

# BUSINESS COMMUNICATION

## INTRODUCTION

The word communication originates from the Latin word “*communis*”, which means “common” and the word business stands for any economic activity which is undertaken with a view to earn profit and the communication undertaken in the process of this activity is termed as "business communication

### DEFINITION

Communication is a process of passing information and understanding from one person to another.

### Keith Devis

Communication is generally defined as the activity of conveying information. Communication has been derived from the Latin word "communis", meaning to share.

### Wikipedia

Communication is something people do. To understand human communication process, one must understand how people relate to each other.

### Wilbur chamm:

Communication is defined as –The flow of material information perception, understanding and imagination among various parties.

Business includes those organizations, which are engaged in the production and distribution of goods and services to earn profit. Therefore Business communication means, Flow of information, perception etc. either within a business organization or outside the organization among different parties.

Communication is a **source of information** to the organizational members for decision-making process as it helps identifying and assessing alternative course of actions.

Communication also plays a crucial role in **altering individual's attitudes**, i.e., a well informed individual will have better attitude than a less-informed individual. Organizational magazines, journals, meetings and various other forms of oral and written communication help in moulding employee's attitudes.

## OBJECTIVES OF COMMUNICATION:

1. **Stronger Decision Making:** Your ability to communicate effectively increases productivity, both yours and your organization.
2. **Increased Productivity:** With good communication skills, you can anticipate problems, make decisions, co-ordinate work flow, supervise others, develop relationships and promote products and services.
3. **Steadier Work Flow:** Communication acts as tool for the effective work related flow of

information.

4. **Strong Business Relationships & Enhanced Professional Image:** You can shape the impressions you and your company make on colleagues , employees ,supervisors , investors ,and customers in addition to perceiving and responding to the needs of these stakeholders(the various group you interact with ) without effective communication , people misunderstand each other and misinterpret information. Ideas misfire or fail to gain attention and people and companies flounder.

5. **Clearer Promotional Materials:** Your organizations need for effective reach of company name and public promotions are based on effective promotional material such as advertisements

, bill boards , online add , posters etc are all communicated for effective message delivery and meaning.

6. **Provide Advice:** Giving advice is based on individual-oriented and work-oriented ,advice should not given to the person for pinpointing his mistakes rather it should be helpful for his improvement. Effective advice promotes understanding and it can be a two way process if the subordinate staff given freedom.

7. **Provide Order:** Order is an authoritative communication pattern and it is directive to somebody always a subordinate to do something. Orders will be written and oral orders , general and specific orders

,procedural and operational orders , mandatory and discretionary order. Order should be clear and complete ,execution should be possible and given in a friendly way.

8. **Suggestion:** Suggestion is supposed to be very mild and subtle form of communication. Suggestions are welcomed for it is not obligatory to accept them , it can be voluntary and anonymous and submitted through suggestion boxes.

9. **Persuasion:** Persuasion may be defined as an effort \_ to influence the attitudes , feelings ,or beliefs of others , or to influence actions based on those attitudes , feelings , or beliefs. Persuasion can be done to others if you are convinced , you do not impose , you are not rigid are prepared to meet half-way and you can look at the situation from the other person's angle also.

10. **Education:** Education is a very conscious process of communication ,it involves both teaching and learning by which organizations provide to their employees in the form of training. Education is given for management employees and outside public.

11. **Warning:** If the employees do not abide by the norms of the organization warning is a power communication tool and it can be general and specific. Specific warning should be administered in private and after thorough investigation. The aim of the warning should be the organization betterment.

12. **Raising Morale and Motivation:** Morale stands for mental health and it is a sum of several qualities like courage , resolution , confidence .High morale and effective performance go hand to hand. Motivation is a process that account for an individual intensity, direction , and persistence of effort towards attaining a goal.

13. **To Give and Receive Information:** Communication's main idea is to give and receive information because managers need complete , accurate and precise information to plan and organize employee need it to translate planning in to reality. Information will cover all aspects

of the business.

14. **To Provide Counselling:** Counseling is given to solve employees mental stress and improve the employees productivity.

15. **To Improve Discipline:** Finally discipline is the foremost part of any business communication. The various disciplinary codes are effectively communicated to employees through disciplinary codes.

### **NATURE OF COMMUNICATION:**

Communication has the following features:

1. Two-way process: Communication is a two-way process of understanding between two or more persons – sender and receiver. A person cannot communicate with himself.
2. Continuous process: Exchange of ideas and opinion amongst people is an ongoing process in business and non-business organizations. Continuous interaction promotes understanding and exchange of information relevant for decision-making.
3. Dynamic process: Communication between sender and receiver takes different forms and medium depending upon their moods and behaviour. It is, thus, a dynamic process that keeps changing in different situations.
4. Pervasive: Communication is a pervasive activity. It takes place at all levels (top, middle, low) in all functional areas (production, finance, personnel, sales) of a business organization.
5. Two people: A minimum of two persons — sender and receiver — must be present for communication to take place. It may be between superiors, subordinates and peer group, intra or inter se.
6. Exchange: Communication involves exchange of ideas and opinions. People interact and develop understanding for each other.
7. Means of unifying organizational activities: Communication unifies internal organizational environment with its external environment. It also integrates the human and physical resources and converts them into organizational output.

### **TYPES OF COMMUNICATION**

Communication in an organization may be oral or written; formal or informal.

**Formal and Informal communications:** Communication in an organization in general falls under the formal communication category. A formal communication flows through formally established channels. It is concerned with work-related matters. Orders, instructions and decisions of the management are communicated to the subordinates through the formal channel only. The formal communication flows in three directions, viz., downward, upward and laterally between departments. Communications which flow from superiors to the subordinates in an organization are known as *downward communication*. This is used to direct the efforts of the subordinates, define their goals, tell them what is expected of them, what resources are available, and to administer rewards and punishments.

