

CHAPTER

11

BUSINESS CORRESPONDENCE

11.1. ELEMENTS OF BUSINESS CORRESPONDENCE

Business writing skills require a fair degree of training and a lot of mental discipline in defining the purpose of writing, collecting and collating informations, and evaluating options. It also implies and calls forth the ability to work in a team. For instance, writing a memo requires the organization of facts in a suitable format.

The essential elements of business writing are :

- (a) **Defining objective** : Specifying the aim, i.e., having recognized the need for a decision.
- (b) **Collection and collation of information** : Every decision is based on certain informations. Therefore, collecting and organizing data; checking facts and opinions, identifying possible causes, establishing time constraints and financial implications, all these activities require a high level of rational thinking in order to put the whole problem in a systematic framework.
- (c) **Developing options** : i.e., listing possible courses of action and their alternatives in emergencies.
- (d) **Evaluation and Decision** : Finding out pros and cons; examining the consequences; measuring against criteria ; trials and testing against objectives and selecting the most practical option.
- (e) **Implementation**. Every decision leads to implementation. It requires the ability to work in a team and to lead the team. Motivate it to act and carry out the decision. In process, there comes the problem of monitoring and reviewing the plan in the light of new experience.

Such professional writing is an aspect of professional management. It may be public administration, business administration, university and college management or for, that matter, hospital administration or hotel management. The generic soft skills needed for general administration are the skills also needed for business writing.

Some of these are :

- I. **Know your Readers** : The most important thing in business or official writing is to know your audience. The more you know, the more you can tailor your message for an individual or group. Therefore, never assume that the reader knows what you know or thinks the way you think.

II. Try to persuade your readers: Cicero was a senator and great orator of ancient Rome. Some people consider him the greatest orator of all time. He has written several books on the art of public speaking. According to him, the aim of public speech is persuasion, and the most difficult task in life is to persuade somebody or a group to do your bidding. The same principle applies to the problem of persuasion in written communication. To this end, the following tips may be useful:

- Persuading the reader of your business correspondence is a difficult job, but do try it.
- Don't try to put too much in a single document.
- If you are in correspondence with someone or with a party, in course of time the information provided by you, your attitude, your sincerity of purpose, etc., will persuade the reader/ party.
- Be always specific and to the point in your writing.
- State benefits, to gain the attention of your readers.
- Always state the specific action you want the reader to take.
- Anticipate objectives and questions, solve them before these are raised.
- Be always courteous and purposeful.

III. How to say No ? : The problem of dealing with tough situations can be summed up in the saying attributed to Abhinav Gupt, who was a great literary critic and philosopher of Kashmir. He belonged to the tenth century A.D. His remark was : Don't say 'No' . Always say 'Yes' . Your 'Yes' should include 'No'. Based on this wisdom of Abhinav Gupt, Bhartri Hari, a poet and philosopher of the twelfth century A.D., further clarified : Tell the truth. Tell an untruth. But don't utter a harsh truth. The words of wisdom of Abhinav Gupt and Bhartri Hari are very relevant to the realm of public and business life.

- When you have to break bad news, put it in positive terms. Your writing should be full of courtesy and goodwill, so that the reader does not feel offended or take the news as a personal insult.
- Give good reasons for the negative message, explain briefly circumstances leading to this unhappy situation.
- Conclude by explaining the positive aspects that may emerge out of this negative message.
- Turn negative situations into positive advantages by focusing on building future relationship with the customer/party.

11.2. KINDS OF BUSINESS LETTERS

From the view-point of the art of persuasion, business correspondence can be put in five groups:

1. Asking for Information or Giving Information.
2. Making a request for a deal or favour.
3. Persuading some one or a party for mutual benefit.
4. In Reply : Sending good news.
5. In Reply : Sending bad news

I. Asking/Giving Information : We write letters, memos, circulars or e-mails to provide information about the matters of public importance, upcoming meetings, policies, projects and plans. Here, the aim is to provide necessary information, and to project both positive and negative factors as objectively as possible. The following hypothetical circular of AICTE is an example of informative official writing :

All India Council of Technical Education
Indraprastha Estate
New Delhi
CIRCULAR

No. 382 of 2014

- April 14, 2018
Order No. 56 of 2004, dated Feb. 10, 2015 has decided to abolish the category of free seats in admission to technical and engineering colleges.
1. The Government of India, in its order No. 56 of 2004, dated Feb. 10, 2015 has decided to abolish the category of free seats in admission to technical and engineering colleges.
 2. Therefore, the categories of free seats and paid seats stand abolished.
 3. There shall be uniform admission and tuition fee structure for all students admitted to technical and engineering education.
 4. The fee structure determined by the Government of India will be notified separately.

Sd/
Secretary
AICTE

Fig. 11.1. Information Circular

II. Making a Request for a Deal or Favour

Readers normally welcome a direct request. Therefore, be honest in requesting the information or services you need. Show why you need the information and how you will use it. Specify what you want the reader to do :

Parliament Library
 Parliament Extension
 New Delhi

June 15, 2018

Director Marketing
 Institute of Electrical and Electronics Engineers
 Chicago, USA

Subject : Magazine samples and publication catalogues

Dear Sir/Madam

The Parliament Library is the National Library of the Government of India. We collect all worth-while publications in forty languages throughout the world.

We would like to subscribe to all your publications. Therefore, we would like to have the list of publications, their prices, and your authorized vendors.

If you have an authorized agent or agency which manages after your interests in India, we would be glad to communicate with them. Please furnish their contact details.

Yours faithfully,
(Chief Librarian)

Fig. 11.2. Request Letter

III. Persuading someone or a party for mutual benefit

Sometimes we may need not only to inform but also to persuade our readers. To this end, catch the reader's interest. Establish mutual goodwill. Explain the problem that will be solved if the reader helps you. Explain the solution. Example :

HONEYWELL ELECTRONICS

Udyog Vihar, Phase VI

Gurgaon, Haryana

Tele. : Fax

November, 14, 2018

Mr. Raj Gulati
22/14, Dwarka,
New Delhi

**Subject : Third quarter Health Insurance return,
Account No. 2546801**

Dear Mr. Gulati

We have already remitted a cheque of ₹ 18,200/- in respect of your health insurance claim to you. As you can see by the date stamped on the photocopy of the postal receipt (enclosed), we mailed our payment in a timely manner by Registered Post to your permanent address on file with us.

