B.COM
Year – I
Semester – I
Paper - V

# Business Communication

## Centre for Distance and Online Education

श्रीचन्द्रशेखरेन्द्रसरस्वतीविश्वमहाविद्यालयः

**Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya**

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**Enathur, Kanchipuram 631561.**

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# Business Communication

Objective

The objective of this course is to develop effective business communication skills among the students.

Unit –I

Definition – Methods – Types – Principles of Effective Communication – Barriers to communication – Business Letter – Layout

Unit –II

Kinds of Business Letters – Interview – Appointment – Acknowledgement – Promotion – Enquiries – Replies – Orders – Sales – Circular Complaints

Unit –III

Bank correspondence – Insurance correspondence – Agency correspondence – correspondence with shareholders, Directors

Unit –IV

Report writing – Agenda, Minutes of Meeting – Memorandum – Office Order – Circular Notes.

Unit –V

Modern Forms of communication – Fax – E Mail – Video conferencing – Internet – Websites and their use in Business

**Text Books:**

1. Commercial Correspondence – R.S.N.Pillai and Bagavathi.

(Reference for exhaustive specimen letters and communication in every genere)

2. Business Communication – Rajendera Paul and KorlaHalli

3. Effective Business English and Correspondence. PattanChetty and Ramesh, M.S.,

(Recent editions of the books to be followed)

# Unit I: Introduction to Business Communication

Structure

- Overview
- Learning Objectives
- 1.1 Definition of Communication
- 1.2 Methods of Communication
- 1.3 Types of Communication
- 1.4 Principles of Effective Communication
- 1.5 Barriers to Communication
- 1.6 Business Letter – Meaning and Layout
- Question Bank
- Let Us Sum Up
- Glossary
- Suggested Reading

Overview

This unit introduces the fundamentals of communication, emphasizing its importance in the business context. It also covers the essentials of business letter writing and effective layout practices.

Learning Objectives

By the end of this unit, learners will be able to:

- Understand the concept and importance of communication in business.
- Identify different methods and types of communication.
- Apply principles of effective communication.
- Recognize barriers and find solutions.
- Structure a business letter correctly.

## 1.1 Definition of Communication

Communication is the foundation of all human relationships and business activities. In this course, you will learn how communication functions, why it matters in business, and how to master it effectively in various professional contexts.

The word 'communication' originates from Latin:

- Communis (noun) – meaning common or shared
- Communicare (verb) – meaning to make something common
- Communicatio (noun) – meaning sharing or imparting

Communication is the process of transferring information and understanding from one person to another. It involves the exchange of ideas, thoughts, opinion or messages via speech, visuals, signals, writing, or behavior.

Communication is the process of exchanging information, ideas, feelings, and understanding between two or more people. It is the foundation of all human relationships — especially important in a business setting.

To communicate means to impart, transmit and to interchange ideas.

When the Marketing Manager of Amazon sends a report to the Sales Team about customer feedback, that is communication.

William G. Scott defines business communication as "Administrative communication is a process which involves the transmission and accurate replication of ideas ensured by feedback for the purpose of eliciting actions which will accomplish organizational goals."

The covers the following aspects of administrative communication:

1) The sender's ability to transmit his own ideas accurately.

2) The receiver's mental ability to get the same idea as were transmitted i.e. accurate replication.

3) The feedback or the receiver's response.

4) Eliciting action which will help to achieve the goals.

Thus, Communication can be defined as a transactional process that involves:

- Exchange of ideas, feelings, beliefs, and information
- Multilevel flow within an organization: Vertical (top to bottom and vice versa), Horizontal (across departments and peers)
- Cultural interaction in social and group settings

• Mass communication through media channels

• Transformational process that drives motivation and mutual understanding

### 1.2 Methods of Communication

Communication methods refer to the *medium* through which information is exchanged.

