


A sample business letter



Fashion Flash

23 September 2010

The Manager
State Bank of India
Anna Nagar Branch
Anna Nagar
Chennai-600045


Dear Sir:

SUB : REQUEST FOR INCREASING CREDIT LIMIT

Fashion Flash has been a loyal customer of your bank since its inception. We carry out all our financial transactions solely through your bank

As you may be aware, our brand has gained popularity over the years. Our business has expanded from Rs 40 lakhs per annum to Rs 3 crore per annum during 2008-2010 thereby increasing our economic activities. Hence, in order to meet this challenge, we request you to kindly extend your credit limit to Fashion Flash from the existing amount of Rs 30 lakhs to 50 lakhs.

We eagerly await your positive reply.

Yours truly

Prakash Jain
(MD, Fashion Flash)

260, Modern Plaza, Focus Point, Chennai-600031
Phone: (044) 24455777 Fax: (044) 24455791 email: design@fashionflash.com

- Ensure that a memo is as short and to-the-point as possible. Whether the memo is good, bad, or neutral, address the issue in the opening segment. If the memo is long, an indication of its organization in the opening segment. Exhibit 17.27 illustrates.
- The CD contains more samples.

EXHIBIT 17.26 Sample documentary memo

Date: 10 May 2009

To: Production Manager
From: Personnel Manager
Subject: CHANGE IN WORKING HOURS

Please refer to your memo pd/21 dated 6 May 2009 requesting for a change in working hours of your division because of the extremely hot weather conditions.

As desired by you, the Vice President, Personnel, has agreed to change the working hours. The new timings will be 7 a.m. to 1 p.m. (Monday through Saturday) with effect from 17th May 2009 to 16th July 2009. Kindly inform all the employees working under you.

K. S. Shah

K.S. Shah

Amber Towers, A. C. Road, Jaipur - 302001
Phone 0141-5112413

Some Tips for Email Effectiveness

1. Write a meaningful subject line.
2. Keep the message focussed and readable.
3. Use attachments sparingly.
4. Identify yourself clearly.
5. Be kind. Do not flame.
6. Proofread.
7. Do not assume privacy.
8. Distinguish between formal and informal situations.
9. Respond promptly.
10. Show respect and restraint.

However, one must be aware of the ease with which email messages can be sent to unintended readers and of the possibility that old email messages will come back to haunt the sender. The following guidelines are worth following:

- Ensure that personal messages are sent to the correct individual and not to a mailing list. Many email users have been embarrassed by accidentally sending personal or confidential messages to an entire mailing list or organization. Before sending an email, one of the last things that should be done is check that it is being sent to the intended recipient(s).
- Do not send confidential or personal material via email unless it is encrypted because most email systems are insecure. We suggest that any email message sent should be treated as a public document simply because email servers typically maintain copies of email and many people archive the email they receive. An email message sent several years ago could turn up when least expected.

TABLE 17.11 Characteristics of memos, letters, and email

Characteristic	Letters	Memos	Email
Structure	Contains several elements starting from heading to distribution list	Contains lesser elements than letters and does not include salutation and complimentary close	Contains most of the elements which a letter has but addresses are the email addresses or email ids
Layout	Elements are arranged in any of the layouts discussed earlier in the chapter	Heading elements are aligned with left margin vertically	Given in prescribed format by the email service providers
Purpose	To persuade and to share information	To share information, to direct to recommend, or to congratulate	To convey short routine messages quickly
Audience	Generally low-tech and lay readers, such as vendors and clients	Generally high-tech or low-tech, mostly business colleagues	Generally multiple readers with various levels of knowledge; could include instructors, company supervisors, and subordinates as well as family and friends
Degree of formality	More formal than memos because of external destination	Generally informal because of internal circulation	Degree of formality is less than both in memos and in letters and follows a conversational style
Short forms, abbreviations,	To be avoided	To be avoided unless very common among the employees	To be judiciously used
Circulation	External	Internal	Both internal and external