You have complained that you didn't get the payment of the medical bill sent by us. Our record shows that you did.

However, as a gesture of goodwill, please let us know your bank and bank account number. We will transfer the amount through NEFT to the bank, to be credited to your account. There will not be any extra charge for this service.

Yours faithfully,
(Vineet Kumar)
Senior Manager

Fig. 11.3. Persuasive letter**IV. Reply : Good News**

Conveying good news is a pleasant experience. Deliver the good news and provide the details. Take advantage of opportunities to congratulate an employee regarding his promotion.

SOM DATT ELECTRONICS
Udyog Vihar, Phase IV
Gurgaon

May, 14, 2018

Sri Asif Ali
 Department : Sales services

Dear Sri Ali,

The company is pleased to promote you to the post of Chief of sales services of Agra Division. Along with fifty percent increase in your salary, you will be provided a free furnished accomodation in Agra.

We hope that our market will improve soon in that region. We have been lagging behind there for some time.

The company assures you all cooperation in fulfilling our mission.

Yours faithfully,
 (P. Kumar)
 General Manager

Fig. 11.4. Good News Letter

V. Bad News Letter

Though not a happy experience, bad news has got to be conveyed. Such a letter may have three paragraphs.

Paragraph I. Establish goodwill

Paragraph II. Present the negative message. Give reasons for it.

Paragraph III. Explain the positive aspects and try to establish goodwill.

OXFORD UNIVERSITY PRESS

Jai Singh Road
 New Delhi

October 03, 2018

Rashmi Das
 14, Park street,
 Calcutta

Dear Ms. Das,

Thank you for interviewing with us last Friday. We relished your enthusiasm for editing manuscripts and your knowledge of the publishing industry and its processes.

However, it has been decided to offer the editorial position to a candidate with more experience in the field. Nonetheless, your candidature was found to be promising indeed.

We may have another, similar opening sometime in the future. We will keep your bio-data on file and contact you when such an additional vacancy arises.

Your faithfully,
 K.S. Pillai
 Senior Manager

Fig. 11.5. Negative Message Letter

11.3. FORMATS OF BUSINESS LETTERS IN INDIA

There are five prevalent styles of designing a letter in our country.

1. Indented
3. Complete-blocked
5. Hanging-Indented.

2. Blocked
4. Semi-blocked

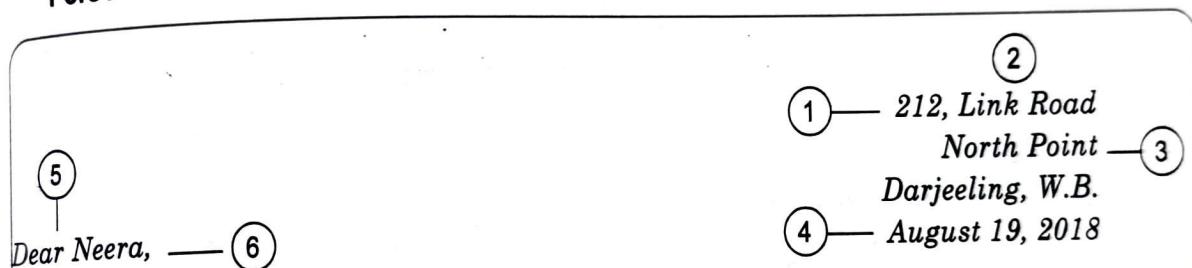
Indented

- addresses and close punctuation signature progressively indented;
- heading, writers name and job title centered;
- each element indented in two or four spaces;
- closed punctuation (commas and stops in names and addresses, dates, complimentary close).

The indented style is not computer friendly. It has become outdated.

The layout of personal letters is given in Fig. 11.6. The numbers refer to the numbered circles in the model letter.

Personal letter : Following is the standard format of personal letter.



How are you ? I hope everything is fine at home. I was sorry to hear about your father's illness, and I hope he is out of hospital by now.

(7) — I'm glad to say that I'm feeling fine and am settling down well to life in Darjeeling. As you can imagine I've been very busy and haven't had much time for writing letters.

Anyway, let me tell you a little bit about my North Point 'family' and the school I'm attending until I start university next year. Mr. and Mrs. Bagchi are my foster parents and they have two children Usha and Anil. Usha is of the same age as I am and, in fact, we're in the same eleventh class at Woodland High School. As you can guess, she is a bit older than I am, but is very jolly and great fun. Anil is only thirteen and is in Class VII. They're both very good at sports and have introduced me to basketball and ice-skating. Mrs. Bagchi is a housewife but Mr. Bagchi is the Sales Manager of a tea garden. He is an excellent cook and I've come to like roast lamb and roast chicken with lots of vegetables. To my dismay, I've already put on some weight.

The lessons at Woodland are most interesting. The teachers expect us to do a lot of work on our own in preparation for professional life. I'll be trying for the B.B.A. next year. I hope that this course will enable me to go for a corporate job in a stock exchange when I eventually become a specialist in finance and investment.

Please write and tell me what you've been doing. Give my best wishes to all my old school friends.

(8) — Yours sincerely,
(9) — Pratima

Fig. 11.6. Personal letter

1. **Heading :** The heading consists of the street address, the city and state, pin code and the date.
 2. In a letter writing to friends in foreign countries, the writer may put his name above his address for the sake of clarity but this is **not** the usual practice.
 3. Generally, a comma is put at the end of each line of the address and a full stop at the end.
 4. The date is written below the address with a space left between the address and the date.
- Microsoft windows has adopted the following style of writing date :

March 14, 2018

The style has become the accepted norm of writing date in global business correspondence.

5. Note the comma after the salutation. The present trend is not to use comma after salutation.
6. **The body:** The body or the main part of the letter may begin below the comma of salutation. Keep the paragraphs for easier reading.
7. The closing in business letters is : Yours faithfully.
8. **Signature:** This should always be hand-written, never typed.