Four Major Methods of Communication are:

| Method | Explanation | Business Example |
|---|---|---|
| Verbal | Spoken words (face to face, phone calls) | CEO's speech at an Annual General Meeting |
| Non-Verbal | Body language, gestures, tone of voice | A confident handshake during a job interview |
| Written | Written words (emails, letters, reports) | Sending a project update email to clients |
| Visual | Use of charts, graphs, videos | Presenting financial data through infographics during a Board Meeting |

**Methods of Communication Comparison Table**

| **Method** | **Features** | **Suitability** | **Merits** | **Demerits** |
|---|---|---|---|---|
| **Verbal** | - Spoken words<br>- Tone & pitch matter | - Quick discussions<br>- Meetings<br>- Customer service | . Instant feedback<br>. Expresses emotions clearly<br>. Builds personal connection | * No written record<br>* Language barriers<br>* Misunderstandings if unclear |
| **Non-Verbal** | - Body language<br>- Facial expressions<br>- Gestures | - Face-to-face talks<br>- Interviews<br>- Public speaking | . Universal (no language needed)<br>. Supports verbal communication<br>. Shows emotions | * Can be misinterpreted<br>* Cultural differences<br>* Limited for complex info |
| **Written** | - Text-based<br>- Emails, reports, | - Formal agreements<br>- | . Permanent record<br>. Clear & detailed<br>. Can be reviewed later | * Slow feedback<br>* No tone/emotion<br>* Requires good writing |

| Method | Features | Suitability | Merits | Demerits |
|---|---|---|---|---|
| | letters | Documentation<br>- Long-distance communication | | skills |
| **Visual** | - Images, charts, videos<br>- Infographics, signs | - Presentations<br>- Advertising<br>- Education | . Easy to understand<br>. Engaging & memorable<br>. Cross-language use | * Needs design skills<br>* Not accessible to visually impaired<br>* Overuse can distract |
| **Digital** | - Online tools<br>- Social media, chats, video calls | - Remote work<br>- Marketing<br>- Quick updates | . Fast & global reach<br>. Combines text, voice & video<br>. Saves time & cost | |

Choice of the ideal Method of Communication:

Verbal → Best for quick, emotional, or interactive talks.

Non-Verbal → Supports face-to-face communication.

Written → Ideal for records and formal messages.

Visual → Great for explaining complex ideas simply.

Digital → Most flexible for modern remote communication.

Example:

TCS uses video calls (Verbal + Visual) to conduct team meetings for remote employees.

### 1.3 Types of Communication

Every organization has to transmit information to the external as well as internal stakeholders and communication is the lifeblood of business. Based on the nature, the communication is classified as Internal and External Communication. For example, at Swiggy, delivery feedback is both external (to customers) and internal (to staff managers).

The communication with suppliers, other business houses, banks, Government departments, customers, associations, media and public is termed as external communication. The transmission of information within the departments of the organization or among the various units or to its employees is termed as internal communication. Internal Communication may be formal or informal. If the internal communication flows through prescribed channels following the hierarchy, it is said to be formal. Again, Formal

Communication may happen vertically or horizontally. Vertical communication can flow from superior to subordinate (downward Communication) or from Subordinates to superior (Upward Communication).

Types of communication are classified based on the *direction* and *nature*.

| Type | Meaning | Example |
|---|---|---|
| Internal Communication | Within the organization | Departmental meetings in Infosys |
| External Communication | With outsiders like customers, suppliers | Sending quotations to vendors |
| Formal Communication | Official communication that follows an organizational structure | A resignation letter to HR |
| Informal Communication | Casual communication outside official channels ("grapevine") | Colleagues discussing project ideas over lunch |
| Horizontal Communication | Between employees at the same level | Discussion between two project managers |
| Vertical Communication | Between superior and subordinate | Manager assigning work to a junior employee |

**1.4 Principles of Effective Communication**

To communicate successfully, certain *principles* must be followed, known as the "7 Cs of Communication." The following are the principles of communication:

1.Clarity of thought:

And idea in the mind of the transmitter is the starting point of the communication cycle. So, clarity of the idea is necessary so that the entire communication process is successful. The person who tries to communicate should focus on the objective of the communication, the content to be communicated and make a right choice of the medium which would be suitable for the purpose. For example, when sending delicate goods in a pact container the right side up mark in a bold style would be helpful in stacking it right at the time of loading and unloading. Similarly, when information is to be transmitted in a noisy environment visual medium should be chosen with the right signal.