Examples of downward communications are: orders and instructions about job, directions to

understand the job and its relationship with other jobs, organizational policies and procedures, reprimands, criticisms, etc.. The important problems in this type of communication are coordination, distortion and resistance. However, people at lower level of the organization have a high degree of fear and respect towards downward communication thereby leading to a high degree of its acceptance.

**Upward communications** are those which flow from the subordinates to the superiors and which act as a feedback. Examples of upward communication are: Information about subordinates' work performance, their problems relating to work, performance appraisal of subordinates, opinions, attitudes, feelings etc.. This type of communication is more susceptible to various obstructions and bottlenecks because of its special nature. It cannot be taken for granted as it often carries managerial control information.

Lateral or Horizontal Communication involves flow of information between persons of the same hierarchical level in an organization. This is meant for helping coordination of the activities of different departments. In addition to providing help for the task of coordination, horizontal communication also provides emotional and social support to the individual, and avoids the slower procedure of directing communication through a common superior. All formal organizations provide for horizontal communication. Examples of horizontal communication are: communication between production and marketing personnel, between finance and production personnel, between personnel and finance department etc., the greater the interdependence of work of the departments, the greater is the need for horizontal communication.

## **INFORMAL COMMUNICATION**

When communications do not flow through structured channels formally recognized, they are said to be informal in nature. The informal communication is very much a part and parcel of the organizational process. Informal communication, known also as 'grapevine' flourishes in all organizations. It is not structured, and it does not have any formal recognition. Yet it exists due to the natural human tendency to communicate feelings, grievances etc., and it cannot be eliminated. In fact, grapevine is being encouraged in all organizations to get a feedback quickly on all organizational matters. The term grapevine came into use during the days of U.S Civil War when intelligence telephone wires were hung loosely from tree to tree in the manner of grapevine and the message thereon was often distorted. Hence, any rumor was said to be from the grapevine. Today, the term applies to all informal communications. It is through informal communication, people in an organization carry on social, non-programmed activities within the formal boundaries of the unit concerned.

## **BARRIERS TO COMMUNICATION**

No fixed classification of the barriers to communication is possible. However, for the purpose of easy understanding of their nature, we may classify them into four categories: (1) External (2) Emotional or psychological, (3) Organisational and (4) Personal.

**External Barriers:** External barriers are those which are external to the parties to the communication. These include: Language, Bad Expression, Faculty Translations, and Unclarified Assumptions. In organizations, language barriers are quite common. This is so

because, people in organizations will have different academic backgrounds, different intellectual faculties and the language of the sender may be incomprehensible to them.

Even if the sender employs very simple language there may be semantic problems. Words mean different things to different people. The communication may also suffer in terms of clarity and precision in the message sought to be conveyed.

***Emotional or psychological barriers:*** In inter-personal communications, emotional or psychological factors play a major role in the interpretation of the message sought to be conveyed. These may act as prime barriers

In a communication, apart from the message, there is, what is known as 'meta-message'. The meta-message is what one gets out of a message when decoding. In getting a meta-message the difference in the mental wavelength of the communicator and the receiver play a vital role. When the psychological barriers exist in the minds of the receivers, they act as filter paper letting through some communications but holding back others.

***Organizational Barriers:*** An organization is nothing but inter-relationship between functions and staff. It is designed for the achievement of certain stated objectives through well-defined policies, rules, regulations and procedures. There are also norms of behavior as well as systems of rewards and punishments. Accordingly, the major organizational barriers include the following: (1) Organizational policy (2) Organizational Rules and Regulations, (3) Organizational Facilities, (4) Status difference in the hierarchical positions. And (5) Complexity of organization structure.

***Organisational Policy:*** Unless the organizational policy is supportive to the smooth flow of communication in different directions, the policy itself will act as a barrier to the smooth and adequate flow of communication. The organizational policy regarding communication should act as a guideline to everyone in the organization as to what is expected of him.

***Organisational Rules and Regulations:*** The organisational rules and regulations such as the requirement of routing the communications through proper channel may act as barrier and restrict the flow of information. Rigid rules and regulations often make the employees reluctant or unwilling to communicate. In most cases this is a strong barrier.

***Organisational Facilities:*** Unless adequate organizational facilities such as meetings, group discussions, conferences, suggestions and complaints box etc., are provided to the employees by the organization, they will fail to communicate effectively.

***Status Difference:*** The flow of communication will also be affected due to status differences among hierarchical positions in the organization. The superior-subordinate relationship in the formal organization structure often blocks the flow of communication. This is particularly true in the case of upward communication.

***Complexity in Organisation Structure:*** Where there are a number of managerial levels in an organization, communications not only get distorted but also heavily filtered. People will tend to be non-committal in their communication in the upward direction.

## **Personal Barriers**

In addition to the organizational barriers discussed above. The supervisors' and subordinates' personal behaviour and attitudes towards communication may also act as

barriers to communication. View, opinions and attitudes once formed get hardened in course of time. Negative views, opinions and attitudes will not evoke positive response from the person concerned.

Therefore, to make communication effective, managers should overcome or minimize these barriers.

## **BUSINESS LETTERS**

### **MEANING AND NATURE OF BUSINESS LETTERS**

Business letters or correspondence reflects the mental side of commerce. They are the essential means of communication industry and commerce and are the fast moving messengers or ambassadors. They cost very little to get them duly prepared and mailed. They get no salary and demand no incentive bonus. With the tremendous growth and improvements in the means of transport and communication and the opening up of new markets, the importance of business correspondence has greatly increased. The modern businessman cannot take shelter under the motto "Silence is Golden". His motto should be 'communicate or Flounder'.

Writing successful business letters is both an art and a craft. The reputation of a business depends in a large measure upon the quality of the letters which are sent out by it and the way in which it deals with inward correspondence. Business correspondence may be termed as the respiratory system of the unit concerned. It is as vital to the success and survival of business as respiration is to human existence.

Every business letter may be regarded as a sales letter or an exercise in selling.

The business letters represent a business house as salesmen do.

The business letter may be defined as a message that attempts to influence its reader to take some active action or attitude as desired by the writer of the letter or the business house sending it out.