Block Style

In USA, the use of Block diagram is the standard format of business correspondence; in India, block style is called **Modified Block Format**.

In this style the date line, the complimentary close, and the signature are aligned with the right margin. Divisions between parts and between paragraphs of the body of the letter are indicated by double spacing whereas there is single spacing within each part and paragraph. With mixed punctuation, the block style is generally followed in business letter writing in India. For example,

NATIONAL FERTILIZER CORPORATION

303, Jahangir Road

Ahmedabad-380003

September 10, 2018

Your Reference: Letter No. 43-PA of September 4, 2018

Our Reference: POC-30 U

The General Manager

Torrent Cement Company Limited

Jail Road

Ghaziabad-201001

Dear Sir,

Sub : Supply of Cement

I regret to inform you that out of 500 bags of cement you supplied, 25 have arrived in damaged condition. They cannot be used at all in construction work. It appears that the damage was caused because of inadequate protection against rains. Our storekeeper pointed this out to the truck driver immediately after unloading, and that he has given a signed note, explaining this position. I am enclosing this note for your information.

I shall be grateful if you kindly make adjustments in the bill. If, however, you are making supplies to someone else in this city in near future, you may send us replacement.

Yours faithfully,
K.K. Sinha
Purchase Officer

Complete-Block Style

In the U.S.A., the complete block style is called **Blocked Format**.

Except for printed letterhead, all parts of the letter are aligned with the left margin. A letter in this form saves time because indentation is not required in any part. In this form there is no comma or full stop except as sentence markers. This is called open punctuation. This form is followed by medium size American business firms. It has not gained wide acceptance in India. It appears heavy and unbalanced on the left side. For example,

KHULLAR ENGINEERING WORKS

5/44, Bhagat Singh Marg, Ludhiana-141001

September 14, 2018

The Financial Manager
National Housing Corporation
109, Rajiv Gandhi Road
Delhi-110038

Dear Sir

Sub : Error in the Cheque

Thank you for your letter No. TR-43/30008 of September 5, 2018. Your cheque No. P4387 of September 4, 2018 is for ₹ 1959.00 whereas our Bill No. KLW 10057 of August 20, 2008 was for ₹ 1995.00. There appears to be a writing error; the writer of the cheque has reversed the last two digits.

I am sorry to bother you for a small amount but you will appreciate that we have to account for the goods supplied. I, therefore, hope you will not mind sending another cheque for the correct amount. I am returning your cheque No. P4387.

Yours faithfully,
B.R. Gupta
Materials Manager

BCT/lg
Encl:1

Fig. 11.8. Complete block style

Semi-Block Style

Based on block style, the paragraphs of the letter are indented. In this style, mixed punctuation is used. **The European business houses use semi-block style.** For example:

CENTROTEX

Foreign Trade Company Limited

Dept.

BUDEJOVICKE NAM. 2426, 14200 PRAHA

CENTROTEX, P.O.B. 24 PRAGUE 4,
CZECH REPUBLIC

Messrs J. Thompson & Sons

Import Merchants
27 Victoria Road
Manchester 1
ENGLAND

Your letter

Your ref.

25 May, 2018

PRAGUE

Kindly quote
Our ref. 24/KT

5 June, 2018

Dear Sirs,

With reference to your enquiry of 25 May we are pleased to let you know that we can supply the cloth in question at the price of £ 1 a metre, packing included.

Delivery can be effected from stock and the goods despatched within a week. Payment is to be made against documents as usual.

We hope you will take advantage of this exceptional opportunity and will place an order with us very soon.

Yours Faithfully,
CENTROTEX
J. Holyoake
Manager of Dept. 017

378141-5	Cable Address	Code	Bankers
Telephone	Centrotex Prague	Bentley's 2nd Phrase	Ceskosl. obchodni banka, a.s.,
	Telex 180, 351	Centrotex Private	Praha-Account No. 15/211
		Minicode	

Fig. 11.9. Semi-block style

Hanging-Indented Style

This style is like the block style except that the first line of each paragraph is aligned with the left margin. All other lines in each paragraph are indented four or five spaces. It grabs the reader's attention because of its unusual appearance. It distracts the reader's attention from the message to the form of the letter. This form is also expensive. It is not popular, but some business houses use this form in order to advertise their individual identity. For example :

HARJEET INDUSTRIES LIMITED

2/11, Sector 10
Chandigarh-172004

The Purchase Officer
Novex Exporters Limited
20A Feroze Shah Marg
Delhi-110001

September 12, 2018

Dear Sir,

Sub : Sale of Toys

We hope by now you have gone through the catalogue of toys we had sent you on August 28, 2018. As you will have seen, there are a number of new toys in this year's catalogue. These are meant not only to delight but also to instruct children by demanding the use of high degree of intelligence even while they play.

We specially draw your attention to the asterisked items on pages 4 and 7. These are likely to become popular in the countries to which you have been exporting.

Please let us know your requirements so that we may set aside toys of your choice. On receipt of your order we shall send them to you on previous year's terms and conditions. A copy of the statement showing the terms and conditions is enclosed for your ready reference.

Yours faithfully,
Surjeet Singh
Manager (Marketing)

KS:Ig

Encl:1

Fig. 11.10. Hanging indented style

11.4. MAIN PARTS OF BUSINESS LETTERS

Business letters, as per need, may have ten to thirteen components :

- | | |
|-------------------------------------|-----------------------|
| 1. Heading | 2. Date |
| 3. Reference | 4. Inside Address |
| 5. Attention line, if needed | 6. Salutation |
| 7. Subject line | 8. Body of the letter |
| 9. Closing | 10. Signature |
| 11. Identification marks, if needed | |
| 12. Enclosure | |
| 13. C or CC (Copy), if needed. | |

To repeat business letters in India are normally written in block style (Fig. 11.7) often with mixed punctuation. This is also in general the American practice but no punctuation, i.e., 'closed punctuation.' This is the format of Microsoft Word which has become universal practise in business correspondence.

The following is the model of business letter that has all the thirteen components. Some business letters may not need all these elements. Normally, a business letter has ten components. In the model letter (Fig. 11.11), the numbering refers to numbered circles of the constituents explained in sequence.