2.Clarity of expression:

The message in the mind of the centre is transmitted through the coded message so encoding the message with careful choice of words is a vital part of the communication cycle. Using simple words, short phrases, using concrete and effective expressions, active construction of the sentence and avoiding jargons and ambiguity can help in communicating

the idea better.

3.Completeness:

Incomplete communication may lead to wrong actions on the part of the receiver. So care should be taken to provide complete details of the information that is intended to be delivered. To ensure that the message is complete we have to check whether all the questions from the receiver's end are answered. We must also ensure that the five w questions who what where when and why and how are answered.

4.Conciseness:

The message should be as concise as possible so that the reader feels that she is time is valued. Care should be taken not to say more than what is to be said and using only the required number of words to convey the meaning. Using relevant facts, avoiding repetition and composing a well organised message ensures that the communication is concise.

5.Consideration:

Adopting the you attitude will keep the reader engaged. Using Words free from gender bias, emphasizing positive and pleasant facts, observing the ethical principles to highlight the integrity of the message sent a few ways in which the respect for the reader's point of you may be expressed.

6.Courtesy:

Courtesy demands a friendly behaviour towards the receiver. Replying to letters promptly, avoiding irritating expressions, being brief and clear, thanking openly for favours and apologizing for omissions highlight the courteous behaviour of the sender.

7.Correctness:

Correctness encompasses Sending the message with correct facts at the correct time in the correct style considering the width of the receiver's vocabulary, knowledge of the subject and depth of information required.

In Zomato's app updates, they use short, polite notifications: *"We've added new features! Update your app today!"*

Anecdote: The MillionDollar Miscommunication at TechNova Inc.

At TechNova Inc., a leading software solutions company, a major client from Germany was interested in adopting their cloudbased enterprise platform. A senior business development executive, Ravi, was assigned to lead the pitch call with the client's CTO.

Ravi was technically sound and confident. During the video call, he enthusiastically said:

"We can *try* to integrate your legacy systems with our platform, but no promises. It's a bit of a mess, to be honest."

He chuckled lightly, thinking he was being candid and relatable.

On the other end, the German CTO went silent. A week later, TechNova lost the deal to a competitor.

PostCall Debrief:

The client's feedback was revealing:

- "Try" suggested uncertainty and lack of commitment.
- Calling the client's systems "a mess" came off as disrespectful, even if it was meant casually.
- The tone of casual humor in a formal, crosscultural business meeting was seen as unprofessional and lacking seriousness.

### 1.5 Barriers to Communication

The word barrier means an obstacle, a hindrance or simply a problem that comes in a way of transmission of a message and blocks the process, either completely or partially. Communication fails due to *barriers* that block understanding.

**1. Physical or Environmental Barriers**

- Noise: External disturbances (traffic, loud music, crowds) hinder message clarity.
- Time & Distance: Time zones and physical distance affect realtime communication.
- Defects in Communication System: Technical issues like dead phone lines, no mobile signal, or faulty equipment obstruct communication.
- Wrong Selection of Medium: Use of unfamiliar or inappropriate medium for the receiver.
- Physiological Defects: Speech disorders (e.g., stammering), hearing problems, or mumbling interfere with understanding.

**2. Language or Semantic Barriers**

- Jargon/Unfamiliar Terminology: Technical or group-specific terms not understood by others.
- Language Differences: Communicating in unfamiliar languages without translation or a common medium.
- Intentional vs. Extensional Words: Ambiguous words like "good", "bad" may be interpreted differently.
- Same Word, Different Context: Words like “hard” used with multiple meanings confuse the message.
- Homophones: Words with same pronunciation but different meanings (e.g., fair/fare) cause misunderstanding.