### **FUNCTIONS OF BUSINESS LETTERS**

Business letters are one of the means of communication in business. They open up and build business relations both at national and international levels. They dispense with the need for personal interviews in business transactions. They help to avoid the waste of time and risk involved in personal interviews. Whereas the businessman may make hasty decisions and commit mistakes in personal interviews and conclusion of deals based on them, no such risks are involved in written correspondences which are well thought out ones. More polite language can be used in correspondence and guard oneself against all unpleasantness involved in personal interviews and negotiations. Further, advance arguments can be incorporated in correspondence. Above all, business letters provide written evidence of all communication between the business house and its customers and others.

They open up and maintain business relations: initiate and conclude deals. Their functions go beyond the essentials of presenting information and help to make friends, build goodwill and

add to the company's prestige.

## **KINDS OF BUSINESS LETTERS**

Business letters may be classified in many ways. One such classification is as follows: (1) Letters of Inquiry (2) Letters carrying quotations or offers, (3) Letters placing orders, (4) Confirmation, Execution, Refusal or Cancellation of orders. (5) Collection Letters (6) Claims Complaints and Adjustment letters. (7) Circular Letters (8) Sales Letters (9) Follow-up Letters, (10) Banking Letters, (11) Insurance Letters (12) Agency Letters (13) Letters between importer and exporter. (14) Letters with clearing and forwarding agents. (15) Secretarial Correspondence, (16) Official Correspondence and Public Relations (17) Memorandums and (18) Correspondence with Government. You will be learning the techniques of writing these letters and their contents in the lessons that follows:

## **ESSENTIAL OF BUSINESS LETTERS**

Writing a Business letter is entirely a different task from writing a letter to a friend or a relative. There is a vast difference in the purpose between these two types of letters. Social letter and personal letters may be written with no specific purpose but just to convey feelings and emotions. But the business letters are sent out with a specific purpose. Behind every business letter there will be a reason and a purpose to be achieved. A business letter is used only as a means to achieve an end. Unless the end goal is secured, writing business letters becomes a waste. To avoid or minimize the waste in this type of business communication, the business letters should satisfy the following essentials:

- Pertinency
- Courtesy
- Brevity
- Clarity

- ❖ **Pertinency:** Pertinency means that the letter should be fit or relevant to secure the purpose of which it has been written. It must be to the point. To ensure this essential requirement, a thorough knowledge of the subject-matter about which the letter is to be written, as well as good command over the language is a must.
- ❖ **Courtesy:** The tone of the letter must be such that the receiver is not offended on reading it. This is to be ensured by keeping the tone of the letter courteous or polite.
- ❖ **Brevity:** Brevity means being concise. A business letter must necessarily be brief or concise. Brevity is not only the soul of wit, it is also the soul of a business letter. A short and concise way of expression is essential.
- ❖ **Clarity:** Letters are written to convey to the receiver the intention of the writer. They must be understood and not misunderstood. To avoid misunderstanding and costly errors, a business letter should convey the complete and exact meaning which was intended. Effective conveyance of the message in clear terms is as important as brevity.

A business letter generally consists of the following distinct parts. Viz:

- Heading
- Date
- Inside Address
- salutation
- subject matter
- Body of the letter
- Complimentary Close
- Signature
- Identity marks of the dictator and stenographer or their initials
- Enclosures
- Carbon copy notation
- Mailing notation
- Postscripts.

**Heading:** The heading is to indicate the name and address of the firm or company sending the letter. As far as possible, it must be simple but attractive. In addition to the name and address, telephone number telex, fax telegraphic address, and any reference number to be quoted in case of reply may also be given. Care must be taken to see that the heading is not crowded with so many details and is given duly centered on top of the letter paper. A margin of at least three centimeters should be left on both sides.

**Date:** A business letter should be properly dated at the upper right hand section of the letter. There must be at least three line spaces between the date and the first paragraph of the letter. While writing the date, the abbreviated form viz., 16.10.95 should be avoided. The month, day and year should be put only in the order style stated here: October 10, 1995. The day of the month must always be separated from the year by a comma. .

**Inside Address:** The inside address being an important information on the copy of the letter for future reference it must be complete in all respects. These should cover the name, title, place of business of the person, firm or company and the full address. A full and complete address will ensure proper delivery and also enable another person to address will ensure proper delivery and also enable another person to address the envelope.

**Salutation:** The Salutations like ‘My Dear Mr. vivek’ or ‘De4ar Mr. vivek’ may be used when there is a personal acquaintance between the correspondents. After the salutation, a colon and not a comma should be used.

**Subject Matter:** After the salutation, the subject-matter of the letter is to be indicated briefly. It should not be more than two or three lines. The last line should be underlined, if possible, in red colour. The subject-matter should be typed in the center of the letter head just below the salutation, leaving two line spaces.

**Body of the letter:** Depending upon the length, single or double line spacing may be used in



the body of the letter. In single-spaced letter, make a double space after the salutation and between paragraphs. The body contains the information or the message sought to be communicated. It should be centered on the page with a left margin of at least two centimeters and approximately the same for the right-hand margin as well.

**Complimentary Close:**

The complimentary closes such as ‘yours sincerely’ ‘yours very sincerely’, ‘yours affectionately’ etc., should not be used in business letters. They are meant for private and personal letters only.

**Signature:** Without signature, the letter will be reduced to a mere scrap of paper. The signature reveals the exact identity of the writer and the authority vested in him by the business firm to sign the letter on its behalf.

**IdentityMarks:** To enable identification of the dictator of the letter and the stenographer who typed out the letter, their initial may be given at the left margin of the letter at two line spaces lower than the signature on the letter.

**Enclosures:** Enclosures refer to the papers enclosed with the letter or cheque/draft enclosed.

**Carbon Copy Notation:** When the copy of the letter has to be sent to any other(s), the words ‘copy’ to or its abbreviated version ‘c.c’ is typed on the left-hand side of the letter below the complimentary close and signature and is followed by the name and address of the party for whom the copy is meant.