EAGLE PUBLICATIONS

72, Indira Gandhi Chowk, New Delhi-110001, India

Tel : 0091-11-3467981 Fax : 0091-11-3467725

e mail : eagle@press.ernet.in

1

Your reference: MR/Kg

3

Our reference: BM/KL

2 September 20, 2018

The Director

The Rubber Research Institute

12 Ipi Street,

4

Kottayam-670002

Kerala, India

Attention : Sri Hari Nayak

5

Dear Sir,

6

Subject : Need of a rubber specialist correspondent.

7

Our group publishes the only magazine in India devoted on rubber industry worldwide. We need a correspondent who specializes in the share prices of multinational rubber companies whose shares are quoted daily in the stock markets of New York, London, Tokyo, Hongkong and Singapore. The desired person, if needed, should be willing to travel to the various parts of the country and abroad.

For the right person, adequate compensation would be no problem.

We would appreciate if you could suggest the name/names with this in view. Your recommendations will be kept confidential and will be used only for this purpose.

We have the pleasure of enclosing the most recent edition of the **Rubber India : A Monthly Reporter.**

9 Yours faithfully,

10 N. Sinha

Chief Editor

DCT/Ig

11

12

Encl:

C. Marketing Officer

13

Fig. 11.11. Normal components of a business letter

1. Heading (Printed letter-head or Computer Generated Address)
2. Date : September, 20, 2018
3. Reference : Your Reference MR/KG
Our Reference BM.KL
4. Address
5. Attention line : Sri Hari Nayak
6. Salutation: Sir/Madam
7. Subject
8. Body of the letter
9. Closing : Yours faithfully
10. Signature
- Name/Designation. Both are required in high level official correspondence
11. Identification Mark : Showing the origin of letter in computer file

12. Enclosures :

13. C or CC : (Carbon copy)

Signature : The signature is the full name of the writer together with the name of the firm he represents, and is placed under the complimentary close. As the signature is often illegible, the name of the person signing the letter is type-written four or five lines below the complimentary close so that there is enough room for the signature by the writer's own hand. A woman may or may not wish to indicate her marital status, so that the person replying can address her suitably, keeping gender equality in mind; e.g., Sonia John (Mrs), Amita Sinha (Ms.)

Rule of Per Procurationem

The right to sign for the firm is often given by a legal instrument called Power of Attorney (PA). The names of the persons who are thus authorized to sign, are put in short form of **per procurationem** (per pro) before their names :

per pro Ramkrishan Munshi Lal & Brothers
 (Signature)
 G.S. Siddhu

OR

pp or p.p. Ramkrishan Munshi Lal & Brothers
 (Signature)
 G.S. Siddhu

Per pro or **p.p.** is the abbreviated form of **per procurationem**, a Latin phrase meaning for or on behalf of. The **per pro** indicates that the firm is legally bound by the commitment made by G.S. Siddhu.

Important officers of a company such as the Managing Director, Manager, Financial Controller, etc., have authority to sign on behalf of the company. The authority may be allowed by custom or as the result of the execution of the Power of Attorney in their favour.

Routine and unimportant letters of a firm may be signed by Junior Officers/PA/PS adding the word **For**, e.g.,

For Additional Secretary
 Department of Foreign Trade
 Govt. of India
 (Signature)
 Amit Bhatnagar

This indicates that the Dept. of Foreign Trade of the Govt. of India is not bound by the commitments made by Amit Bhatnagar.

11.5. OBJECTIVES OF BUSINESS LETTERS

Business letters are written for several purposes such as :

- A simple business transaction
- Enquiries and replies to them
- Offers: solicited as well as unsolicited
- Execution of orders
- Non-fulfilment of contract
- Correspondences concerning payment, transport, insurance and agents
- Import and export transactions.

All types of business letters should normally conform to over-all format of blocked style with Indian modifications as pointed out in the figures Nos. 11.7 and 11.11 in Microsoft Word Exp.

layout. As various types of business transactions require specialized knowledge as well as some degree of expertise in the particular trade, it is necessary that the body of a letter should be on the pattern of correspondence made in an area such as import-export transactions or correspondences concerning payment, transport, insurance, etc.

Enquiry

A business transaction begins by conversation and negotiation between two parties. As progresses, the matter is put to writing by way of letters. Here is an example of enquiry:

December 12, 2018

Sirs,

Sub. : Truck Silencer Making Machine and its Simulator

We refer to our conversation with Mr. Yamasaki, representative on your stand at the Auto Fair in Pragati Maidan, and should be glad if you would make us an offer for

One Model 9342 Truck Silencer Making Machine and its simulator

with all technical data and instructions for use. The machine must be calibrated for 4x450/550 V, 10 c/s operating voltage 4x450 V.

Your price is to include seaworthy packing and delivery F.O.D. Noida, New Delhi.

Please let us have your offer in 5 copies including the respective catalogue.

As we have not previously had business dealing with you, we enclose two copies of our general buying conditions and ask you please to return to us one copy duly signed.

The enquiry is without engagement, and non-binding, but if you can guarantee future technical upgradation in silencer technology with Computer Aided Engineering (CAE) and quote a really competitive price, it is most likely we shall place an order with you.

Yours faithfully,
per pro Messrs R.L. Forges Ltd.

Ram Lal

Fig. 11.12. Enquiry letter

Offer :

December, 15, 2018

Dear Sir,

Sub : Truck Silencer Making Machine and its Simulator

We thank you for your enquiry of December 12, 2018 and are pleased to offer you

One Model 9342 Truck Silencer Making Machine and simulator

on the following conditions :

Price : \$1,62,250/- (U.S. dollars)

The price is to be understood F.O.D. Noida, including packing. Terms of payment : By irrevocable letter of credit opened with the HSBC Bank, Kasturba Gandhi Marg, New Delhi.

Delivery : Ten weeks from the date of your order.

For future technical upgradation with CAE in silencer technology, we need a separate negotiation, subject to the approval of the Government of Japan.

As requested we are sending our illustrated catalogue which contains all technical details concerning the machine that you inspected at the Pragati Maidan Auto Fair.