**3. Psychological Barriers**

- Emotions: Strong emotions (anger, fear, joy) distort interpretation and response.
- Prejudice: Biased opinions based on ignorance block open communication.
- Halo Effect: Extreme judgment (like/dislike) leads to biased understanding.
- Selfimage/Perception: People accept or reject messages based on their own selfconcept.
- Closed Mind: Resistance to new ideas due to rigid thinking or past experiences.
- Status Consciousness: Hierarchical gaps discourage communication up or down the chain.
- Inattentiveness & Impatience: Disinterest or lack of time disrupts full understanding.

**4. Cross-Cultural Barriers**

- Cultural Diversity: Different values, norms, and customs hinder mutual understanding.
- Time Orientation: Varying importance given to punctuality or deadlines across cultures.
- Space Perception: Concepts of personal space differ across societies.
- Food & Dress Habits: Cultural discomfort due to unfamiliar customs.
- Manners & Etiquette: Different styles of greeting, interaction may confuse or offend.
- Decision Making Styles: Varying participatory or hierarchical decisionmaking processes.

**Overcoming Barriers**

- **Physical Barriers**:
  - Use microphones, speakers, backup tools.
  - Rely on nonverbal signals when needed.
  - Technology aids like video conferencing reduce distance/time issues.
- **Language/Semantic Barriers**:
  - Use a commonly understood language.
  - Avoid jargon; ensure clarity and accuracy.
  - Employ translators/interpreters when necessary.
- **Psychological/CrossCultural Barriers**:
  - Be openminded and empathetic.
  - Train in active listening and cultural sensitivity.
  - Avoid biased language; communicate with clarity and objectivity.
  - Focus on the purpose of communication rather than personalities.

Example:

Microsoft invests in employee wellbeing programs to reduce psychological barriers and encourage transparent dialogue.

**1.6 Business Letter – Meaning and Layout**

A Business Letter is a formal document used for professional communication between organizations, or between individuals and companies. It can serve various purposes: making inquiries, giving information, placing orders, making complaints, or maintaining professional relationships.

Standard Layout of a Business Letter:

1. Sender's Address
   (Topright or topleft)
2. Date (After sender's address)
3. Receiver's Address
   (Left side, after date)
4. Subject Line
   (Highlights purpose of letter)
5. Salutation
   (e.g., Dear Sir/Madam)

6. Body of the Letter
    - Introduction (Reason for writing)
    - Main Content (Details)
    - Conclusion (Action expected)
7. Complimentary Closing- (e.g., Yours sincerely)
8. Signature and Name (Designation if applicable)

**Sample of a Business Letter:**

ABC Pvt Ltd

Anna Nagar, Chennai600040

Date: 20 April 2025

The Manager

Flipkart Pvt Ltd

Bangalore560103

Subject: Inquiry about bulk supply of Laptops

Dear Sir/Madam,

We are expanding our operations and are interested in purchasing 100 laptops. Kindly send us your best price quotation, warranty details, and available brands. We look forward to your prompt response.

Yours sincerely,

(Signature)

Mr. Rita Sharma

(Procurement Officer, ABC Pvt Ltd)

**1.7 Communication in Indian Knowledge System:**

Indian traditional knowledge offers profound and enduring insights into the art and science of communication. Texts like the *Arthashastra*, the *Mahabharata*, and frameworks from the *Nyāya* school do not merely treat communication as a transactional act, but as a deeply ethical, purposeful, and contextsensitive engagement. They emphasize clarity of intent, the importance of the right medium and messenger, the sanctity of timing, and the alignment of speech with values—principles that remain foundational in modern business discourse. In a world increasingly driven by speed and volume of messages, these ancient teachings serve as a reminder that effective

communication is not just about information exchange but about influence with integrity. It invites today's business leaders, educators, and professionals to become not just conveyors of content, but stewards of meaning—embodying wisdom, discernment, and responsibility in every communicative act. By weaving these ageold principles into contemporary frameworks, we not only enhance organizational effectiveness but also uphold the timeless ethos of responsible leadership and human connection.