**TYPES OF LETTERS**

- Personal (to a friend or within a family)
- Social (invitations, death notices, etc.)
- Official (from government or its corporations, etc.)
- Business (trade enquiries, orders, complaints, import-export correspondence, etc.)
- Miscellaneous (letters to the editor etc.)

**Personal letters:** These being letters to friends and family, express emotions or give news in an informal manner. They are often handwritten and have little restriction of style and format. Sometimes one uses a card with a printed message or greeting and adds something of one’s own.

**Social letters:** these are in the form of invitations (to a wedding, a dinner, etc.) and follow a certain format, sometimes with ample use of the imagination. Death notices are also sent in a standardized format.

**Official letter** – They originate from government offices, corporations etc. and move within the narrow restrictions of law. Hence they sound very formal. A distinct and limited vocabulary is used in such letters.

**Business letters** – These are letters from business houses to their customers or other business houses or to statutory bodies; they are also from individuals to business houses. The aim of these letters is to increase one’s business prospects, and hence tact and persuasive power is used in writing them. A classification of business letter are

- Enquiries and replies
- Quotations, estimates and tender notices
- Orders and letters informing their fulfillment
- Circular letters
- Letter requesting payments
- Sales letters
- Complaints and replies
- Goodwill letters
- Credit and status enquiries

**Miscellaneous letters** – These include letters to the editor, open letter to famous persons, letter by non- government organization etc

#### **Importance / advantages of business letters**

- Drafting at convenience
- Reaches far and wide
- A record for purpose of law
- A record for reference
- Solidifies business brand
- Helps to expand business
- Saves money in communication
- Convenient for giving unpleasant news

#### **Essentials of a good business letter**

- Correctness
- Completeness
- Clarity
- Conciseness
- Courtesy
- Consideration
- Concreteness

- Convincing power

## **THE LAYOUT OF BUSINESS LETTERS**

The Business letters are a sort of company visiting card. The most frequently used layout of business letters is the block style, where all elements are aligned with the left-hand margin, except the heading, which is usually centred.

### **The Heading**

The heading is the part of a business letter that contains the name of the firm sending the letter, it is usually printed on the letter paper and contains information about the firm, logo, name, style, full address, telephone, telex, fax numbers, e-mail addresses and web site.

### **The Date**

The date states the day when the letter was written and is usually placed just under the heading, either on the right or on the left. In British English, the standard date is formed by the ordinal number of the day, the name of the month, a comma and the full year in numerals. so the date on the left.

Uses this form: 9<sup>th</sup> December, 1902 = the ninth of December, nineteen - o - two

In American English, the standard date is formed by the month written out in full, the cardinal number of the day, a comma and the full year in numerals.

Uses this form: December 9, 1902 = December the ninth, nineteen - o - two

### **The Reference Line**

This is not always present in business letter. Its most common form is represented by the initials of the person who wrote the letter in capital letters, and the initials of the person who typed the letter in small letters.

### **The Inside Address**

The inside address is always present in a business letter, as it states the name and address of the company you are writing to. There are three cases:

- The name of the firm is made up of proper names, or the letter is addressed to a single person;
- The name of the firm does not include proper names;

➤ The firm is a company limited by shares.

➤ In the first case, you will use a courtesy title:

Mr., if the addressee is a man;

Mrs., if the addressee is a married woman;

Miss, if the addressee is an unmarried woman;

Ms., if the addressee is a woman, whose marital status is not known. If the company name is made of two or more proper names, you will use:

Messrs, it is used as the plural form of Mr.

In the second case you will use The in front of the name. Examples: The chamber of Commerce

In the third case you will simply copy the name of the company. Examples: Brookstone Co.Ltd.

### **The Attention Line**

This is not always present in a business letter and you will place it just below the inside address.

### **The Salutation**

The salutation is always present in business letters and it is placed under the inside address. The salutation differs according to whom the letter is addressed and has different forms in British English and American English. All the words forming the salutation are written with an initial capital letter.

<b>Addressee</b>	<b>British English</b>	<b>American English</b>
The letter is addressed to a single person, whose name is not known.	Dear Sir/Madam	Dear Sir/Madam
The letter is addressed to a single person, whose name is known.	Dear Mr. Brown Dear Miss Brown	Dear Mr. Brown Dear Miss. Brown
The letter is addressed to more than one person, a company, an authority /agency.	Dear Sir	Gentlemen

### **The body of the letter**

The body of the letter contains the reason for the letter. The body usually consists of three parts:

(first): introduction; 2. (second): object; 3. conclusion.

### **The complimentary close**

Is always present in a business letter, as it is a form of courtesy to end the letter.

**The signature**

Is always present in a business letter, as it states the person who wrote, or dictated.

**Sample format of business letter Contact Information**

Your Name,  
Your Address  
Your City,  
State Zip Code  
Your Phone Number,  
Your Email Address (*space*)

**Date**

(*space*)

**Contact Information**

Name Title Company Address City, State Zip Code

(*space*) **Salutation** (*space*)

Dear Mr./Ms. Last Name:

(*space*)

**Body of Business Letter**

The first paragraph of your business letter should provide an introduction to why you are writing.

(*space between paragraphs*)

Then, in the following paragraphs provide more information and details about your request.

(*space between paragraphs*)

The final paragraph should reiterate the reason you are writing and thank the reader for reviewing your request.

**Closing:** (*space*) Respectfully yours, (*double space*) **Signature:**

Handwritten Signature (*for a mailed letter*) (*double space*)

Typed Signature

## **ENQUIRIES**

A letter of enquiry is written to ask about goods or services that you may require. In this, you state your purpose and ask for the price list, quotation, sample etc. It is a letter from a prospective buyer to a seller.