We assure you that we will execute your order to your full satisfaction and that the transaction may pave the way for future collaboration.

Yours faithfully,
M. Kobayashi
Managing Director

Fig. 11.13. Offer letter

Sir,
 Sub : Truck Silencer Making Machine and its simulator
 We thank you for your letter of January 10, 2018 offering us
One Model 9342 Truck Silencer Making Machine and its simulator
 at the price of U.S. dollar \$ 1,62,250/-
 We agree to the price and terms stated in your offer subject to our General Purchase Conditions sent to you with
 our enquiry.
 We shall send you our formal order after we have obtained the permission of the Director General, Foreign
 Trade, Government of India.

January 25, 2018

Yours faithfully,

Fig. 11.14. Reply to an offer

Accompanying Letter to Order

February 10, 2018

Sir,
 Sub : Truck Silencer Making Machine and its simulator
 We acknowledge receipt of your offer of January 25, 2018 and enclose our order No. 5627/B for
One Model 9342 Truck Silencer Making Machine and its simulator
 complete with all accessories manufactured strictly in accordance with the specification, at the price of U.S. dollar
 \$ 1,62,250/- F.O.D. Noida, packing included. Enclosed also is a true copy of the letter of Intent permission of the
 Director General of Foreign Trade, Govt. of India.
 Please notify the despatch of the machine by FAX stating the date of shipment, the name of the ship, markings,
 number of cases, gross and net weight, the sum of invoice and shipping agents in Japan and India.
 The accurate functioning of the machine shall be guaranteed by you for one year after its being put into operation.
 We trust you will give our order your best attention.

Yours faithfully,

Fig. 11.15. Order letter

Confirmation of Order

February 20, 2018

Sir,
 Sub : Truck Silencer Making Machine and its simulator
 We are pleased to attach our confirmation of your order No. 5627/B of February 10, 2018 for
One Model 9342 Truck Silencer Making Machine
 complete with all accessories at the price of US dollar \$ 1,62,250/- F.O.D. Noida, packing included, to be
 delivered in April 2018.
 Payment is to be effected by an irrevocable letter of credit established with HSBC Bank, Kasturba Gandhi Road,
 New Delhi.
 As soon as the machine is ready for despatch, we will FAX you as requested.

Yours faithfully,

Fig. 11.16. Confirmation of order

Advice of Despatch

March 08, 2018

Dear Sir,

Sub : Truck Silencer Making Machine and its Simulator

Please refer to our confirmation of order No.... dated February 20, 2018.

We thank you for your FAX of March 08, 2018. We are glad to let you know that the Truck Silencer Making Machine has been shipped from Kobe on board of the SS City of Godavari today. Our shipping agents in Kobe are Messrs. Fukeyama & Co. The cargo in India will be handled by Messrs. Morarji and Brothers, Head Office 15 Churchgate Mumbai, Ph. FAX Branch office : B/121 Som Dutt Chambers, Bhikaji Kama Place, New Delhi, Ph.... FAX

At your request we enclose five copies of our packing list No. 922 and seven copies of our invoice No. 2343 amounting to US dollar \$ 1,62,250/- All the other documents will be presented to you through Messrs Sita Travels, Rajiv Gandhi Place, New Delhi.

We hope that the machine will reach you in perfect condition and will satisfy you in every respect.

We look forward for further cooperation with you.

Yours faithfully,

Fig. 11.17. Despatch advice

11.6. EXAMPLES OF VARIOUS TYPES OF BUSINESS LETTERS

- (a) Sales letter.
- (b) Multinational Company's Chariman's letter to the Unit holder.
- (c) Claim letter. (d) Complaint letter.
- (e) Collection procedure. (f) Tenders.
- (g) Letters concerning credits: requesting credit, grant of credit and the refusal of credit.
- (h) Memorandum. (i) Quotations.

(a) Sales Letters

Sir/Madam,

June 10, 2018

Switch on Fifteen Centuries of Literature in English

Literature Online was launched in 1998 to international acclaim from scholars and librarians. It has been an essential tool in the study of English literature. Now, a new version of *Literature Online* is available which gives access to more texts, more reference works, more bibliographical and biographical information than ever before. *Literature Online Version 2* offers a wealth of material and features, including :

- Comprehensive coverage of twentieth century material with works from key authors such as T.S. Eliot, Sylvia Plath, Robert Frost and Wallace Stevens
- Works of fiction from the major novelists of the nineteenth-century including Jane Austen, Thomas Hardy, Mary Shelley and Charles Dickens
- Comprehensive coverage of American literature from the beginning to 2000 A.D.
- Detailed reference to the Commonwealth literature.
- Extensive reference works *Annual Bibliography of English Language and Literature* and the new *Literary Journals Index Full Text*
- Comprehensive bibliographical and biographical information for ten thousand authors
- Integration and indexing of other web resources selected for their literary content
- Simple search options for quick and easy site navigation

Literature Online Version 2 is available through any one of three packages and prices start from :

The Complete Collection — £5,520 for one concurrent user

The Poetry Collection — £2,765 for one concurrent user

The English Corpus — £3,465 for one concurrent user

Contd.

If you would like to have a free trial of *Literature Online*, or would like further information about the service, please complete the faxback enquiry form on below of this letter or visit <http://switch.chadwyck.co.uk>. Alternatively, call me now on 01223 271261 or email me at crocker@chadwyck.co.uk.

Yours faithfully,

Sonia Chadwyck
Product Marketing Manager

Fig. 11.18. Sales letter

Enquiry Form

Product Manager

To : Product Manager
01223 215514
Fax :
From :

Fax :
 I would like a free trial of *Literature Online*

I would like to receive further information about *Literature Online*

Please contact me at :

Name :

Position :

Address :

.....
Telephone :

Fax :

Email :

Fig. 11.19. Enquiry form

(b) **Multinational Company's Chairman's Letter to the Unit holder illustrates "you" attitude in business correspondence**

TEMPLETON ASSET MANAGEMENT, CUFFE PARADE, MUMBAI

May 20, 2018

Dear Investor,

Franklin Resources, Inc. is a global investment management organisation headquartered in San Mateo, California in the United States. Through its subsidiaries, Franklin provides global and domestic investment management, shareholder and distribution services to the Franklin Templeton Group with assets under management of US\$ 216 billion as of March 31, 2018.