**Let us Sum up:**

- Communication is vital for business success.
- It can happen verbally, nonverbally, in writing, or visually.
- Following the 7 Cs ensures messages are effective.
- Barriers need to be identified and overcome.
- Business letters must be wellstructured to maintain professionalism.

**Questions for Revision:**

Part A: (2 Marks Each)

1. Define communication.
2. List any two types of communication.
3. What is meant by encoding in communication?
4. Give an example of a formal communication channel.
5. Name any two principles of effective communication.
6. What is a business letter?

Part B: (10 Marks Each)

1. Explain the different types of communication with examples.
2. Discuss the barriers to communication and suggest ways to overcome them.
3. What are the principles of effective communication? Explain with examples.
4. Write a short note on the importance and structure of a business letter.

Part C: (15 Marks Each)

1. Explain in detail the methods of communication with real-life business applications.
2. Discuss the layout of a business letter with an example format.
3. Analyze the impact of communication barriers in business organizations and propose solutions.

**Glossary:**

| | |
|---|---|
| Clarity | Simple, unambiguous language. |
| Conciseness | Avoid unnecessary details. |
| Correctness | Accurate facts and grammar. |
| Courtesy | Polite and respectful tone. |
| Completeness | Include all necessary information. |
| Physical Barriers | Noise, distance, faulty technology |
| Psychological Barriers | Stress, emotions, bias |
| Semantic Barriers | Misunderstood words or jargon |
| Organizational Barriers | Hierarchical restrictions, bad channels |

# Unit – II: Kinds of Business Letters

Structure

- Overview
- Learning Objectives
- 2.1 Kinds of Business Letters
- 2.2 Letters: Interview, Appointment, Acknowledgment, Promotion
- 2.3 Letters: Enquiries, Replies, Orders, Sales, Circulars, Complaints
- Question Bank
- Let Us Sum Up
- Glossary
- Suggested Reading

Overview

This unit introduces students to the different types of business letters used in realworld organizations and institutions. Business correspondence plays a key role in maintaining communication between employers, employees, suppliers, customers, and other stakeholders. Through this unit, students will learn how to draft formal letters related to interviews, appointments, enquiries, complaints, and other business needs in a professional format.

Learning Objectives

After studying this unit, learners will be able to:

- Identify and draft different kinds of business letters.
- Understand the purpose, structure, and tone suitable for each type of letter.
- Communicate business matters professionally through written correspondence.
- Use Indianized examples to relate to reallife situations.

## 2.1 Kinds of Business Letters

Business letters are broadly classified based on their purpose. Some of the commonly used business letters are:

- Interview Letters
- Appointment Letters
- Acknowledgment Letters
- Promotion Letters
- Enquiry Letters
- Reply Letters
- Order Letters
- Sales Letters
- Circular Letters
- Complaint Letters

Each of these serves a unique function and follows a professional tone and format.

**2.2 Letters: Interview, Appointment, Acknowledgment, Promotion**

**Interview Letter**

An interview letter is a message sent to invite someone for a job interview. It thanks the candidate for applying, shares important details (like date, time, and location of the interview), and makes them feel welcome. It not only confirms the interview details but also sets a positive tone, reflecting the company's professionalism and enthusiasm for the candidate.

***Style & Tone:***

- Professional & Polite – Avoiding casual or unprofessional language.
- Concise & Clear – Keeping it brief but informative.
- ErrorFree devoid of grammar/spelling mistakes.
- Positive & Encouraging – Making the candidate feel valued.

***Points to be remembered while drafting Interview Letters:***

1. Clear Subject Line (if email) / Heading (if letter) –
   Example: "Invitation for Interview – [Job Title], [Company Name]"
2. Formal Salutation – Use the candidate's name (e.g., "Dear Mr. Sharma," or "Dear [First Name] [Last Name],").
3. Opening Statement – Express appreciation for their application. Example: "Thank you for applying for the [Job Title] position at [Company Name]."
4. Interview Invitation Clearly state the purpose of the letter (e.g., "We are pleased to invite you for an interview.")

