confusing; exclusion of relevant facts renders it incomplete and likely to mislead.

Reader-Oriented: A good report is always reader-oriented. While drafting a report, it is necessary to keep in mind the person(s) who is (are) going to read it. A report meant for the layman will be different from another meant for technical experts.

Objectivity of Recommendations: If recommendations are made at the end of a report, they must be impartial and objective. They should come as a logical conclusion to investigation and analysis. They must not reveal any self-interest on part of the writer.

Simple and Unambiguous Language:A good report is written in a simple, unambiguous language. It is a kind of scientific document of practical utility, hence it should be free from various forms of poetic embellishment like figures of speech.

Clarity:A good report is absolutely clear. Clarity depends on proper arrangements of facts. The report writer must proceed systematically. He should make his purpose clear, define his sources, state his findings and finally make necessary recommendations. He should divide his report into short paragraphs giving them headings, and insert other suitable sign-posts to achieve greater clarity.

Brevity:A report should be brief. It is difficult to define brevity in absolute terms. Nor can brevity be laid down as a rule. Brevity should not be achieved at the cost of clarity. Brevity in report is a kind of brevity one recommends for a precis. Include everything significant and yet be brief.

Grammatical Accuracy:The grammatical accuracy of language through listed at number 9 in the characteristics a good report is of fundamental importance. It is one of the basic requisites of a good report as of any other piece of composition. Who is going to read a report is its language is faulty. Besides faulty construction of sentences makes the obscure & ambiguous.

Report- Writing

The managers, secretaries, accountants, chief executives and experts in certain fields are often required to submit reports on important issues like decline in sales, the suitability of some premise, the organization of office, the chances of diversification, exports promotion, the desirability of setting up a new branch, etc.

Reports by Individuals:

Example - 1:

Report of a manager on the suitability of some premises.

Comments:

Large business houses, banks, insurance companies are often required to set up new branches. When business expands, the accommodation already occupied appears to be inadequate and new premises have to be searched for. Industrial houses have also to look out for a new sites for their diversification activities. In such cases it is usual to depute an executive who goes about inspecting various sites on buildings, offices, shops or godowns

available and submits a report on their suitability. While drafting such a report, the following points should be taken care of:

- a) Refer to the resolution or order authorizing you to submit this report.
- b) A brief reference may be made to the growing requirements of the company, bank or factory because of which it has been felt desirable to look for new premises.
- c) Consider the suitability of new premises available.
- d) Suggest the best one among them. Refer to its advantages suitable location, modern constructions, spacious rooms the possibility of having good showcases, good storing capacity the availability of other facilities, etc.
- e) Mention some of the drawbacks and disadvantages. It may be suited in very congested area with a lot of noise around or some other important facilities may not be available. Explain how these drawbacks can be overcome or how its advantages. Overweight the disadvantages. Make your report look impartial lest it should give the impression that you are personally interested that it acquired by the company.
- f) Clearly specify the terms on which this building can be rented or purchased.
- g) Give your recommendations in clear terms, without either looking over-enthusiastic or over-caution. Remember that reports should always look factual and disinterested.

Example-2:

A Branch Manager's report to the Head Office on a Bank-Customer Interaction meeting held in the Branch.

Comments:

While drafting this kind of report the following points must be stated & kept in mind.

- a) This is a voluntary report in the sense that the Branch Manager voluntarily reports to the Head Office the proceedings of a meeting held with the customers in the Branch. So no reference to the letter of authorization is required.
- b) Mention the time and date of the meeting, how many customers were invited, how they were informed of the meeting and how many actually attended it, etc.,
- c) Explain the purpose of the meeting.
- d) Give details of the customer response/complaints/grievances etc.
- e) Give details of your explanations/ steps proposed to be taken to improve the customer service.
- f) If the meeting was also utilized as a business promotion opportunity, give details.

g) Give your specific recommendations to the Head Office.

Example - 3:

Report of a company secretary on general inefficiency and negligence of duty by the staff in a branch office.

Comments:

Company secretaries and executives are often required to visit branch office and report on general complaints of inefficiency. While drafting such a report, take care of the following points:

- a) Refer to the Resolution or order authorizing you to visit the branch office and submit it thereport.
- b) Spell out the kind of inefficiency and negligence of duty were required to investigate. It could include: (i) lack of Punctuality; (ii) Lack of prompt service to customer; (iii) Lack of prompt after - sales service in case of refrigerators. TVS etc; (iv) inefficiency in the maintenance of records; (v) inefficiency in prompt handling of correspondence; (vi) inefficiency in prompt execution of orders; (vii) Care lessness in execution of orders so that customers do not always get when they have ordered.
- c) Explain what you did to ascertain, the truth about these complaints; (i) you talked to Branch Manager, employees or workers; (ii) You went through the files and looked into the written complaints of the customers, checked the dates on which the orders were received and executed etc., (iii) you had a direct talk with the customers; (vi) you paid a surprise visit to the office or the factory to see whether punctuality was being observed.
- d) **List your findings:** (i) the staff might be inefficient on account of the inefficiency of Branch Manager, (ii) the staff might be feeling better against the Branch Manager because of his generally rude or partial treatment; (iii) engineers engaged to give after sales service might not be properly qualified; (iv) careless maintenance of office record might be responsible for inefficient handling of correspondence.
- e) Now clearly give your recommendations. The recommendations will f course depend upon the nature of findings. You might recommend the transfer of the Branch Manager of the dismissal of inadequately qualified engineers or you might recommend the introduction of some different system. Perhaps inefficiency was due to the over work, then you would naturally recommend the recruitment of additional staff.

Example - 4:

A sales manager's report on increasing competition from rival enterprises and to overcome it.

Comments:

- a) Refer to the letter assigning you the task of submitting the report.
- b) You can briefly mention that the sales have gone down owing to competition from rival enterprises. You can refer to the sales report already submitted to indicate the extent of decline, but there is no need to mention these details here.
- c) Analyse all the probable causes responsible for fall in sales. Explain the type of competition being offered by the rival enterprises, whether they have a quality offer. Or their sales organization is better, or their publicity campaign is more effective.
- d) Give your recommendations in the light of this analysis.

Example - 5:

A company secretary's report on a proposal for the reorganization of the office.

Comments:

As a company expands its activities, the volume of work increases. This increase is never proportionately increased over the various sections. While the pressure increases on the accounts, correspondences and records departments, the work in the shares transfer department is usually lightened. This necessitates occasional reorganization of the office.

- a) Clearly mention your views on the imbalance, dealing in detail with the various departments.
- b) If some alternations in the building can offer additional accommodation, they may also be suggested.
- c) The reorganization proposals should be put forward in such a manner that the concerned departmental heads are neither inconvenienced nor offended. In fact it would be better to consult them before making any suggestions to the Board of Directors.

Example - 6 :

A representative's periodic report.

Comments:

Sales representatives are required to send weekly or fortnightly reports to their sales manager at the Hero Office. These are routine reports giving details of the orders booked and the cash collected. But sometimes there may be certain developments threatening the company's business or certain opportunities that may be profitably exploited. They have to be intimated to the Head Office. Sometimes, while visiting various stations, the representative may meet certain dealers who are dissatisfied with the products or who have not received the goods in proper Office seeking clarifications and instructions.

Example - 8:

Report by a Sub-Committee of directors to enquire into the possibilities of setting up anew cold storage accompanied by a note of dissent.

Comments:

- a) Give the terms of reference.
- b) Explain why wetting up a cold storage at this place will be a profitable proportion.
- c) If a suitable site is available, give the details.
- d) Give your recommendations.
- e) The dissenting member records his note of dissent separately. He does not sign the main report. He signs only his note of dissent. The note of dissent by no means indicates that the main report will be rejected; it simply means that the dissenting members desires to be free from any responsibility in the decision taken on the basis of this report.

Report by Board of Directors:**Example - 9:**

Director's Report to be submitted to the share holders along with the notice of the Annual General Meeting.

The Directors Report is sent to all the share holders along with copies of the annual audited statement of accounts and the balance sheet generally in the form of a booklet just before the Annual General Meeting.

Report by Committees:

Example - 7:

Report of Sub-committee of directors on declining sales with suggestions to promote them.

Comments:

- a) It is a formal report and has to be carefully prepared since the future policy of the company will largely depend on it.
- b) Refer to the resolution of the Board of Directors according to which the Sub-Committee has been appointed.
- c) Make a mention of the work done - Scrutiny of the sales reports and other important files. Personal interviews with important customers, detailed study of the market.
- d) Enlist the causes responsible for the details in sale in a systematic manner - Devote a separate paragraph to every cause - general depression in the market, competition of the rival enterprises, decline in the quality of the goods of the company, lack of proper sales organization, inefficient publicity etc.,
- e) Now give your recommendation, again in systematic manner.
- f) If desirable, a covering letter can be written in the form of a booklet just before the Annual General Meeting.