### **Types of enquiry letter**

1. Unsolicited enquiries : These are made at the buyer's initiative
2. Solicited enquiries : These are made when the seller solicits that is asks for enquiries through an advertisement or otherwise
3. Request for special terms or concession
4. Routine enquiries by existing customers in continuation of the business process

### **Guidelines for drafting a letter of Enquiry**

- State clearly and briefly what you wish to buy and whether you want general information, a price list, a catalogue or a quotation.
- If there is a limit up to which you can pay the price, do NOT mention that in the letter, otherwise the seller may be inclined to hike the price to that limit.
- Most suppliers state their terms of payment and delivery, so this need not be asked for unless you want a special mode.

## **SPECIMEN ENQUIRIES LETTERS**

### **1. Enquiry about water heaters advertised in the papers**

Dear Sir/Madam,

I am interested in buying your solar water heater advertised in the papers. Could you please send me your price list and any descriptive leaflet that you may have?

Yours faithfully

### **2. Enquiry about readymade garments**

Dear Sir/Madam,

We are a large department store in Nagpur and would like to know more about the readymade garments that you manufacture. Could you tell us the brand names that you deal in, the range of clothes that you market, and something about their quality? Please send us your price list as well.

Yours faithfully,

### **QUOTATIONS (Replies to enquiries)**

A quotation is an offer to sell goods at a given price and upon the stated conditions. That enables the prospective buyer to know where the seller stands in the deal.

#### **Guidelines for drafting a quotation**

1. Thank the enquirer for his interest.
2. Give details of price, discounts and terms of payment.
3. Indicate whether the price includes packing, insurance, freight etc. or they are to be charged for separately.
4. State the date of delivery
5. Give the date upto which the quotation is valid.
6. Solicit business by expressing the hope for an order. Some of the common terms used in quotations :

The prices are ex-factory/ex-warehouse – that means the buyer has to pay for the movement of the goods from that point onwards

FOR – this is a standard expression meaning “free on rail/road

FOB (free on board) – this means the goods will be loaded on board a ship free of cost.

Ex ship – This means the quoted price includes delivery over the side of the ship.

Carriage paid – the quoted price includes delivery to the buyer’s premises.

Carriage forward – The buyer has to pay the delivery charges. Some opening lines for replying to enquiries are

Thanks for your letter of enquiry dated..... As requested, we enclose..... In reply to your enquiry of ..... we are pleased to send, by separate post.... We are happy to know that you are interested in .....

Some closing lines are

We hope to hear from you soon and shall attend your orders promptly. You may contact us over phone or by email for any further details.

I hope the samples reach you soon and look forward to receive your order.

## **Specimen Quotations**

### **1. Reply to enquiry about readymade garments**

Dear Sir/Madam,

Thanks for your enquiry dated 10<sup>th</sup> March about our readymade garments. We manufacture jeans and t-shirts under the brand name of Tike.

We would like to draw your attention to the trade and quantity discounts you can enjoy printed on the back of the enclosed price list. Our terms of sale are also stated there in.

We shall be happy to do business with you.

Yours faithfully,

### **2. Reply to enquiry about air-conditioning**

Dear Sir/Madam,

As requested by you, we have got our engineers to survey your office for air-conditioning and we are pleased to quote for the job as follows:

Rs. 65,500 for installation of air-conditioners including cost of materials. (Offer valid for 15 days).

We feel you will find this a competitive offer. We take this opportunity to enclose a list of our satisfied customers.

Yours faithfully,

## **ORDER**

A letter of order is a legally binding contract; hence it is to be written with proper caution. If an order is sent over the telephone, it is desirable to confirm it in writing.

### **Guidelines for placing an order**

- i. You should place an order in a simple and clear language.
- ii. Even if stated in earlier correspondence, give a detailed, exact and full description of what goods or services you wish to have.
- iii. Mention the quantity you wish to buy and give a reference of the price list or state the price at which you wish to buy.
- iv. Clarify the mode of payment.
- v. If the mode of transport (rail, road, courier etc) – is settled with the quotation or price list the you will have to accept it.
- vi. The time period of delivery needs to be clarified.
- vii. State the address where you want the delivery of goods.



Viii. Make sure of your position as regards transit insurance of the consignment.

## **Specimen Orders**

### **Orders for TV sets**

Dear Sir/ madam

We hereby conform the order placed over the phone today and request you to supply: 10 Luxem TV sets E-125 @ 21,500 each.

5 Luxem TV sets A-23 @ 18,900 each. Please bill with your 20% trade discount. The TV sets are required for the forthcoming Dashehra-Diwali season and we look forward to their early delivery as agreed.

Yours faithfully

## **FULFILMENT OF ORDERS**

An order may be promptly acknowledged, especially if the fulfilment is going to take sometime. This may be done by writing a letter or by sending printed acknowledgement.

### **Guidelines for responding to an order**

- Thanking the customer and building goodwill
- Legal acceptance of the terms of the order
- Reference to the date of receipt of the order
- Stating when the order will be fulfilled and the likely date of delivery.
- Putting in a clause about getting further business and continued support from the customers.

### **Specimen replies to orders**

#### **Acknowledgement of an order**

Dear Sir/Madam

Thanks for your order no E-297 dated 8<sup>th</sup> August for steel almirahs.

We confirm the supply at the price stated in your letter and are arranging to despatch the goods by rail early next week. Please be sure that the goods will be upto their reputation and your satisfaction. We hope to have continued orders from you in the future.

Yours faithfully

## **COMPLAINT / CLAIM LETTER**

A Complaint letter is to be written as the receiver would like to receive it. It should not be an angry or emotional outburst. Hence, it is to be written calmly, with the assumption that

the complaint is going to be corrected. It is written tactfully, with due consideration for the feelings of the receiving party.