5. Interview Details such as

- Date, Time, and Duration of the interview.
- Mode of interview – if virtual, include platform details like Zoom/Teams link.
- Venue Address (if physical) with directions if necessary.

6. Interview Format  Brief mention of the interview structure.

7. Documents/Items to be brought for the interview.

8. Contact Information:  Provide a point of contact (name, email, phone) for any queries or rescheduling requests.

9. Closing Statement -  Polite closing (e.g., "We look forward to meeting you." or "Thank you for your interest in joining “Company Name")

10. Professional Signoff – Yours sincerely/Best Regards.

Example:

**ABC Corporation Ltd.**

123 Business Road, Chennai

Date: September 25, 2024

**To**

Mr. Rakesh Kumar

456 Applicant Street, Bangalore

**Subject:** Interview Call for the Position of Senior Manager

Dear Mr. Kumar,

We are pleased to inform you that you have been shortlisted for the position of Senior Manager at ABC Corporation Ltd. We request you to attend the interview on October 1, 2024, at 10:00 AM at our corporate office.

Please bring the necessary documents for verification. Kindly confirm your availability at your earliest convenience.

Best Regards

**HR Manager**

ABC Corporation Ltd.

**Appointment Letter**

Once a candidate is selected, they receive an official appointment letter confirming their employment.

**XYZ Pvt. Ltd.**

789 Industry Park, Kancheepuram

Date: October 5, 2024

**To**

Ms. Priya Sharma

654, New Avenue, Chennai

**Subject:** Appointment as Marketing Executive

Dear Ms. Sharma,

We are pleased to offer you the position of Marketing Executive at XYZ Pvt. Ltd. Your appointment will be effective from October 10, 2024, with an annual CTC of ₹6,00,000. Please sign and return a copy of this letter as a token of your acceptance.

Best Regards,

**HR Department**

XYZ Pvt. Ltd.

**Acknowledgment Letter**

Companies acknowledge the receipt of important documents or payments through acknowledgment letters.

**Example:**

**DEF Enterprises**

12 Corporate Towers, Hyderabad

Date: October 8, 2024

**To**

Mr. Arun Verma

234 Client Street, Delhi

**Subject:** Acknowledgment of Payment Received

Dear Mr. Verma,

We acknowledge the receipt of your payment of ₹50,000 towards Invoice No. 1023 dated October 5, 2024. Thank you for your prompt payment. Please retain this letter as proof of payment.

Best Regards,

**Finance Department**

DEF Enterprises

**Example for acknowledging acceptance of offer letter:**

**XYZ Pvt. Ltd.**

789 Industry Park, Kancheepuram

Date: October 5, 2024

**To**

Ms. Priya Sharma

654, New Avenue, Chennai

Subject: Acknowledgment of Acceptance  Job Title

Dear Ms. Sharma,

We are delighted to receive your acceptance of the offer for the position of "Job Title" at **XYZ Pvt. Ltd. T**his letter serves as formal acknowledgment of your signed appointment letter dated ____.

We are excited to welcome you aboard and are confident that your skills and experience will be valuable additions to our team. Your joining date is confirmed for _____, and we will ensure a smooth onboarding process to help you settle in comfortably.

Please find attached a copy of your acknowledged appointment letter for your records. Kindly complete the attached prejoining forms by [Date]. Our HR team will contact you shortly regarding next steps, including prejoining formalities and orientation details.

Should you have any questions or require any assistance prior to your joining, please feel free to reach out to _____.

Once again, welcome to **XYZ Pvt. Ltd.** We look forward to a productive and rewarding association.

Best regards,

Name with full Designation

**Promotion Letter**

Employees receiving a promotion are informed formally through a promotion letter.