The following facts are to be included in such a report:

- a) Give an account of the working of the company during the year under review under suitable sub-headings like production, sales, finance, profits, exports etc.,
- b) If there has been any other achievement of the company during the period - branch expansion, diversification of business, modernisation of plant, addition of equipment, change of premises, etc - make a note of it.
- c) Briefly mention future prospects making a special note of any plans or problems.
- d) Refer to the details relating to any change in the directors caused by resignation, retirement or death. Make a mention of the newly elected directors.
- e) End your report with a note of appreciation of the works done by your colleagues & employees.

UNIT V – TECHNOLOGY AND BUSINESS COMMUNICATION

APPLICATION LETTER

The resume and application letters are written forms you are most likely to use while seeking a job and finding a job most certainly will be among the important activities of your life. A Job-Application has many similarities with a Sales Circular. This is not surprising. When we write to a prospective employer, we are offering our skills and expertise for a price. Therefore, every position demands a carefully drafted application with a suitable resume to enclose or furnish for the interview.

While resume contains most of the factual information about the applicant, the application or the covering letter reveals the profile of the applicant. If it is cleverly drafted, it may increase the chances of crossing the first hurdle.

Organizations may advertise the positions lying vacant with them. Some of them either maintain their own databank or rely upon those kept by placement agencies to call suitable candidates at the time of need. It is also becoming common for organizations these days to receive the Curriculum Vitae (CV) by fax or email. Some websites offer job-related services where one may submit details online for getting a position of one's choice.

One can get a job without applying for in writing. For example, you can get a job through campus recruitment, an employment agency or a company's employment office. But when you cannot find a job through these routes you are likely to apply for jobs by using resume and letters. Actually, preparing a resume and writing an application letter is very much like preparing a sales letter. Both situations involve selling. In the latter case, you are selling a product or service; whereas, in the former, you are selling your skills, expertise and qualifications and your strengths and weaknesses and your ability to perform well.

Applications may be drafted in response to advertisements or they may also be submitted unsolicited. One may write a comprehensive application, which contains all the details about one's education and experience and does not require a separate CV.

Your resume should:

- Mention career goals and specific job objectives.
- Reveal your adequate knowledge about the company being approached.
- Explain how your qualifications and experience are suitable for the job you are seeking.
- Give evidence of excellent writing skills.

RESUME

A resume is a record of one's personal and professional details. It may be enclosed with the application for a job, may be handed over to a placement agency for storing it in their data bank or may be uploaded on various websites providing jobs. Terms like *Bio-data*, *Curriculum Vitae* or *data sheet* are also used to describe documents through which one may provide information about oneself- mainly one's education and work experience. Help is also at hand in the form of professional agencies and templates in word processors.

A good resume should not be very long. While one page is ideal, one should never let it go beyond three pages. Personal details, like age, sex, race or nationality are looked down upon these days and are therefore optional. Minor details should be omitted to make room for achievements and skills. One should be neither modest nor boastful. The choice of good quality paper is essential. The judicious use of white space in margins and between paragraphs improves the display. Using a word processor with the letter-quality printer is desirable.

The following details are common to all types of CVs/Resume:

- (i) Personal particulars
- (ii) Academic qualifications
- (iii) Additional qualifications
- (iv) Experience:
 - Functional: emphasizing the skills and talent of the applicant
 - Chronological: emphasizing work experience, listing job descriptions;
- (v) Additional information may include languages known, anything worth mentioning, etc.
- (vi) References.

A variety of resume formats is available in books, on websites offering jobs and in the form of templates in word-processors. Usually, heading, contact number, job objective, education, experience, personal details, special interests and references form the content of a resume.

Comprehensive Application Letter

Sector 17, House No. 1120,
Chandigarh.

7 July 2011

The Manager (Human Resources)
GE Services
Sector 18, Goregaon-422 015
Mumbai (India)

Dear Sir.

I am responding to your advertisement in the Ascent columns of The Times of India of 5th July seeking Secretarial Officers for your company. I wish to be considered for the same position.

I passed my Senior Secondary examination in Commerce stream from Mount Carmel School, New Delhi in 2004 scoring an aggregate of 89%. I joined B.Com (Hons.) at Sri Ram College of Commerce, Delhi University, in the same year, and simultaneously enrolled for the Foundation Course of The Institute of Company Secretaries of India. In 2009, I was accredited as a qualified Company Secretary and joined the Secretarial Department of MN Udyog Ltd.

My company gave me intensive on-the-job training for six months in Secretarial and Legal functions at the end of which I was absorbed as a Junior Secretarial Officer. My duties include share transfer and transmissions, filling and filing of statutory forms and returns, maintaining statutory registers, etc. I have been working for two years now and feel the time has come for me to accept wider responsibilities. I can provide names of referees, if you wish to know more about me.

My present annual package including perks is approximately, Rs. 5 lacs. I hope for a reasonable increase.

I look forward to an opportunity for a personal interview where I can explain my credentials in detail.

Yours faithfully,
Ms. Abisha Easter Jansi Rani

Alternatively, one may prepare a Bio-data, CV or Resume and enclose it with a covering letter. The three terms are loosely used as synonyms but there are finer differences (see box after CV). A separate covering letter enables us to focus on information not contained in the CV and may be used to buttress one's claim *vis-a-vis* other candidates.

Curriculum Vitae

Name : Karan Madan
Date of Birth : 8 May 1982
Nationality : Indian
Permanent Address : 13 Pusa Road, New Delhi-110005
Telephone : (91-11)525 8467
Email : karan-madan@usa.net
Work Profile :

Since January 2004, I have been working in the Examinations Unit of a foreign mission as an Assistant Manager. The competencies essential to my present job are: Public Relations, excellent Oral and Written Communication skills, Office and Financial Management, and ability to work under pressure and meet deadlines.

I am involved with the promotion and conduct of examinations administered in India by my employer. My responsibilities cover conducting Open House sessions and promotional write ups in the Newsletter, organizing presentations in-house and at corporate offices, organizing training programmes for our clients.

Education : 2006, Diploma, Public Relations and Advertising, YMCA Education Center, New Delhi. 2004, Certificate in German as a Foreign Language, Deutschen Volkshochschule, Munich, Germany.

2003, B.A. Honours, Hindu College, University of Delhi, Delhi - 110007.

2000, *All India Senior School Certificate Examination*, Mont Fort School, New Delhi.

Computer : I am conversant with the MS Office Package, and am comfortable using MS Word, MS Excel, MS Outlook, MS Access, MS Power Point and MS DOS.

Languages : I am fluent in English, Hindi, German and Punjabi language.

Interests : I enjoy Indian and Western classical music.

References : 1. C.G. Aggarwal, Manager HR Grassim India, 7, M.G.Road, Bangalore.

2. Mr. J. Chaturvedi, Reader, Hindu College, Delhi -110007.

(KARAN MADAN)

Specimen Job Application

The Manager (HR) 18 April, 2012
Corporation Bank
Mangaladevi Temple Road
Mangalore-575 001

Dear Sir

IT CONSULTANT

Your advertisement in the Deccan Express of 16 April 2012 about the position of an IT consultant in your bank has interested me. I wish to be considered for the same position.

Information about my graduation in Science, and the Computer courses that followed is contained in the enclosed resume. What I wish to add is that I have a special interest in building security systems for a safe and reliable automated banking system. My stint at Siemens gave me useful experience in this area, which may be put to use in expanding your operations.

I hope you will give me an opportunity to talk about myself in greater detail during the personal interview. I look forward to meeting you soon.

Yours faithfully
Abhinav Arora

Encl: Resume

Resume

Ms. ANU GARG

S-36, Sector X, Noida (U.P.)
Telephone: 914-34644 (Res.)
3346219-20 (Off.)

Objective

The position of Company Secretary in a company with a vision.

Education

- ACS, The Institute of Company Secretaries of India, New Delhi, June, 2010.
- L.L.B. Faculty of Law, University of Delhi, 2008, II Division.
- B.Com (Hons.), Hindu College, University of Delhi, 2004, I Division.

Experience

Assistant Company Secretary, Grasim India Ltd., July, 2010 onwards. Job profile involves Secretarial work, Taxation, Excise and Network marketing.

Personal Qualities

Interests : Mountaineering, reading, legal counseling.
Membership : Association of Practicing Secretaries of India, Indian Law Society (Professional). Indian Mountaineering Association (Personal).