Thus we need to avoid expressions like –

*I regret to report that....*

*We're quite surprised to find that....*

*It appears that enough care was not taken.....*

### **Guidelines for writing complaints**

- Write a complaint letter immediately. If time is lost, the party at the other end may have difficulty in investigating.
- Do not assume that the supplier was to blame. The true cause of the complaint may be elsewhere.
- Make a thorough enquiry and investigation at your end and make sure you have a valid ground for complaint.
- Ask for a specific remedy or adjustment to solve the complaint
  
- Address the complaint to the department designated for the purpose. Eg:Customer Relations Department

### **Specimen Complaints**

#### **1. Complaint concerning goods**

Dear Sir/Madam

**Subject : Wrong goods supplied.**

On 3<sup>rd</sup> March 2019 I ordered one dozen triple edge shavers of your company under my order no. A-113. On opening the parcel it was found that I had received double edge shavers. They will not serve my purpose, hence I have to ask for a replacement or refund.

Please advise how the goods may be sent back to you and a replacement obtained. Yours faithfully

### **ADJUSTMENT LETTER (Replies to complaints)**

An adjustment letter is written in response to a complaint. It explains how the complaint will be remedied. The first step towards solving a complaint is to investigate the causes of

the complaint and to assess your responsibility in the matter. Thereafter you may either grant an adjustment or refuse it.

### **Guidelines for writing adjustment letters**

- A customer is satisfied when the seller takes the stand that the customer is always right.
- Acknowledge the complaint promptly.
- If the complaint is not valid, point this out without causing offense to the party.
- If you notice an error on your part, acknowledge it and set the correction in motion.
- Inform the customer of this, with due apologies.
- Explain the circumstances in which things went wrong, and state the company policy in such cases.
- Do not name the person who is responsible for the wrong. It is your internal matter.
- Accept the error on behalf of the company.
- Thank the customer for bringing the error to your notice.

### **Reply to specimen complaint**

Dear Sir

We are sorry to hear from your letter that a mistake has occurred in dispatching goods to you. Our despatch section is under heavy pressure due to an unprecedented demand of our goods. All the same, we request you to get in touch with M/S Krishna Medical Stores, Favvara Chowk, Indore and obtain your replacement locally. For the inconvenience to you, please accept an extra product as a gift.

We thank you for bringing this to your notice and assure you of your order attention to your orders in the future.

Yours faithfully

### **RESUME WRITING**

A resume is a short document used to summarize a job seeker's experience and qualifications for a prospective employer. A resume includes the job seeker's contact information, work experience, education, and relevant skills in support of a job application.

## HOW TO WRITE A RESUME

- Pick a resume format with the sections you need
- Always include contact information, work experience, and education
- Use traditional headings for maximum compatibility
- Include applicable skills directly from the job description
- Replace basic job duties with impactful accomplishments
- Don't include an outdated objective statement or references section
- Proofread and double-check what you've written
- Save the resume as a DOCX file (preferred) or PDF.

## SAMPLE RESUME

Anand  
C/VI/24 Railway ColonyJabalpur  
Tel xxxxx  
Email : [anands244@hotmail.com](mailto:anands244@hotmail.com)

### OBJECTIVE

To employ my proven skills as a sales driver to be an asset to a progressive company's marketing department and achieve career satisfaction. To develop strong bonds with colleagues and clients

### EDUCATION

Post Graduate Diploma in Marketing from BVM Institute of ManagementScience, Chandigarh, 2002 – 81%

B.Com from Kurukshetra University, 2001 – 83%

### AWARDS

Was given the best student award at Jain Intenational School, New Delhi at 1999  
Spitz Sports Scholarship at school for outstanding performance as a swimmer.

### STRENGTHS

Balanced group behaviour with leadership qualities, sound health.

### REFERENCE

Prof R.Saxena  
HOD, School of Management StudiesLions College  
Mumbai

## Tips to write a good Resume

- Mention the latest education qualification first and go backward in time.
- List out your scholarships, awards, titles etc.
- Mention your interests and strength's.
- Give all information under suitable headings.
- Make biodata sheet attractive and balance its layout
- Avoid handwritten additions to a typed sheet.
- If you have held various kinds of jobs, you may state the responsibilities you carried out.
- Referenced may be added at the end.

### **JOB APPLICATION LETTER / COVERING LETTER**

- A job application is a sales letter as its best; through it, you offer to sell your services. Tips for writing an application letter
- Make it neat and attractive using good quality paper and neat clear typing
- Address it to the correct authority – Personnel Manager / Managing Director / Principal/ Director etc
- If responding to an advertisement, study the ad and suit your application to the wording of the ad.
- Keep the letter short
- Do not presume that you will get the job or that you will find it suitable for you until you have known the employer well enough.
- Make sure that you have all the necessary qualifications for the job.
- Ask for an interview
- Enclose all testimonials that are required to make up your case
- Some don'ts      Don't beg for a job
- Don't exaggerate or make false claims
- Don't write on both sides of the paper.
- Don't blame your existing employer or show your weakness Don't ask for a job on account of financial need but on merits.

### **Job Application – Covering letter specimen**

Ms. Salini Gupta  
2006  
125, Old agra road,

10<sup>th</sup> August,

nashikTel xxxxxx

The Director  
ABC computer instituteNashik

Madam,

Sub : Application for the post of Instructor

I understand that you have openings for training personnel and I offer myself as a candidate for the post of an Instructor in you Institute. I possess the necessary qualifications with an MS(Computer) degree and fair degree of fluency in English, Hindi. Other particulars of my background are enclosed in the biodata.

Would you please call me for an interview where you may judge my personality and knowledge for the post? I may add that I love teaching and would do my best in the position applied for.

Thanks Yours truly  
(Shalini Gupta)  
Encl : biodata

### **LETTER REFUSING THE REQUEST FOR SUPPLY OF BOOKS ON CREDIT**

Tata-Mcgraw-Hill Publishing Co., Ltd., 4/12, Asaf Ali Road, New Delhi – 110 002.

Mr. V. Sendhil Managing Partner College Book House,  
College Road, KUMBAKONAM – 612 001.

January 16, 1995

We thank you for your order of January 10 for our publications.

We are sorry to inform you that we are unable to execute your order without payment in advance. The enclosed proforma invoice would show the cost of the order and we will dispatch the books required by you as soon as we receive your cheque. Please note we have allowed you a special cash discount of 5 per cent on the Proforma invoice price.