**Example:**

**PQR Industries Ltd.**

Plot No. 10, Tech Park, Chennai

Date: October 12, 2024

**To**

Mr. Rajan Iyer

Senior Sales Executive

**Subject:** Promotion to Sales Manager

Dear Mr. Iyer,

We are pleased to inform you of your promotion to the position of **Sales Manager**, effective **October 15, 2024**. This decision reflects our appreciation for your exceptional performance, leadership, and dedication to the company's growth.

**Key Details of Your Promotion:**

1. **Revised Compensation:**
    - **Basic Salary:** ₹_____ (Increase of __% from your current salary)
    - **Allowances:**
        - House Rent Allowance (HRA): ₹_____
        - Travel Allowance: ₹_____
        - Other Benefits: [Specify, e.g., performance bonus, medical insurance, etc.]
2. **Roles and Responsibilities:**
    - Lead and mentor the sales team to achieve quarterly/annual targets.
    - Develop and implement sales strategies to expand market reach.
    - Monitor sales performance, analyze trends, and provide actionable insights.
    - Ensure adherence to company policies and customer satisfaction standards.

This promotion comes with our full confidence in your ability to excel in this new role. We look forward to your continued contributions to PQR Industries Ltd.

Please acknowledge receipt of this letter and confirm your acceptance by signing the attached copy. Should you have any questions, feel free to discuss them with the HR department.

**Congratulations once again!**

Best Wishes,

**Managing Director,** PQR Industries Ltd.

## 2.3 Letters: Enquiries, Replies, Orders, Sales, Circulars, Complaints

### Enquiry Letter

Enquiry letters are formal written requests for information, quotations, or clarifications from businesses, institutions, or individuals. They are concise, polite, and clearly state the purpose to elicit a prompt response.

***Key Features:***

1. Purpose: Seek details (e.g., product pricing, service terms, policies).
2. Structure:
    - Introduction: State who you are and the reason for writing.
    - Body: Specify the information needed (list questions if multiple).
    - Closing: Request a timely response and express gratitude.
3. Tone: Professional, courteous, and to the point.

***Example:*** A customer asking about bulk order.

**GROW HIGH Enterprises**

44 Business Lane, Bangalore

Date: July 15, 2025

**To**

Sales Department,

Premium Developers Ltd.

**Subject:** Inquiry About Bulk Order of Office Chairs

Dear Sir/Madam,

We are interested in purchasing 100 office chairs for our new office. Kindly share your catalogue and pricing details at the earliest.

Looking forward to your prompt response.

Best Regards,

**Procurement Manager**

GROW HIGH Enterprises

**Reply to Enquiry**

**Premium Developers Ltd.**

**246, Hosur Industrial Area**

Date: July 16, 2025

To,

The Procurement Manager

GROW HIGH Enterprises

**Subject**: Reply to Inquiry  Office Chairs Catalogue & Pricing

Dear Sir,

Thank you for your inquiry dated July 15, 2025, regarding the bulk purchase of office chairs for your new office. We appreciate your interest in Premium Developers Ltd.

As requested, please find attached our latest catalogue featuring a wide range of ergonomic and executive office chairs, along with detailed pricing for bulk orders. The catalogue includes:

- Product specifications (materials, dimensions, weight capacity)
- Color/fabric options
- Bulkorder discounts (for 100+ units)
- Delivery timelines

For your convenience, we've highlighted a few bestsellers (Pages 5–7) that suit corporate environments.  Customization options (logo embossing, upholstery) are also available on request.

We'd be happy to discuss further and offer you the best solutions. Looking forward to your response.

Best Regards,

Sales Manager

Premium Developers Ltd.