References

Will gladly furnish personal and professional references on request.

(ANU GARG)

The essential points which the employer would want to know are:

- The job you are applying for – since the company may have advertised a number of different vacancies at the same time.
- Age, nationality and marital status.
- Educational background reached.
- Professional training, diplomas, certifications undergone.
- Extra attributes or interests that make your candidature suitable in connection with the job.
- Reasons for wanting to leave your present employment.

Interviews

Definition of Interview

An interview is a procedure designed to obtain information from a person through oral responses to oral inquiries.

Gary Dessler states, "[Interview is a selection procedure designed](#) to predict future job performance based on applicants' responses to oral inquiries."

An interview is a face-to-face conversation between the interviewer and the interviewee, where the interviewer seeks replies from the interviewee for choosing a potential employee.

Meaning of Interview

The interview is the most critical component of the entire selection process, designed to decide if an individual should be interviewed further, hired, or eliminated from consideration. It serves as the primary means to collect additional information on an applicant and the basis for assessing an applicant's job-related knowledge, skills, and abilities.

10 Types of Interview

Ten types of interviews;

1. [Unstructured \(Non-directive\) Interview](#)
2. [Structured \(Directive\) Interview](#)
3. [Situational Interview](#)
4. [Behavioral Interview](#)
5. [Job-related Interview](#)
6. [Stress Interview](#)
7. [Panel Interview \(Board Interview\)](#)
8. [One-On-One Interview](#)
9. [Mass Interview \(Group Interview\)](#)
10. [Phone Interview](#)

Unstructured (Non-directive) Interview

In unstructured interviews, there is generally no set format to follow so that the interview can take various directions. The lack of structure allows the interviewer to ask follow-up questions and pursue points of interest as they develop.

An unstructured interview is an interview where probing, open-ended questions are asked. It involves a procedure where different questions may be asked to different applicants.

Structured (Directive) Interview

In structured interviews, the interviewer lists the questions and acceptable responses in advance and may even rate and score possible answers for appropriateness.

An interview consisting of a series of job-related questions asked consistently of each applicant for a particular job is known as a structured interview.

A structured interview typically contains four types of questions.

- **Situational questions:** Pose a hypothetical job situation to determine what the applicant would do.
- **Job knowledge questions:** Probe the applicant's job-related knowledge.
- **Job-sample simulation questions:** Involve situations where an applicant may be required to perform a sample task from the job.
- **Worker requirements questions:** Seek to determine the applicant's willingness to conform to the job requirements.

Situational Interview

In a situational interview, you ask the candidate what his or her behavior would be in a given situation.

Candidates are interviewed about what actions they would take in various job-related situations. Situational interviews ask interviewees to describe how they would react to a hypothetical situation today or tomorrow.

Behavioral Interview

In a behavioral interview, you ask applicants to describe how they reacted to actual situations in the past.

Candidates are asked what actions they have taken in prior job situations similar to situations they may encounter on the job. The interviewers are then scored using a scoring guide constructed by job experts.

This structured interview uses questions designed to probe the candidate's past behavior in specific situations.

This technique involves asking all interviewees standardized questions about how they handled past situations similar to situations they may encounter on the job.

The interviewer may also ask discretionary probing questions for details of the situation, the interviewee's behavior, and the outcome.

The interviewee's responses are then scored with behaviorally anchored rating scales.

Job-related Interview

In a job-related interview, the interviewer asks applicants questions about relevant past experiences.

It is a series of job-related questions that focus on relevant past job-related behaviors. The questions here don't revolve around hypothetical or actual situations scenarios.

Instead, the interviewer asks job-related questions such as, "Which courses did you like best in business school?"

Stress Interview

In a stress interview, the interviewer seeks to make the applicant uncomfortable with occasionally rude questions.

The aim is supposedly to spot sensitive applicants and those with low or high-stress tolerance.

Stress interviews may help unearth hypersensitive applicants who might overreact to mild criticism with anger and abuse.

It intentionally creates anxiety to determine how an applicant will react to stress on the job.

Panel Interview (Board Interview)

A panel interview, also known as a board interview, is conducted by a team of interviewers who interview each candidate and then combine their ratings into a final score.

Here one candidate is interviewed by several representatives of the firm. This technique entails the job candidate giving oral responses to job-related questions asked by a panel of interviewers.

Check out our articles on [how oral communication is effective](#) and [where it fails](#).

Each panel member then rates each interviewee on work history, motivation, creative thinking, and presentation.

The scoring procedure for oral interview boards has typically been subjective; thus, it would be subject to the personal biases of those sitting on the board.

This technique may not be feasible for jobs where many applicants must be interviewed.

One-On-One Interview

In a one-on-one interview, one interviewer meets one candidate. In a typical employment interview, the applicant meets one-on-one with an interviewer.

As the interview may be a highly emotional occasion for the applicant, meeting alone with the interviewer is often less threatening.

Mass Interview (Group Interview)

The mass/group interview is a relatively new technique in the west and is almost unknown. It is a procedure for the discovery of [leadership](#).

Several job applicants are placed in a leaderless discussion, and interviewers sit in the background to observe and evaluate the performance of the candidates.

In a mass/group interview, the panel interviews several candidates simultaneously. The panel poses a problem and then watches to see which candidate takes the lead in formulating an answer.

Phone Interview

Employers do some interviews entirely by These can be more accurate than face-to-face interviews for judging an applicant's conscientiousness, intelligence, and interpersonal skills.

Neither party needs to worry about appearance or handshakes, so each can focus on substantive answers.

Or perhaps candidates – somewhat surprised by an unexpected call from the recruiter – give more spontaneous answers.

How Can Interviews Be Administered?

Interviews can also be administered in various ways that are discussed below:

1. [Personal Interview](#)
2. [Unstructured Sequential Interview](#)
3. [Structured Sequential Interview](#)
4. [The group interview](#)
5. [Panel Interview](#)
6. [Computer-assisted Interview](#)

Personal Interview

[Personal interviews are one-on-one](#), in which the candidate meets privately with a single interviewer.

Often a well-qualified candidate will pass through a series of such interviews, first with a member of the human resources department, then with the manager in whose unit there is a job opening, and finally, perhaps with the manager's superior.

The rest of this section focuses primarily on the one-on-one scenario.

Unstructured Sequential Interview

It is an interview in which each interviewer forms an independent opinion after asking different questions.

Structured Sequential Interview

It is an interview in which each interviewer rates the candidates on a standard evaluation form. The top-level manager then reviews and compares the evaluations before deciding who to hire.

The group interview

Several candidates are interviewed at once.

Generally, they can discuss job-related matters while one or more observers rate their performance.

This type of interview is usually considered most appropriate in selecting managers; it can also be used with groups of current employees to evaluate their potential for supervisory roles.

Panel Interview

One candidate meets with a panel of two or more firm representatives. One panelist may act as a chairperson, but each of the firm's representatives participates in the questioning and discussion.

This format allows the interviewers to coordinate their efforts and follow up with each other's questions.

Computer-assisted Interview

The applicant is presented with a series of questions on a video screen to which he/she responds by pressing the appropriate key on a keyboard.

Preliminary experience suggests that the procedure is faster than face-to-face interviews, that applicants are more candid, and overcomes the lack of consistency between [interviewers](#).

This approach cannot assess emotional responses or interpersonal skills. But it has promise as a helpful additional tool in the selection process.

Programming and development costs appear to be the most practical choice when fairly large candidates are interviewed for a given job.

Objectives of Interview:

In the selection process, interview serves the following objectives:

1. Verifies the information obtained through application form and tests.
2. Helps obtain additional information from the applicant otherwise not available.
3. Gives the candidate necessary facts and information about the job and the organisation.
4. Helps establish mutual understanding between the company and the candidate and build the company's image.

Limitations of Interview:

Research studies have firmly established that, among all selection methods, interview has been the most researched and carefully documented method.

However, interview suffers from some limitations also.

1. Interviewers may not have a clearly defined technique developed. This results in lack of validity in evaluation of the candidate.
2. There is always variation in offering scoring points to the candidate by the interviewers.
3. Interview can help judge the personality of the candidate but not his ability for the job.
4. A single characteristic of the candidate found out on the basis of interview, may affect the judgment of the interviewer on other qualities of the applicant. This is called 'halo effect'.
5. The biases of interviewers may cloud the objectivity of interview.
6. Finally, interview is a time consuming and expensive device of selection.

The above listed limitations or defects in interview underline the need for observing certain guidelines to make interviews more effective.