Yours faithfully  
V. Vinay MathurSales Executive

## **MEANING AND PURPOSE OF MAKING INQUIRES**

The dictionary meaning of 'inquiry' is 'seeking for truth, information or knowledge'; 'a question'; 'a query'. Therefore, letters of inquiry are written for the purpose of getting information about availability of certain products their prices, the terms of business and the like so that the inquirer can take appropriate decision to further his business interest.

To the person receiving the inquiries, they are procurers of business and open out a vista of prospective business. It may not be an exaggeration if the letters of inquiry are names the 'Open Sesame' of the cave of the Forty Thieves.

## **TYPES OF LETTERS OF INQUIRY**

The letters of inquires fall under two categories, viz., (i) the solicited letters of inquiry and (ii) the unsolicited letters of inquiry. When inquiries are made through the medium of letters in response to advertisements soliciting the same, such letters are known as solicited letters of inquiry. Other sources for writing the letters of inquiry are (a) Catalogues, (b) Trade Magazines, (c) Trade Directories, (d) Newspaper reporting and reviews etc., Making solicited inquiry presents no difficulties and the letter is usually very brief – no longer than one or two sentences. For example: 'Please send us information about the features and cost of Overhead Projectors which you advertised in Indian Express dated March 1, 1995'. The inquirer should, however, be careful to include his full address. If he uses a paper without a letter - head.

However, writing the unsolicited letters of inquiry is somewhat complex and more detailed. These are written to firms with which no previous transactions have been conducted. Therefore, the letter has to be more explicit; references have to be given; a careful description of the kind and quality of goods desired should be stated; should send a ask for samples to preclude any form of doubt and an indication as to whether the purchase is to be made for cash or on credit is also to be made. Wherever possible, referring to catalogues will be ideal and it eliminates any chance of error being committed by the supplier. To induce the seller to give competitive quotations, an indication of the size of the order or quantity required may be also made. But this should not be a mere bluff amounting to cheating.

## **A LETTER OF INQUIRY ASKING FOR QUOTATIONS AND TERMS OF BUSINESS**

Balaji Chit Funds

Temple Square, Madras – 600 004.

March 4, 1995

The Sales Manager,

Chidambaram Envelope Manufacturing Company Ltd., Venugopal Pillai Street, Chidambaram – 608 001.

Sir,

Please send us your lowest quotations for the undernoted items stating the time required for deliver:

15 cm x 15 cm. Envelope

20 cm x 30 cm. Envelope

10 cm x 20 cm Envelope

15 cm x 30 cm Envelope

We would require 5,000 envelopes in each size range in two weeks' time initially. Should your terms be satisfactory we would be willing to give you a year's contract.

Yours faithfully,

N. Kishore Kumar Managing Partner

**REPLY TO THE ABOVE INQUIRY  
Chidambaram Envelope Manufacturing Company Limited,**

Venugopal Pillai Street, Chidambaram 608 001

The Managing Partner,

Balaji Chit Funds,

Temple Square, Madras – 600 004.

Sir,

Thank you for your inquiry of March 4, and we are glad to offer you ex-warehouse and for delivery until April 4, our quotations as follows: 15 cm. x 15 cm. Envelopes Rs.30 per hundred 20 cm. x 30 cm. Envelopes Rs.65 per hundred 10 cm. x 20 cm. Envelopes Rs.25 per hundred 15 cm. x 30 cm. Envelopes Rs.60 per hundred.

All these envelopes can be supplied, should you desire, with your address duly printed. The minimum quantity for order in each size is 1,000 only. The envelopes can be supplied within seven days of the receipt of your order.

We have quoted our rates so low that other firms will scarcely be in a position to make a more favourable bid and deliver faultless workmanship. May we look forward to your order immediately?

Yours faithfully,

VR. Saravanan

Sales Manager

**A LETTER OF INQUIRY CALLING FOR SAMPLES**

**Star Export House,**

101, Armenian Street, Madras – 600 001.

The Business Manager, Tiruppur Tex Ltd., Tiruppur,

Sir,

We are interested in the export of knitted vests and banians of all sizes in plain and different colour shades. The materials should stand the quality control tests of export textiles.



Please quote your lowest rates and terms of business sending the samples of vests and banians which you can supply from ready stock.

A satisfactory quotation will be to our mutual advantage.

Yours faithfully,

Mary Joy Manager

## Question Bank

1. Communication is a process of **transmitting ideas** from one person to another person.
2. The word communication is derived from the Latin word “communico” which means **to share**.
3. **Order** is an authoritative communication.
4. Inducing, compelling or promoting a person to act mostly in a positive way is known as **persuasion**.
5. **Education** involves imparting instructions, character building, enriching mental abilities to human beings.
6. The person who sends a message is called as **sender**.
7. The last stage in the communication process is **feedback**.
8. Tautology means **repetition** of words.
9. The concept of keeping the reader’s interest, needs and tastes in view is known as **you attitude**.
10. The salutation is also known as **greeting**.
11. The body of the letter contains the **principal** message to be conveyed.
12. The complementary close should correspond to the **salutation**.
13. **Facsimile** should not be used in business letter.
14. The form of salutation **Mesdames** is used when the letter is addressed to a firm consisting of ladies.
15. **Signature** follows immediately after the complementary close.
16. The courtesy title ‘**messrs**’ should be used before the names of firms trading under personal title.
17. Instead of using Mr/Sri, **Esquire** can be used for a professional man.
18. When a letter is written to a superior, **yours respectfully** should be the complementary close.
19. Commercial correspondence refers to **written communication** between two businessmen connected with their business.
20. Written communication provides a permanent record for **future reference**.
21. **Courtesy** means consideration for the feelings of others.
22. **Cheerfulness** indicates optimism, goodwill, hope and confidence.
23. The envelope used should correspond to the **size** of the paper.