Over the years, Franklin Templeton has tried to provide investors with strong choices under one roof. So no matter what your financial goals are, no matter what the markets are doing, you can find funds with investment objectives that match your needs. Our three brands, Franklin, Templeton and Mutual Series provide investors with a selection of mutual funds that is difficult to match.

We are proud to announce that in spite of the widespread turmoil in the financial markets through 2013, Franklin Resources, Inc. reported net profits of US\$ 500.5 million for fiscal 2014 as compared with US\$ 434.1 million for fiscal year 2017.

The economic environment also presented excellent opportunities for our portfolio managers. For long-term, value-oriented investors, the market conditions in 2018 offer many exciting investment prospects. It is true that economic 'crises' of various types will periodically affect the short-term performance of our mutual funds and other investment products. Nevertheless, over the longer term, they generally create windows of opportunity to purchase securities at bargain prices.

Contd....

The recent global turbulence reminded all of us that there will always be factors beyond our control, factors that may affect our short-term performance. Life would be much simpler if we could predict markets, but we cannot. No one can. What I do know is that we have an outstanding team of people and they are committed to the long-term success of Franklin Resources. Our team is fully committed to making Franklin Resources the premier global investment management organization regardless of market conditions.

Sincerely,
(Full Name)
Chairman
Templeton Asset Management (India) Pvt. Ltd.

Fig. 11.20. Letter of Chairman to shareholder/unit holders

(c) Claim Letter

A claim letter may have some aspects of a complaint letter. It is written to get rectified the mistakes made and the wrongs done. If the amount involved in the complaint is substantial, consult a lawyer before writing the letter so that in case of uncooperative behaviour of the other party concerned, the matter may be taken to a court of law and/or to file a police F.I.R. for criminal breach of trust.

- Explain clearly what went wrong. If you have received a defective product, mention its model/serial number, the name and address of the shop from where you bought it, a brief description of the defect, etc. Enclose a copy of the cash memo and refer to the previous correspondence, if any.
- Appeal to the company's sense of fair play and its reputation to motivate prompt action.
- Specify clearly what adjustment you would consider fair.
- Address the letter to a senior officer of the organisation.

A specimen follows :

January 17, 2018

Sir,

I deposited with Lloyds Finance Ltd., 104, AVG Bhawan no. 3, Middle Circle, Connaught Place, New Delhi-110001 ₹ 13,540 in a year's FD vide FDR no. 0397648338 in my name and ₹ 15,718 in a year's FD vide FDR no. 03976448295 in the name of Bimal Kant.

Both the investments were due for redemption on Jan. 3, 2018. When I approached the company and surrendered all the original FDRs duly discharged for redemption on Jan. 28, 2018. I was assured that the payment would be made by cheque and sent on my home address after two months. But I have not received any payment till date. I request you to kindly release all my payments along with up-to-date interest without further loss of time.

Yours faithfully
R.D. Khera

Fig. 11.21. Claim letter

(d) Complaint Letter

When business issues become public issues, then the affected party may write letter of complaint to higher authorities like to the Chairman of the company, the Securities and Exchange Board of India (SEBI), the Company Law Board, the Reserve Bank of India, the Ministry of Finance, the Prime Minister of India and/or to a newspaper. For example :

We invested ₹ 21,000 in 15 Teak Units of Agrogold Plantations & Resorts Ltd., Corporate Office D-60/2, East of Kailash, New Delhi-110049, H.O. at B-51, Dayanand Colony, Lajpat Nagar, New Delhi-110024 vide allotment certificate no. 1527 dated June 14, 2018 and nos. 1629 and 1630 dated July 2, 2014 distinctive nos. 005659-005663, 006000-006004 and 006005-006009 respectively.

The company issued 54 warrants vide nos. 26346-26363 dated June 14, 2017, due to mature in June 14, 2018, nos. 28200-28217 and 28218-28235 dated July 12, 2017, due to mature in July 2, 2018. Apart from this, three cheques

in lieu of refund of principal vide nos. 260029 for ₹ 1,054 dated June 14, 2017 nos 260300 and 264001 for ₹ 1,054 each dated July 2, 2017 drawn on Allahabad Bank, were issued to us by a subsidiary finance company functioning from its regd. office 3354-D-III, Vasant Kunj, New Delhi-110070.

Two years later, on maturity of the first three warrants of ₹ 700 each, our visit to the company's office revealed only a single table in the office instead of the approximately 30 at the time of investment. We were given a new address and advised to go there only next week. There too the office was manned by just one person who asked us to come again after seven days — it turned out to be a never ending next week.

The company has also issued a fake Agrogold Teak Unit linked personal accident Insurance Policy no. 42/504/96 dated July 28, 2017 for ₹ 50,000 of United India Insurance Co. Ltd.

The Government should immediately ban such fraudulent investment companies to save crores of investors' money and initiate suitable action to recover public funds invested in such companies.

Name and Address

Fig. 11.22. Complaint letter

(e) Collection Procedure

The main objective of collection procedure is to collect the amount due and to ensure smooth relationship with customers. One should be scrupulously courteous with the customer, and make him believe that he is sincere and intends to pay. Moreover, the customer's assets, volume of business, record of paying debts in the past help in assessing his financial credibility. Start by sending a regular monthly statement. Follow it up by a routine reminder. The next step is to write a personal letter. If there is no response, talk to the person on phone. As a last resort, write a Registered letter giving notice for legal action.

Example :

February 26, 2018

Sir,

Sub : Due of ₹ 3.27 Lakhs

As our annual account closing would be on 31 March, 2018, we are preparing an income and expenditure statement of the firm. We find that a bill of ₹ 3.27 lakhs is outstanding against your company.

We believe that the bill is being processed and that you would be sending the draft soon.

We would appreciate if you please indicate the date by which we may expect to receive the payment. A self-addressed envelope is enclosed for your convenience.