Guidelines for Effective Interviewing:

Below are given some guidelines, if observed, can make interview more effective:

1. The interview should have a definite time schedule known to both the interviewers and the interviewee.

2. Interview should be conducted by the competent, trained and experienced interviewers.
3. The interviewers should be supplied with specific set of guidelines for conducting interview.
4. The interviewers should ensure an element of privacy for the interviewee.
5. A resume for all the candidates to be interviewed should be prepared and the same be made available to the interviewers before the interview starts.
6. The interview should not end abruptly but it should come to close tactfully providing satisfaction to the interviewee.
7. The interviewers should show their sensitivity to the interviewee's sentiments and also sympathetic attitude to him/her.
8. The interviewers should also evince emotional maturity and a stable personality during the interview session.

Some major findings from research studies on the interview seem worth mentioning:

1. Structured interview are more reliable than unstructured interviews.
2. Interviewers are influenced more by unfavorable than by favorable information.
3. Inter-rater reliability is increased when there is a greater amount of information about the job to be filled.
4. A bias is established early in the interview, and this tends to be followed by either a favorable or an unfavorable decision.
5. Intelligence is the trait most validly estimated by an interview, but the interview information adds nothing to test data.
6. Interviewers can explain why they feel an applicant is likely to be an unsatisfactory employee but not why the applicant may be satisfactory.
7. Factual written data seem to be more important than physical appearance in determining judgments. This increases with interviewing experience.
8. An interviewee is given more extreme evaluation (positive/negative) when preceded by an interviewee of opposing value (positive/negative).
9. Interpersonal skills and motivation are probably best evaluated by the interview.
10. Allowing the applicant time to talk makes rapid first impressions less likely and provides a large behavior sample.
11. Nonverbal as well as verbal interactions influence decisions.

12. Experienced interviewers rank applicants in the same order, although they differ in the proportion that will accept. There is a tendency for experienced interviewers to be more selective than less experienced ones.

Some companies prefer to conduct initial interviews telephonically to shortlist candidates for the final interview. If an interview letter is required, it should contain information about the position applied for, date, time and venue of the interview. If the prospective employer wishes to examine the original certificates of the candidate, then a mention can be made in the letter. Outstation candidates also like to know whether their expenses on travel and stay will be met. Interview letters should give sufficient notice to the candidates to enable them to confirm their attendance.

Specimen Interview Letter

AB&C Pvt. Ltd.

Ansal Chambers, 7, Asaf Ali Road, Delhi-110006

Telephone: 3361357, Fax: 3361653

Website: <http://www.fc.com>

PUN/16/(P)

21st May, 2012

To,
Ms Anshu,
(-address-)

Dear Anshu,

Please refer to your application for the post of Manager Projects in our company. You are invited to attend a personal interview with our General Manager on the 14th of June, 2012 at 3 p.m. in our corporate office which is located in Ansal Chambers, DLF Plaza, Gurgaon.

We regret to inform that we do not reimburse the traveling expenses of the local candidates.

Please confirm telephonically that this appointment suits you.

Yours sincerely,
Sd/-
Manager - Human Resources

Short-listing Candidates

Companies may shortlist candidates for absorption at a later date if they are unable to find a suitable position for them at the time of interview. In such cases, their details are stored in the databank and a polite letter is addressed to them.

Example:

Dear Vivek,

We are pleased to inform you that you have been shortlisted for an offer of appointment in our company as soon as we can find a position in keeping with your qualifications and experience.

We thank you for evincing interest in our company and hope you will soon be a part of our organization.

Yours sincerely,
Manager - Human Resources

Letters of Appointment

Initial intimation of appointment may be given through a brief provisional letter. But the final document must be drafted carefully as the employment is governed by the terms stated in it. It should stand the test of law. The terms and conditions should be explicitly mentioned, and offer of an appointment made subject to the acceptance by the candidate. A worker may seek reinstatement in a Labour Court if the employer acts against the terms of appointment. The executives, who are governed by a “*Master-Servant*” relationship, can only seek damages in the event of a *mala fide* dismissal.

The provisional letter of appointment intends to prepare the candidate for the detailed letter that follows. It may read like the following:

Provisional Letter of Appointment

Dear Vivek

Please refer to your application and the subsequent interview for the post of a Systems Manager in IBM (India) Ltd.

We are pleased to inform that you have been selected for the position. A detailed letter will be mailed to you soon.

Yours sincerely
Manager - Human Resources

Terms of Appointment

Detailed offers of appointment normally mention terms of appointment and seek the acceptance of the selected candidate. It is advisable to insert clauses which anticipate organizational changes and protect company's interests. But terms, which are one-sided to the extent of being inimical (*unfavorable or harmful*) to candidate's interests may not be received well. In fact, a good experience, personal details, special interests and references from the content of a resume.

Comprehensive Application Letter

Sector 17, House No. 1120,
Chandigarh.

7 July 2011

The Manager (Human Resources)
GE Services
Sector 18, Goregaon-422 015
Mumbai (India)

Dear Sir.

I am responding to your advertisement in the Ascent columns of The Times of India of 5th July seeking Secretarial Officers for your company. I wish to be considered for the same position.

I passed my Senior Secondary examination in Commerce stream from Mount Carmel School, New Delhi in 2004 scoring an aggregate of 89%. I joined B.Com (Hons.) at Sri Ram College of Commerce, Delhi University, in the same year, and simultaneously enrolled for the Foundation Course of The Institute of Company Secretaries of India. In 2009, I was accredited as a qualified Company Secretary and joined the Secretarial Department of MN Udyog Ltd.

My company gave me intensive on-the-job training for six months in Secretarial and Legal functions at the end of which I was absorbed as a Junior Secretarial Officer. My duties include share transfer and transmissions, filling and filing of statutory forms and returns, maintaining statutory registers, etc. I have been working for two years now and feel the time has come for me to accept wider responsibilities. I can provide names of referees, if you wish to know more about me.

My present annual package including perks is approximately, Rs. 5 lacs. I hope for a reasonable increase.

I look forward to an opportunity for a personal interview where I can explain my credentials in detail.

Yours faithfully,
Ms. Abisha Easther Jansi Rani

Alternatively, one may prepare a Bio-data, CV or Resume and enclose it with a covering letter. The three terms are loosely used as synonyms but there are finer differences (see box after CV). A separate covering letter enables us to focus on information not contained in the CV and may be used to buttress one's claim *vis-a-vis* other candidates.

Curriculum Vitae

Name : Karan Madan
Date of Birth : 8 May 1982
Nationality : Indian
Permanent Address : 13 Pusa Road, New Delhi-110005
Telephone : (91-11)525 8467
Email : karan-madan@usa.net
Work Profile :

Since January 2004, I have been working in the Examinations Unit of a foreign mission as an Assistant Manager. The competencies essential to my present job are: Public Relations, excellent Oral and Written Communication skills, Office and Financial Management, and ability to work under pressure and meet deadlines.

I am involved with the promotion and conduct of examinations administered in India by my employer. My responsibilities cover conducting Open House sessions and promotional write ups in the Newsletter, organizing presentations in-house and at corporate offices, organizing training programmes for our clients.

Education : 2006, Diploma, Public Relations and Advertising, YMCA Education Center, New Delhi. 2004, Certificate in German as a Foreign Language, Deutschen Volkshochschule, Munich, Germany.

2003, B.A. Honours, Hindu College, University of Delhi, Delhi - 110007.

2000, *All India Senior School Certificate Examination*, Mont Fort School, New Delhi.

Computer : I am conversant with the MS Office Package, and am comfortable using MS Word, MS Excel, MS Outlook, MS Access, MS Power Point and MS DOS.

Languages : I am fluent in English, Hindi, German and Punjabi language.

Interests : I enjoy Indian and Western classical music.

References : 1. C.G. Aggarwal, Manager HR Grassim India, 7, M.G.Road, Bangalore.

2. Mr. J. Chaturvedi, Reader, Hindu College, Delhi -110007.

(KARAN MADAN)

Specimen Job Application

The Manager (HR) 18 April, 2012
Corporation Bank
Mangaladevi Temple Road
Mangalore-575 001

Dear Sir

IT CONSULTANT

Your advertisement in the Deccan Express of 16 April 2012 about the position of an IT consultant in your bank has interested me. I wish to be considered for the same position.

Information about my graduation in Science, and the Computer courses that followed is contained in the enclosed resume. What I wish to add is that I have a special interest in building security systems for a safe and reliable automated banking system. My stint at Siemens gave me useful experience in this area, which may be put to use in expanding your operations.

I hope you will give me an opportunity to talk about myself in greater detail during the personal interview. I look forward to meeting you soon.