24. **Inside Address** gives the name and full address of the person, firm or company to whom the letter is written.
25. “**One subject one letter**” should be the rule in all business letters.
26. Informal communication is also known as **grapevine** communication.
27. **Upward** communication is that which flows from the sub-ordinates to supervisors.
28. **Written** communication means transmission of message through written words.
29. Oral communication is also called as **verbal** communication.
30. A communication which starts from the top level executive and ends with lower functionaries through middle management is known as **downward** communication.
31. **Horizontal** communication refers to the passing of information among the executives who are at equal level in an organization.
32. The **Solicited** Enquiries are written in response to advertisements and general offers made by the sellers.
33. An offer is a **Voluntary** act on the part of a trader or manufacturer.
34. A specific offer made to a particular person in response to an inquiry from him is known as **Quotation**.
35. The term which represents the price of the goods at the sellers warehouse or factory is **Loco**
36. F.O.R denotes **Free On Rail**
37. The term **Cash on Delivery** indicates that the payment must be made when the goods are delivered to the buyer.
38. The quotation C.I.F means that the price covers the Cost of goods, Insurance and **Freight**.
39. **Cash Discount** is an allowance given to the buyer who makes payment within a specified time.
40. The order letter constitutes a contract of **Purchase and Sale**.
41. The terms mentioned in the Firm offer are valid up to a specified date.
42. F.O.B denotes **Free On Board**.
43. **Trade Discount** is an allowance made to the buyers as a reduction in the catalogue price of the goods.
44. Ex-Warehouse price refers to the price of the goods at the warehouse of the **Seller**.
45. The unsolicited inquiries are those written by the prospective **buyers** on their own initiative to get more particulars about the quality, price and other terms of sale.
46. The letter sent to know the current price, to discover new sources of supply and tap new lines of business is called as **Enquiry letter**.

47. Enquiry letter asking for a favour seeks to get only **information** with no immediate possibility of placing an order.
48. The enquiry letter which contains detailed description reduces the chances of getting **undesirable** goods.
49. A quotation is sent after receiving an **enquiry** from the prospective customer.
50. An offer **precedes** inquiry and quotation **succeeds** the inquiry.
51. When the trader while making an offer reserves the right of making subsequent quotations and conditions is known as offer without **engagement**.
52. The letter written to bring the errors to the attention of those who are responsible is known as **claim letters**.
53. Replies made to complaint letters are called as **Adjustment letters**.
54. Caveat Emptor means let the **Buyer Beware**.
55. **Collection** letters refer to series of letters written repetitively for the settlement of account.
56. A collection letter is also called as **Dun**.
57. Haste and hurry strategy should be avoided while collecting due from the **Prompt Payers**.
58. **Obvious form** letters are those where in the type of name, address and salutation does not match the type of the body.
59. The last paragraph of a collection letter should result in **Action**.
60. A **Statement of Account** is a copy of the customer's account in the seller's ledger showing the balance due on a particular date.
61. In the third **Reminder** letter, the creditor asks for the payment of the amount politely but not firmly.
62. The **complaint** letter communicates the errors or mistakes made by the seller.
63. The first collection letter gives an **intimation** to the debtor along with statement of accounts due.
64. The collection letter should be drafted after a careful understanding of the peculiar nature of the **customer**.
65. A collection letter should never be written on **post card**.
66. An application letter cannot be commenced with a catchy **Slogan**.
67. The salutation 'Sir' is more **formal** than 'Dear Sir'.
68. A certificate of Character, qualification etc., issued by an employer or head of the institution is **Testimonial**
69. A kind of agreement for service between the employer and employee is **Letter of appointment**

70. In case of **Structured** interview, the interviewers ask all the candidates the same set of questions
71. The language must be dignified and charming in writing **An application.**
72. The **application letter** is the opening step in the campaign to get a job.
73. **Open** testimonial is one which is not addressed to any particular person.
74. A letter containing a formal message to be conveyed to a large number of customers is called **Circular** letter.
75. Information given in the letter of application must be supported by **documents.**
76. **E-mail** communication is faster than letter correspondence.
77. E-mail communication can save **time** and **money.**
78. Application letters written in response to an advertisement in newspapers, magazines etc., are called **Solicited** application letters
79. The foremost objective of application letter is to get an **interview** rather than to get a job
80. The principles and techniques of writing **sales letter** can also be applied for writing application letter.
81. In application letter, the complementary close **Yours faithfully** seems to be more appropriate.
82. A **personal record** sheet presents information in analytical form and serves as ready reference of applicant's qualification.
83. A circular letter for the introduction of new products is purely sales letter which aims at **Sales Promotion.**
84. Circular letter helps to notify all the customers about certain **fundamental changes** in firm's policy, constitution, place of business etc.
85. E-Mail conveys messages from one destination to another with the help of **Internet.**
86. **Secrecy** about the state of customer's account is one of basic guarantee in banking correspondence.
87. Good style in bank letters is brevity and **conciseness.**
88. **Banking** correspondence can be broadly classified into form letters and individual letters
89. Form letters are used in banking correspondence only when the communication is of **routine** nature.
90. **Individual** letters are not standardized letters like form letters.
91. D/A bill means Document against **Acceptance**
92. D/P bill means Document against **Payment**
93. DO letter means **Demi-official** letter

94. The relationship between a banker and a customer is that of a **debtor** and a **creditor**.
95. Marine insurance is of very great importance in the **international** trade.
96. The amount paid by the insurance company when the policyholder surrenders his policy is called as **Surrender Value**.
97. Payment of premium ,rent etc., and collection of promissory notes, coupons, dividends etc., are the **agency** services of a modern bank
98. In case of banking correspondence, a letter with a set of text matter and have some blanks to be filled is called **form** letter
99. Letters from branches to the head office are only **factual reports** and generally form letters.
100. The letters from the head office to the branch deal with matters of **administration** and convey the decisions and policy of the head office to the branches.
101. A person who is nominated by the policy holder to receive claim is called **nominee**.