Yours faithfully,

Manager (Accounts)

Fig. 11.23. Letter of collection

First Reminder

March 10, 2018

Sir,

I am sending a copy of the statement of account despatched to you on February 22, 2018. The draft of ₹ 1.75 lakhs for the supply of three laptop computers has not yet been received.

Please expedite payment.

Yours faithfully,
Credit Manager

Fig. 11.24. First reminder

Second Reminder : Formal Letter

May 2, 2018

Dear Sir,

Sub : Due of ₹ 1.75 lakhs

This is our third attempt to collect ₹ 1.75 lakhs that you owe us for the three Laptop computers supplied to you on November 10, 2017. No action seems to have been taken on our statement of account sent to you, or on our collection letter dated January 18, 2018 and the reminder dated February 26, 2018.

We had readily agreed to your terms of credit and it is only fair that you honour them. If perchance our earlier communications have escaped your attention, I am sure this one will reach you and evoke a prompt response.

Yours faithfully,
Credit Manager

Fig. 11.25. Second reminder**Third Reminder : Personal Letter**

June 12, 2018

Dear Sri Rangarajan,

Sub : Due of ₹ 1.75 lakhs : Third Reminder

We had supplied three laptop computers to your firm on the November 10, 2018. For this supply a sum of ₹ 1.75 lakhs were to be remitted to us in January 2018. But despite three communications, we have not so far received the payment.

We do not in any way wish to damage your credit reputation. I am aware that you value your reputation just as we do ours. But any more delay on your part may force us to take a still avoidable course of action.

I should therefore be obliged, if you could please send the amount by demand draft immediately on receipt of this letter.

Yours sincerely,
Credit Manager

Fig. 11.26. Third reminder**Fourth Reminder : Telephone Mobile Call**

On July 15, 2018, Sri Kumar speaks to Sri Rangarajan on the phone, requesting him to send the payment of ₹ 1.75 lakhs for the supply of three laptop computers. Sri Rangarajan explains that he was away from Delhi for the last two months for some personal reasons. He regrets the delay and promises to despatch the cheque on July 18, 2018.

Fifth Reminder : Fax

After waiting for ten days, on the 30th of July, 2018, the following fax message is sent to Sri Rangarajan.
**REFER MOBILE CONVERSATION ON JULY 15, DRAFT FOR RUPEES 1.75 LAKHS NOT YET RECEIVED.
 SEND TODAY**

Sixth Reminder : The Final Letter

August 9, 2018

Dear Sri Rangarajan,

This is to inform you that unless the demand draft for ₹ 1.75 lakhs is received by August 14, 2018, we shall place the matter in the hands of our legal adviser for necessary action.

Yours faithfully,
Credit Manager

Fig. 11.27. Final remainder letter

(i) Letter Concerning Credit : Requesting Credit, Grant of Credit and the Refusal of Credit

A letter containing a request for credit should :

- (i) State the source of information about the product or goods to be purchased.
- (ii) Place the order, indicating the desired terms of credit and asking for a continued credit arrangement.
- (iii) Give essential information about the business.
- (iv) Supply credit references of financial institutions and banks that will vouch for promptness and reliability in payment.
- (v) Promise to supply further information, if required, to establish financial credibility.

In case the terms mentioned in the letter requesting credit are satisfactory, an acceptance letter should be despatched promptly. It should:

- Mention the grant of credit right in the beginning.
- Assure that the order is being executed immediately.
- Show that the credit references have been obtained.
- Explain the terms of credit.

In some cases it may not be possible to accept the request for credit. If so, a carefully drafted refusal letter should be sent, which should :

- Thank the applicant for the request.
- State the reasons for refusing credit.
- Try to retain the customer by encouraging him to pay cash for the present transaction.
- Suggest the possibility of making credit arrangements in future.

Letter for Requesting Credit

STAR ELECTRONICS

7, Connaught Place, New Delhi-110001

March 14, 2018

Compaq India
Yeswantpur
Bengaluru-560022

Sir,

Sub : Order for supply for ten 64MB SDRAM, 6 GB HDD, 6xDVD-ROM on credit

Star Electronics is a seventy year old company dealing with computers since 1982. Now we have the reputation of being one of the largest outlets of computers in North India.

We have gone through various brochures concerning your products sent by you.

We would like to be a dealer of your 8 GB SDRAM, 1 TB HDD, 6xDVD-ROM with 56.6 kps modem, 56 cms Colour Monitor.

Initially, we would like to have ten items on a credit period not exceeding 60 days.

Yours faithfully,
Purchase Manager

Fig. 11.28. Requesting credit

Letter Granting Credit

COMPAQ INDIA

Yeswantpur, Bangalore-560022

Purchase Manager
Star Electronics
7 Connaught Place
Delhi-110001

Dear Sir,

Subject : Supply of ten 64MD-SDROM, 6GB HDD, 6xDVD-ROM on credit

Please refer to your letter dated March 14, 2018

We are pleased to accept you as a credit customer of our company. Your order for ten computers of above mentioned specifications are being sent immediately through National Transport Company on the credit terms proposed by you. A bill of ₹ 6.5 lakhs is enclosed. You will notice that we have allowed the usual trade discount, and that the last date by which the payment should reach us is 28 April, 2018. The shipping papers have been sent separately to your bank.

We have investigated the credit references given by you and found them satisfactory. We look forward to serving you in future and hope to receive an order for another lot soon. We wish you success in promoting the sale of our products.

A form for credit information is sent herewith in duplicate. Please fill it in and send us one copy. This request is a part of our credit procedure and helps us update our records as regards our credit customers.

Yours faithfully,
Credit Manager

Fig. 11.29. Letter of granting credit

Letter Refusing Credit

Sir,

April 02, 2018

Subject : Supply of Ten Computers

We appreciate your interest in our products and thank you for your order dated March 14, 2018 for the supply of our ten computers on credit basis.

We have gathered the relevant information about your financial standing. Unfortunately it is not in keeping with our customary requirements for establishing credit arrangements with a buyer.

However, if the situation were to change, we would be pleased to grant you the desired credit privileges. In the meantime, we would be glad to supply your order on receipt of a demand draft for ₹ 6.5 lakhs as per details given in the enclosed advance invoice. An additional cash discount of 3% is paid by us if the order is accompanied by full payment.