Yours faithfully
Abhinav Arora

Encl: Resume

Resume

Ms. ANU GARG

S-36, Sector X, Noida (U.P.)
Telephone: 914-34644 (Res.)
3346219-20 (Off.)

Objective

The position of Company Secretary in a company with a vision.

Education

- ACS, The Institute of Company Secretaries of India, New Delhi, June, 2010.
- L.L.B. Faculty of Law, University of Delhi, 2008, II Division.
- B.Com (Hons.), Hindu College, University of Delhi, 2004, I Division.

Experience

Assistant Company Secretary, Grasim India Ltd., July, 2010 onwards. Job profile involves Secretarial work, Taxation, Excise and Network marketing.

Personal Qualities

Interests : Mountaineering, reading, legal counseling.
Membership : Association of Practicing Secretaries of India, Indian Law Society (Professional). Indian Mountaineering Association (Personal).

References

Will gladly furnish personal and professional references on request.

(ANU GARG)

The essential points which the employer would want to know are:

- The job you are applying for – since the company may have advertised a number of different vacancies at the same time.
- Age, nationality and marital status.
- Educational background reached.
- Professional training, diplomas, certifications undergone.
- Extra attributes or interests that make your candidature suitable in connection with the job.
- Reasons for wanting to leave your present employment.

Interviews

Some companies prefer to conduct initial interviews telephonically to shortlist candidates for the final interview. If an interview letter is required, it should contain information about the position applied for, date, time and venue of the interview. If the prospective employer wishes to examine the original certificates of the candidate, then a mention can be made in the letter. Outstation candidates also like to know whether their expenses on travel and stay will be met. Interview letters should give sufficient notice to the candidates to enable them to confirm their attendance.

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We regret to inform that we do not reimburse the traveling expenses of the local candidates.

Please confirm telephonically that this appointment suits you.

Yours sincerely,
Sd/-
Manager - Human Resources

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Yours sincerely,
Manager - Human Resources

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Yours sincerely
Manager - Human Resources

Terms of Appointment

Detailed offers of appointment normally mention terms of appointment and seek the acceptance of the selected candidate. It is advisable to insert clauses which anticipate organizational changes and protect company's interests. But terms, which are one-sided to the extent of being inimical (*unfavorable or harmful*) to candidate's interests may not be received well. In fact, a good candidate may even turn down the offer. Therefore, a balance must be maintained.

[Letterhead]

Ref. No:

Date:

To,

Mr. Akhshay Mittal

(-address-)

SUB: Appointment Letter

Dear.....

Please refer to our earlier letter of 11th November 2011. As stated earlier, we will be pleased to hire your services as a Systems Manager if you accept the following terms and conditions:

1. Place of operation: Your initial place of work will be at Hyderabad. However, you may be assigned to any location in India or overseas. On transfer, the rules, regulations and conditions of service applicable in that location shall apply on you.
2. Remuneration: You will be paid a monthly basic salary of Rs. 43,000/- plus perks and allowances as per company rules. The salary will increase after annual reviews. You will be paid an extra allowance in US \$ to cover your expenses when assigned duties abroad.
3. Duties: You will be responsible for the erection, upgradation and maintenance of all systems in use in the company and will report to the Director (Technical).
4. Probation: You will be on probation for a period of six months, which may be extended at the discretion of the company. At the satisfactory completion of Probation, you will be confirmed in writing.
5. Confirmation: During the Probation, either party may terminate this contract by giving a one month's notice or salary in lieu thereof. Post confirmation, the notice period will be three months or salary in lieu thereof.
6. Terms of leave: Unauthorised absence from duty or violation of company rules, procedures and policies as laid down from time to time may invite disciplinary action, including termination of services.
7. Retirement: You will retire at the age of 60 years or till such time you remain medically fit. Post retirement you will receive cash benefits and a medical insurance cover.

Please sign a copy of this letter and fax it to 040-7865479 in acceptance of the terms and conditions and report to the Human Resource Manager on 20th November 2011 at 9.30 a.m.

We welcome you to ABC (India) and wish you a successful career.

Yours sincerely
Manager - Human Resources

[Letterhead]

Ref. No:

Date:

To,

Mr. Akhshay Mittal

(-address-)

SUB: Appointment Letter

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5. Probation: You will be on probation for a period of six months, which may be extended at the discretion of the company. At the satisfactory completion of Probation, you will be confirmed in writing.

6. Confirmation: During the Probation, either party may terminate this contract by giving a one month's notice or salary in lieu thereof. Post confirmation, the notice period will be three months or salary in lieu thereof.

7. Terms of leave: Unauthorised absence from duty or violation of company rules, procedures and policies as laid down from time to time may invite disciplinary action, including termination of services.

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Please sign a copy of this letter and fax it to 040-7865479 in acceptance of the terms and conditions and report to the Human Resource Manager on 20th November 2011 at 9.30 a.m.

We welcome you to ABC (India) and wish you a successful career.

Yours sincerely
Manager - Human Resources

Confirmation of an employee: On successful completion of the probation period the employee is to be explicitly informed about his confirmation in the organization. This can be done by writing a confirmation letter to the employee.

Specimen Letter of Confirmation

Date: 10th January, 2012
Abhay Sakhuja
Customer Service Department
Pune

Dear Abhay,

On successful completion of your probationary period on 9th January, 2012, I feel pleasure in confirming your appointment with us for the post of Relationship Manager in Middle management band, effective from 10th January 2012.

Yours sincerely,
Manager - Human Resources

Letter calling a candidate for written test

SUNDARAM CHEMICALS LTD.

Regd. Office: 12, Sansad Marg, New Delhi-110 001

Phone: 534212

24th March, 2012

Ref./Call/23

Mr. Amar Singh

23, B.V. Nagar, New Delhi-110 089

Dear Sir,

Sub: Written test for the post of Management Trainee-Law

With reference to your application dated 10th February, 2012, for the post of 'Management Trainee-Law' you are requested to appear for a written test on 2nd April, 2012, at Indian Institute, Institutional Area, Lodi Road, New Delhi-110 003 at 10 A.M.

The test will be of 2 hours duration, followed by a group discussion.

No books will be allowed in the examination hall. Only blue or black pen is allowed while writing the answers.

No travelling allowance is payable for attending the test.

Thanking you,

Yours faithfully,

Sd/-

(R. Francis)

Personnel Manager

Letter intimating date of interview

Letter communicating passing of written test and intimating the date of personal interview

ALL MONEY BANK LTD.

Regd. Office: 101, Parliament Street, New Delhi - 110 001

Tel.: 3031811, 3021821 Fax: 3031812

E-mail: allmoneybk@usa.net

Ref. No. HRD/1/2012

Date: 1.1.2012

To

(All successful candidates)

Dear Sir/Madam

Sub: Recruitment of Probationary Officers - 2012

We congratulate you for qualifying the written test conducted on 15th December, 2011 for the recruitment of Probationary Officers.

In this regard, you are hereby requested to be present for a group discussion and personal interview on 15th January, 2012 at AMB Hall, 101, Parliament Street, New Delhi-110 001, at 10.30 A.M. Please note that no travelling allowance/daily allowance is payable for attending the group discussion and the personal interview.

Thanking you

Yours faithfully

Sd/-

(P.A. Desai)

Manager (HRD)

Letter intimating appointment

Dear Amit,

With reference to the interview you had with us on 12.4.2012, we are pleased to offer you appointment as Management Trainee-Law in our company.

You will be on an intensive training for two years in our Law Department. During the period of training you will be paid a consolidated salary of Rs. 6,000/- per month during the first year and Rs. 18,500/- per month during the second year. On satisfactory completion of the two years' training, you would be called upon to take up independent responsibilities in the Law Department. If, at any time during the period of training, your conduct is found unsatisfactory, your services are liable to be terminated forthwith.

During the course of the training period, if you desire to leave the services of the company, you shall be liable to indemnify the company by paying a lump sum compensation of Rs. 50,000/- only.

After the satisfactory completion of two years' training, you will be placed in the cadre of Dy. Manager in the scale of 30,000-200-40,000-250-50,000. You will be entitled to House Rent Allowance, Medical Claim subsidy, Leave Travel Concession, and other benefits as per the service rules, only on confirmation in the post.

You are requested to confirm your willingness to the above terms of appointment on or before May 20, 2012. You are expected to join the training by July 1, 2012.

Specimen: Regret Letter

Letter politely informing the candidate about non-selection

SUNDARAM CHEMICALS LTD.

Regd. Office: 12 Law Gardens, Ahmedabad-380 006

Tel: 570018 Fax: (079) 6580182

E-mail: sunderchem@usa.net

Mr. Bhogal Mehta,
34 A, Sankar Road,
Rajkot - 360 001
1 June, 2012

Dear Sir,

Sub: Recruitment for the Post of Finance Manager

We refer to your application dated 1st March, 2012 for the post of Finance Manager and the personal interview you had with us on 14th May, 2012. We regret to inform you that your application has not been successful. This, of course, has no reflection on your credentials. We thank you very much for evincing interest in our organisation and offer you our best wishes for a bright future career.

Yours faithfully,
Sd/-
(K.C. Lokhandwala)
Personnel Manager

Consent letter from a selected candidate

To:
Personnel Manager
Sundersan Chemicals Ltd.
23, B.N.C. Road,
Chennai - 600 025
March 20, 2012

Dear Sir,

Sub: My appointment as _Management Trainee-Law_ in your organisation

I thank you for your offer of appointment. I hereby agree to abide by the terms of appointment contained in your letter Ref. SA/34/2012 dated March 2, 2012. I will be reporting for duty on the forenoon of May 13, 2012.

Thanking you,

Yours faithfully,
Sd/-
R. Sundaram

Letter declining the offer of appointment

To:
Personnel Manager
Sundersan Chemicals Ltd.
23, B.N.C. Road,
Chennai - 600 025
March 20, 2012

Dear Sir,

Sub: My appointment as Management Trainee-Law in your organisation

With reference to your letter Ref. SA/34/2012 dated March 2, 2012, I regret my inability to take up the appointment, as I have been selected for a job in the U.S.A. I, however, thank you for evincing interest in my candidature.

Yours faithfully,
Sd/-
R. Sundaram

Advantages and Importance of Electronic Communication

Advantages and Importance of [Electronic Communication](#)

Electronic communication plays an important role in modern business and society. One cannot think of passing modern life and managing modern businesses without electronic communication. It allows the amalgamation of several media, such as data, graphics, video, and sound, into one message. Devices such as cell phones with mobile communication technology and portable laptops enable people to stay in touch with friends and co-workers at all times.

Some points are mentioned below highlighting the significance of this communication:

- **Quick transmission of information:**

The greatest advantage of electronic communication is the quick transmission of information. With the help of electronic media, one can send information to a distant receiver just within a few seconds. It requires only a few seconds to converse through electronic media because it supports swift transmission.

- **Communicating a large volume of information:**

People can send a large volume of information with the help of electronic devices. Through e-mail, one can attach writings of hundred pages easily. Due to the advancement of electronic media, business managers can effortlessly manage operation transversely the world. Video or teleconferencing e-mail and mobile communication are helping managers in this observe.

- **Wide coverage:**

Through this communication, one can transmit information to many receivers who are located in different places. With the help of electronic devices like satellite, people conquered distance and the whole world has now turned into a global village. The world has become a global village and communication around the globe requires a second only.

- **Lowering communication cost:**

Electronic communication not only saves time but also money. This communication such as e-mail requires less cost than the traditional means of posting a letter. Electronic communication saves time and money. For example, Text SMS is cheaper than the usual letter.

- **Making an instant business decision:**

With the help of electronic communication, managers can take instant or quick decisions. With a click of the computer, they can obtain information at any time from anywhere in the world. This helps in making a quick decision and ensures better management of the business.

- **Easy preservation of information:**

Electronic devices can store a huge volume of information that can be used in the time of need. Electronic communication allows the immediate exchange of feedback. So communication becomes great using electronic media. As a result, the use of manual files is decreasing day by day.

- **Communication with distant people:**

Electronic communication provides the opportunity for interactive communication with distant people. Video conferencing, for example, allows interactive communication even though the participants are geographically dispersed. This lets you work and go online in communal locations, such as trains and in cafes, and has enabled people to keep away from traveling long distances to work from home. It saves travel cost, time and energy.

Finally, we can conclude that the benefits of this communication know no bounds. With the contribution of electronic communication, the world has turned into a single global village. This communication is convenient and generally instantaneous. It dispenses with the requirement to mail or fax documents that can be securely backed up online or on portable electronic devices to guard alongside loss or theft. Due to the rapid advancement of electronic communication, global trade and investment activities have attained a momentum. In a sense, the modern world is the gift of modern communication technologies.

THE ROLE OF TECHNOLOGICAL ADVANCEMENT

In this age of communication, information and wide access to it is considered as wealth. One of the keys to such a source lies in the application of information retrieval techniques which have contributed a lot for the emergence of new communication technology.

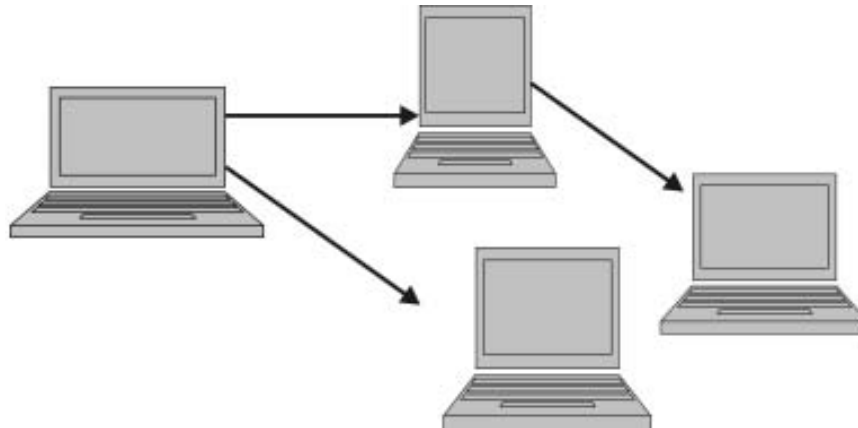
The use of new communication technology can tackle some of the basic problem, namely, accuracy, cost, speed, quality, quantity in the light of wide corporate business operations. So, the search for alternative methods has become imperative in the modern complex business organization, where communication has to go to vast geographical territory, both inside and outside the country. Over the traditional media like radio, television, computer, audio and video cassettes, video disk, telephones and many mechanical devices have been successfully used as a means of communication in many organizations. They are also helpful in managerial functions like planning, control, direction, motivation etc.

Business world must adopt new technologies for the cause of communication to serve the community as social responsibility or, it will be difficult to survive in the competitive scenario.

COMMUNICATION NETWORK

The word 'Network' means anything in the form of the Net which may have many lines crossing each other. A network in connection with the computer environment means 'link' between a number of computers within the organization and outside. Computer network is a series of interconnected points or channels communicating with each other. Interconnections of a number of computer and/or peripheral devices at distributed locations that transmit information necessarily to perform the functions of the network are potential business standards.

The interconnection are the sum total of various channels and is known as the computer communication network. Thus, a well knitted computer network envisages multi-channels. So, it represents an integrated operating system. A modern complex organization may have many disseminating centers interconnected by various centers and reflects a potential network.



1. It helps to establish and maintain external communication with outside organization.
2. Redefines the role of management and transforms the manager's role altogether.
3. Employees can interact with the other co-workers of any department.
4. The ultimate objective of developing networking in organization is achieved by making employees more productive.
5. The business information is always online, it is real time and constantly improving the quality of data.
6. It connects more computers or terminals and makes communication possible between the group of networks and individual networks.
7. The networking system permits the distribution of information timely, quickly, efficiently and particularly in the case of multi-national corporations where global work-force operated in several countries.

ADVANTAGES OF NETWORKING

1. Data transfer between computers is easy and convenient.
2. Easy and quick access, immediate availability of information which helps in increased production.
3. It minimizes the labour cost of doing paperwork.
4. It saves lot of time and efforts of the employees as the technology permits face

to face interaction.

Easy to inform any changes in organization policies or practice across the employees who scattered at different location.

Intranet

An internet connection within the organization is known as intranet. It is also referred to a system with restricted audience. Through the intranet system, a well managed and structured information is transferred to selective individuals within the organization. The intranet has



access to internet but the internet has no access to the intranet. The intranet has limited or private accessibility. Intra means within and with reference to the computer network, it refers to private networking within an organization.

The intranet is an internal website used in an organization to disseminate business related information and data to employees. In recent years, many business organizations have been searching for different ways and means to improve employee communication. The application and usage of intranet is a practical solution for distribution of materials more efficiently and thus reduce overhead costs.

ADVANTAGES OF INTRANET

1. Cuts corporate communication cost up to 60 per cent.
2. Increases productivity and efficiency level of employees.
3. It provides a way for people to easily retrieve the information they need and at any time.
4. Any member of an organization has an opportunity to access the technology of intranet and to have access to information within the organization irrespective of their hardware technology.
5. Intranet converts the conventional paper office into an electronic office by creating electronic documents for potential business communication.
6. Intranet removes barriers to free flow of communication within the organization and allowing individuals and groups to communicate and share knowledge.