Yours faithfully,
Credit Manager

Fig. 11.30. Letter of refusing credit

(g) Memorandum (Memo)

Memorandum means a note to assist the memory. Its plural forms are memoranda or memorandums. Normally, decisions and instructions are conveyed through Memorandum as these help in fixing the accountability of implementing decisions and policies better than Notices do. Therefore, Memorandums are used in an organisation for the undernoted purposes :

- to convey decisions/policies,
- to make short requests,
- to call explanations.
- to make announcements,
- to issue instructions,

Types of Memos

- (a) **Routine Memos:** to communicate requirements, make requests, serve as reminders, provide information, make announcements, provide feedback.
- (b) **Memo of transmittal:** Transmit reports and proposals to a senior manager.
- (c) **Memo Reports:** Short reports providing facts of routine nature, using inter-office memorandum format.
- (d) **Request for expression of Interest Proposal (R.E.P.):** Memorandum of undertaking between two parties of two governments.

Example of an informative memo of the Government

To : Management and Employees of Maruti Udyog
Old Delhi Road, Gurgaon.

From : Deputy Commissioner, Gurgaon

ER (Expressed Request) : Company Car and Trawler Parking lot

Date : May 22, 2018

1. The Management and employees of Maruti Udyog are informed that the Old Delhi-Gurgaon Road in the immediate vicinity of the factory is a **No Parking Zone**.
2. The Management should make appropriate arrangements for parking of the vehicles of its employees inside the factory premises. For making the company parking lot inside the factory or somewhere nearby, a time of ninety days is given to it.

It is hereby ordered that loading of vehicles in trawlers will be done only between 7 p.m. and 7 a.m.

By Order
Additional Deputy Commissioner

Fig. 11.31. Memorandum (memo) of Order or to convey decision

Example of Memo to make Announcement

AIRPORTS AUTHORITY OF INDIA
Indira Gandhi International Airport
Palam, New Delhi

OFFICE MEMORANDUM

To : All Exporters and Importers
From : Director, Cargo Division

Sub : Security Check-up

- I. All exporters, importers, their agents and their loaders and unloaders shall have their Security check-ups at the Waiting Hall of the Gate No. 1. They will then deposit their accessories such as mobile phones, bags, etc., in their respective carrells allotted to them.
- II. They will then go to the Clearance Hall, and get their papers processed.
- III. Sample opening of the containers will be done only by the designated official of the Cargo Division in the presence of their Agents.
- IV. Loaders and unloaders of the Importers and Exporters will identify with their signatures their containers and goods.

Dated : March 22, 2018

S/d
(Name and Designation)

Fig. 11.32. Memo (memorandum) to make announcements

Example of Request for Expression of Interest Proposal (R.E.P.) Memorandum

Chief Engineer (World Bank)

NATIONAL HIGHWAY AUTHORITY OF INDIA

1A, Eastern Avenue, Maharani Bagh, New Delhi-110065.

Tel. No. 91 11 6824974 Fax : 91 11 6924383

Note : This procurement notice is also available at NHAI Website
(<http://www.nhai.org/>)

1. The Government of India has requested for a loan from the International Bank for Reconstruction and Development (IBRD) towards the cost for construction and supervision for widening the existing two lanes to 4/6 lanes and strengthening and improving National Highway No. 2 and No. 45 in an aggregate length of 1400 km., divided in about 20 construction packages varying in length of 40 to 80 km. falling in the States of Uttar Pradesh, Bihar and Tamil Nadu, which will be awarded in phased manner. The Government of India intends to apply a part of the proceeds of this loan towards payment under the contract for construction and supervision of about 8 construction packages in phase 1 for widening and strengthening of National Highway No. 2 falling in the States of UP and Bihar. NHAI will be employer for these supervision consultancy services.
2. The project basically comprises construction of new two-lane highway with rigid/flexible pavement, flexible/rigid overlay (including combinations) on the existing two lane pavement, construction of bridges, construction of high embankment/elevated structures, etc. The proposed construction work will involve use of modern equipments and construction practices. Steps for prequalification of constructing firms have already been undertaken.
3. The supervision consultancy services will broadly include project supervision and monitoring, quality control, contract management and making engineering decisions, providing advisory services to the client for administering successful and timely implementation of these construction packages, which are envisaged to be completed in 36 months period. The detailed scope of work including the details of construction packages shall be furnished in the Request for Proposal (REP) to be provided to the short-listed consultants.
4. The National Highway Authority of India (NHAI) now invites eligible Consultants, having proven track record in construction supervision of similar highway works involving modern equipments and construction techniques, to submit their expression of interest. Interested consultants must provide information indicating that they are qualified to perform the services (brochure, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.) and additional information as mentioned below :

- Name, Address, Telephone and Facsimile No. of the consulting firm.
- The structure and organization of the firm.
- List of the major assignments completed/undertaken in the last ten years in respect of similar assignments of construction supervision only providing details of the client, country, size, cost, year of services giving exact nature of the services/project handled like details of rigid/flexible pavement, use of geotextile, polymer, bitumen, etc.
- Information in respect of experience of rigid/flexible pavements should be specifically mentioned/highlighted. Information in respect of technical experts/personnels employed/available with the firm.
- Personal work load (No. & type of work, country and assignment and experts deployed).
- Any other details consultant deems fit to provide to enable the client to appreciate their relevant capability.

Consultants may associate to enhance their qualifications.

5. The consultants will be selected in accordance with the procedure specified in the World Bank Guidelines: Selection and Employment of Consultants by World Bank Borrowers, January, 2016 (revised September, 2013 and January, 2018). Separate consultants are proposed to be selected for each construction packages as per the details to be furnished in the Request for Proposal to the shortlisted consultant.
6. Interested consultants may obtain further information from the NHAI at the address given below from 1600 to 1700 hours.
7. Expression of interest must be delivered to the address below by/not later than September 20, 2018 (upto 1700 hours). 'Expression of interest' transmitted through facsimile shall not be entertained.

Date : July 10, 2018

Chief (Engineering)

Fig. 11.33. Request for Expression of Interest Proposal (R.E.P.) Memorandum