Internet

Net is the short form of internet, a new name given to the world wide network. The internet is a conglomeration of a number of smallest networks and other smaller inter-connected machines distributed over the entire globe. Internet is a window to the global superhighway and to the cyberspace. So, it is a global system of connected independent group of computers. The internet is a two way communication method. Exploring internet potential brings the world on the screen of the users' computers. The basic principle of the Net is that the sender and the receiver are on the same line of the system.

To explain simply the internet is like the telephone system which is an instrument of global contact. There are many variant ways to connect to the Net. Similarly, there are different types of programs to run. Internet really is a way or path for various computers to communicate. The success of a product in the market depends upon its quality and capacity to compete and sell in the world market. In a global marketing set up, there is a need to inform the potential global customer about the availability of a particular product with certain specifications, price, utility and other features.

ADVANTAGES OF INTERNET

7. Sending and receiving the messages through internet across the globe.
8. Getting information stored on the computers for future reference.
9. Reading newspaper, magazines and newsletters.
10. Downloading articles and other materials of our interest.
11. Participating in e-banking, i.e., operating one's bank account through e-mail facility.
12. Shopping through internet save the time of customers.
13. Updates your company with latest technology across the globe.

E-MAILS

Electronic Mail or e-mail is a system of electronic correspondence by which users send and receive message over a network of computer and telecommunication links. The message may consist of short notes and greetings, or extensive text files plus graphics and photographic images, video clips or sound. Thus, e-mail is an 'electronic post office'. It lets people communicate even in the absence of the receiver at the other end. It means that you can send e-mail message at any time or whenever you want. The person, to whom you have sent the message, can read the same whenever he wants. Thus, the sender and the receiver don't have

to connect themselves at the same time to communicate for that particular message.

ADVANTAGES OF E-MAIL

8. It permits sending to and receiving messages from others having e-mail address.
9. It transmits the message almost immediately. Thus, its speed is very fast.
10. It does not require the presence of the receiver of the message at the other end. The message is delivered into his mailbox and it can be checked by the receiver by opening his mailbox at any time.
11. It directly reaches the concerned individual's electronic mailbox.
12. It ensures a higher degree of secrecy of the message.
13. It is a very cheap medium of communication. Hard copy letters and memorandums can often be replaced by electronic mail.
14. Message can be sent at any time, day or night, decreasing problems brought about by differences in time zone.
15. Identical message can be sent to many people simultaneously.

E-MAIL ETIQUETTES

1. Timely respond to e-mail message.
2. For convenience of receiver provide clearly worded subject lines for all messages.
3. Use short paragraph for gaining reader's attention.
4. Be complete and concise and avoid rambling.
5. Use upper and lower-case letters. It is easier to read. All capital letter is considered 'Shouting', which should be avoided.
6. Avoid inappropriate and unpleasant language.
7. Avoid adding too many attachments to your message.
8. Always write personal name if your mail system allows it. Personal names attached to your address signify you better than your e-mail address.
9. Reread and proofread the message before sending.
10. Use spell check for correct spelling and ensure that the message is free from grammatical error.

SHORT MESSAGE SERVICE (SMS)

Short Message Service (SMS) is the facility to send and receive the text messages to and from

mobile telephone. SMS is a communication protocol allowing the interchange of short text messages between mobile telephone devices. SMS text messaging is the most widely used data application on the planet, with 2.4 billion active users, or 74% of all mobile phone subscribers sending and receiving text messages on their phones. The text may be in the form of words or numbers or an alphanumeric combination. With SMS, an active mobile handset is able to receive or submit a short message at any time, independent of whether a voice or data call is in progress.

MERITS

- Message can be sent at any time.
- It is helpful in urgency.
- It saves cost and time both.

DEMERITS

- Delay in delivery of message due to network conjunction.
- Very short words or sentences sometimes misinterpreted by receiver.

TELECONFERENCING

Teleconferencing is electronic communication between two or more people at two or more locations. In its simplest form, it is the telephone conference call that has been available for many years. With speakerphones in each office, the number of participants can be greatly increased. When using two way calls, all participants can speak with all other participants. In one way communication calls, oral messages (for example, statements from a company president) are delivered simultaneously to many locations.

ADVANTAGES

16. Easy to use.
17. Easily available.
18. Easy to participate from any telephone line in the world.
19. Take only few minutes to set up a conference hall.
20. Costs, energy and time are saved.

DISADVANTAGE

A major limitation of teleconferencing is that it can't replace the face-to-face interaction between people. Where people prefer face-to-face interaction, teleconferencing will not serve the real purpose.

VIDEOCONFERENCING

A real time video session between two or more users or between two or more locations. Video- conferencing allows people at different locations to see and hear each other at the same time. It is fully interactive and almost like face-to-face meetings. Depending of the level of technology used, it may connect two locations interactively or it may be broadcast video with the broadcasting site transmitting its image to many sites that may be able to communicate back through standard telephone line. With more complex system and equipments it is possible to have more the two locations connected together so that they can all see and hear one another, very much like an actual meeting.

ADVANTAGES

It serves as a substitute for face-to-face communication.

Communication is real time.

It overcomes transcending barriers of distance.

It leads to saving in travelling costs of executives.

It leads to saving in time of holding meetings.

It facilitates rapid expansion of knowledge of people sitting at different places.

DISADVANTAGES

1. The person that you want to talk to should have a computer as well as the hardware and software required for conferencing.
2. Computer is not portable like cellular phone. Hence, it affects the portability of your conferencing.

The privacy of a videoconference is not always guaranteed

What is a Visual Presentation?

Visual presentations teach, entertain, inform or persuade. There are several different types including a demonstration, illustrated talk or team presentation. A demonstration is a way to teach others how to do or make something. In a demonstration, the presenter shows and explains each step of a process. A finished example of what has been demonstrated should be displayed at the end of a demonstration. An illustrated talk is a useful way to explain a topic if animals or equipment necessary for the presentation are too large or hard to handle (in Massachusetts, the use of live animals is no longer allowed in a visual presentation). The presenter depends on models, posters, or charts to explain the topic in an illustrated talk. A finished example is not required. A team presentation is given by two presenters. Each presenter should participate equally in preparing and presenting the information. A team presentation is actually more

difficult to prepare and present.

Advantage: Aids Understanding

Technology has led to explosive growth in the use of images to communicate and understand the world around us. The use of internet technology has turned business users into active participants that can use words and images to communicate with customers and make their brands more visible to the world. Technology that provides images, video and apps gives business owners a variety of tools to use to attract customers and expand their markets. The combination of words and images has a powerful effect on the communication of ideas.

Advantage: Supports Oral Communication

Oral communication is enhanced when visual aids are used. It's important to pair the correct visual aid with the type of oral information presented. For example, a manager discussing a data-intensive topic, such as a company's fourth-quarter financial results, should consider passing out a handout that details the financial information. Presenting the information in a table format, or using a chart or graph to highlight key financial results, increases the audience's understanding and encourages participants to ask questions.

Disadvantage: Design Issues

If a visual aid is not properly designed for its intended use and audience, it can lead to a breakdown in communication. For example, a business person presenting a new product launch must consider the size and color of the product images he wants to show to the audience. The size of his audience determines the size of the pictures he will present. A large audience requires large images that might be shown on a screen so they are visible by everyone. A small audience, such as one that can be seated around a conference room table, can be shown images from a brochure.

Disadvantage: Distracts From the Message

A visual aid with the wrong information can cause a distraction and detract from the message the image is supposed to convey. For example, a discussion of a company's U.S. manufacturing plants might be accompanied by a map showing the location of these plants within their respective states. But if you include irrelevant information, such as tourist sites, it can distract the audience from the purpose of the map – to show the location of manufacturing

plants. If you are making a presentation using slides, always try to be in charge of the remote or computer used to click to the next slide to ensure your words coincide with the graphics presented.

Group Discussion

A group discussion is defined as a meeting between any number of individuals where the participants engage in lively verbal exchange about a specific topic. The purpose of a group discussion is to gain understanding from colleagues and friends. Also, they're really important because they help people understand different perspectives and opinions.

Group discussion can be conducted by one or more persons and these people are called moderators. The moderator has to make sure that every person in the group has an equal opportunity to contribute to the discussion. If during the discussion, it becomes apparent that one participant is dominating the discussion or turning it into a monologue, then the moderator should remind any other person to share his/her point of view with other participants. Moreover, every participant has to feel comfortable expressing his /her opinions, thoughts and concerns. Also, each participant in the discussion should be able to express his/her opinion without being interrupted by the other participants.

Advantages of Group Discussion

Group discussions are a great way to create an engaging environment and foster collaboration among students. However, they can also be a lot of work for the teacher. Making sure everyone participates is difficult and making sure students are on-task can be challenging. With all that in mind, group discussions have many benefits like developing critical thinking skills and building social skills. Other advantages of group discussion are as follows:

- **Beneficial for auditory learners** – In a group discussion, all participants have the opportunity to share their ideas and opinions. This style makes sense for auditory learners because they learn best through hearing their own voice and from listening to others speak. This type of learning also benefits visual learners, who are able to see what is being discussed in real time.
- **Helps to research and formulate arguments** – In order for students to learn in a group discussion, the teacher has to pose questions that will lead to fruitful conversation. If done well, the class can learn how to research and formulate arguments for a topic.

Furthermore, it makes sure that all students are actively participating in the class which will work as a great way for them to form new friendships with other people in their grade.

- **More interactive than a lecture** – Group discussion is great for a variety of reasons. It stimulates the brain in a way that a lecture does not. It also fosters empathy and understanding because people are less likely to judge each other. Even if a student is shy, they will probably find their voice in a group discussion because it's more collaborative than aggressive.
- **Students have a tendency to stay focused** – Students in a group discussion have a tendency to stay focused on the discussion, which may lead to more learning. They are able to share what they know and learn from others in the group. If someone doesn't know the answer or if an answer is incorrect, other students will call them out on it. This encourages students to do their research and be prepared for class discussions.
- **Can improve grades** – Group discussion classes provide an opportunity for students to ask questions and make observations. They are less likely to feel embarrassed or ashamed because they know that others in the class share these same feelings. The teacher can then answer student's questions and clarify misconceptions, which ultimately leads to better grades because they know that the teacher is there to support them.

Disadvantages of Group Discussion

When students are in groups, they have the opportunity to share their thoughts and experiences with others. However, it is important to keep in mind that there are disadvantages of group discussions. For example, the group might not have the same goals or viewpoints as another group member. Other challenges in group discussion are as follows:

- **Interruptions** – Group members tend to interrupt one another and give answers too quickly. This can make it difficult to come up with ideas.
- **Not for everyone** – Group discussion isn't for everyone. For example, some people might not be comfortable speaking in front of a group and may also not be able to contribute as much due to anxiety. Others may find that they cannot finish their participation in the discussion due to time constraints.
- **Can get very confusing** – Group discussions are wonderful ways to spark ideas and facilitate discussion. However, they can also get very confusing when the group is large

or the number of topics being discussed is quite high. It is easy for everyone to get mixed up and not know what they're talking about.

- **Not everyone will get a chance to express their views** – In a group discussion, not everyone will get a chance to express their views. Some people may feel that they are being ignored or that their opinion is not as important. When someone doesn't speak up, it could be because they're nervous, shy, or forgot what they wanted to say.
- **May not be as effective as a lecture** – Group discussions are a time-consuming method of teaching and often less effective than lectures. Lectures are quick and easy to produce, while group discussions have a lot of time required in them. Lectures also allow you to teach more than one at once, while group discussion is limited in the number of people it can reach. Lectures can also be recorded for later use and consumption which is not possible with group discussions.

Social networking

Social networking alludes to the utilization of web-based media destinations to remain associated with companions, family, partners, clients, or customers. Social networking can have a social reason, a business reason, or both, through locales like Facebook, Twitter, LinkedIn, and Instagram. Social networking is additionally a huge base for advertisers trying to connect with clients. An interpersonal organization is a site that permits individuals with comparable interests to meet up and share data, photographs and recordings. Individuals occupied with long-range interpersonal communication might be doing as such as an individual or a business attempt. The people who draw in on informal organization locales as an individual undertaking connects by utilizing different types of media to examine their lives and interests.

Advantages of Social Networking

- **Availability and Connectivity:** Long range informal communication destinations permit clients to interface with individuals from one side of the planet to the other, paying little mind to the country they are available in. In a flash, you can keep in contact with your family members, companions and officemates building solid connections. To the extent you are having a web association and a client profile, you can get associated with individuals even you don't have any idea. For certain individuals, without informal

communication destinations, there is no conceivable approach to interfacing with their old mates

- **Worldwide information:** Gone are the days when we need to sit before a TV or read a paper for getting refreshes about news from one side of the planet to the other. Like breaking news on a TV, you can in a split second get refreshes about the most recent news. Indeed, even most news associations today utilize Social networking destinations other than TV and radio for sharing data. Particularly, the utilization of Twitter is becoming famous for standard news sharing. If there should be an occurrence of a crisis, for example, a catastrophic event or a psychological militant assault, individuals can be alarmed rapidly. Nonetheless, not all the news shared via online media will in general be valid. The honesty of the news relies upon the examination you do.
- **Increased communication:** For imparting utilizing an online media stage, you simply need to have a cell phone or a PC. Without utilizing a landline or conventional mail, you can immediately speak with individuals. The client can likewise make a gathering that assists them with getting associated with numerous individuals. Also, you can remark on a post to offer viewpoints and input. With simply a warning they will respond to your remark.
- **Brand Marketing:** Entrepreneurs can showcase their image utilizing web-based media so they could connect with their clients without any problem. Indeed there are numerous private ventures today that altogether depends on web-based media to advance their image. Without them, they essentially can't work. For this, they can utilize different procedures like direct promoting and publicizing. Subsequently, this can lead the business to more benefit and less expense since the main cost required here is for advertising and advancement.
- **De-Stress:** Social networking locales fills in as a pressure buster by going about as a wellspring of amusement. For a normal individual, it tends to be more enjoyable and fulfilling to utilize online media while having some time off from their standard work. It is probably the best type of relaxation. Social networking locales permit a client to like, remark, transfer and offer photographs and recordings of everything that can fulfil a client.

Disadvantages of Social Networking

Make you addicted: Many individuals who utilize social individuals get dependent on it being diverted from this present reality. Particularly, teens and children regularly get impacted. They never again can envision an existence without web-based media. Those individuals generally

check their newsfeed and profile of others burning through a ton of time. Some of the time these addictions can prompt sad results.

Wellbeing Risks: Over the top utilization of Social networking locales can advance, dejection, despondency, nervousness and other emotional wellness hazards. Especially, grown-ups frequently get impacted rolling out an improvement in their own conduct. And furthermore, the counterfeit lights discharged by the screen and cell phone screen is viewed as hurtful for the eyes and it is known to cause changes in the human rest cycle. Other than emotional well-being, delayed utilization of web-based media additionally by implication influences our actual wellbeing. Individuals who utilize web-based media generally sit before a PC or hold a cell phone, jumping to do a few proactive tasks.

Reduced physical interactions: A large number of web-based media clients regularly lose their craving to speak with others up close and personal. Maybe it is simple for them to open a profile and express their viewpoints. Gone are the days, we visited our companions straightforwardly when we need to meet them. This could adversely affect the connections we are having with our loved ones.

Counterfeit News: It is for the most part simple to spread deluding and bogus data utilizing web-based media. Some data that become famous online via web-based media is from problematic sources made simply determined to destroy somebody's notoriety and to cause misfortune. Since clients are allowed to communicate their perspectives, even those online media locales won't make any move to eliminate them, except if the peruser reports the post. Indeed, even a few clients respond and share such posts, without checking the honesty in it.

Increased Cybercrimes: Some Social networking locales can likewise be utilized as a stage for cybercrimes like disturbances, harassing, extorting, undermining and following. So it is no big surprise that utilization of those locales can prompt uneasiness, sorrow or even self-destruction. Most frequently kids can undoubtedly be survivors of these cybercrimes. Since it is for the most part simple for anybody to make a phoney profile, these kids can be effortlessly designated by the harassers. Additionally, it is simple for them to stay unknown not uncovering their character.

Hackers risk: Social networking locales are regularly designated by the programmers to hack and get into somebody's PC so they can get private data for fraud. Individuals who utilize web-based media profiles generally share their photographs, ways of life and individual data with people in general. These data are adequate for a programmer to hack your profile. In this manner,

clients must be cautious mindful and cautious with regards to their records for keeping away from such occurrences.

Security concerns: Since most people to person communication locales permit data of clients to be divided between open, the degree of security that it offers is reducing gradually. The clients never realized who visits their profile and gets data about them. Despite the fact that long-range interpersonal communication destinations can't ensure to defend your protection 100 percent, they are attempting their level best to guard it.