[Phone] | [Email] | [Website]

Attachment: Catalogue_2025_PremiumDevelopers.pdf

**Order Letter**

Penguin Academy

567 Business Plaza, Chennai

Date: 1st July 2025

To,

The Sales Manager

[Supplier's Company Name]

[Supplier's Address]

Subject: Order for Stationery Items

Dear Sir/Madam,

Please supply the following stationery items as per the specifications and quantities mentioned below:

Order Details:

1. Writing Instruments:
   Ball Pens (Blue): 50 pcs (Premium quality, 0.7mm tip)
   Ball Pens (Black): 50 pcs (Premium quality, 0.7mm tip)
   Gel Pens (Assorted Colors): 30 pcs (0.5mm tip, waterproof ink)
2. Notebooks & Pads:
   A4 Size Notebooks: 20 pcs (100 pages, spiralbound, 70 GSM paper)
   Legal Pads: 15 pcs (50 sheets per pad, ruled, 75 GSM paper)
3. Office Supplies:
   Stapler Pins: 10 boxes (Standard size, 1000 pins per box)
   Paper Clips: 5 boxes (Assorted sizes, 100 clips per box)
   Sticky Notes: 20 pads (3"x3", assorted colors, 100 sheets per pad)
4. Files & Folders:
   Plastic Folders: 25 pcs (A4 size, assorted colors, with elastic closure)
   Ring Binders: 10 pcs (2inch spine, A4 size, with label holder)

Terms & Conditions:

- Delivery Date: Within 7 days from the order date
- Delivery Address: Penguin Academy, 567, Business Plaza, Chennai
- Payment Terms: 15 days from the date of invoice
- Packing: Ensure proper packing to avoid damage during transit

Kindly confirm the acceptance of this order at the earliest and share the expected delivery schedule. Please ensure all items meet the specified quality standards.

Attached herewith is the Purchase Order No. JKL/2024/789 for your reference. For any clarifications, feel free to contact us at Contact Number or Email ID.

Looking forward to your prompt execution of this order.

Best Regards,

Purchase Manager
JKL Traders
[Your Contact Number] | [Your Email ID]

**Sales Letter**

Purpose: Promotes products or offers to customers.

Example:

**HOPKINSON SMART SHOPPE**

**[Company Address]**

**[City, State, ZIP Code]**

**[Email Address] | [Phone Number] | [Website URL]**

Date

Subject: Back to School/College Special – Exclusive Tech Deals Just for You!

Dear Privileged Customer,

As the new academic year approaches, we understand the importance of having the right tools to succeed. That's why we are thrilled to announce our Back to School/College Special Offer, designed to help students, parents, and educators gear up with the best tech at unbeatable prices!

Exclusive Offers for a Smart Start:

1. 20% OFF on All Laptops & Tablets
   - Brands: HP, Dell, Lenovo, Apple, and more.
   - Perfect for coding, research, online classes, and creative projects.
2. Extra 5% OFF for Students & Educators
   - Simply present your valid student/teacher ID at checkout.

3. Free Premium Backpack (Worth ₹2,000)
   - With every laptop purchase—stylish and durable for everyday use.
4. Combo Deals on Accessories
   - Save up to 30% on mice, keyboards, pen drives, and more when purchased with a laptop/tablet.

Why Choose Us?

✓ Trusted Brands: Genuine products with manufacturer warranties.

✓ Easy EMI Options: Interest-free plans available.

✓ Free Tech Support: Get your device set up and ready to use.

✓ Hassle-Free Returns: 15-day replacement policy.

Hurry! Offer Valid Only Until 31st July 2025.

Visit our [website] or your nearest Hopkins store to explore the full range.

Call us at [Phone Number] for queries.

Shop online: [Website URL].

Locate a store: [Store Locator Link].

Don't miss this chance to upgrade your tech toolkit for the academic year ahead. We're here to help you learn smarter, not harder!

Warm regards,

Name with Designation

P.S. Trade in your old device for additional discounts! Conditions apply.

**Circular Letter**

A circular letter is a formal business document used to communicate the same information to multiple recipients (customers, suppliers, employees, etc.). It is designed to be concise, engaging, and persuasive.

***Objectives of Circular Letters:***

1. Publicity & Awareness – Promote campaigns, products, or events.
2. Engagement – Capture the reader's interest with persuasive language.
3. Information Dissemination – Share updates about the firm (e.g., address change, new policies).
4. Building Trust – Strengthen relationships with stakeholders.

***Situations Requiring Circular Letters***

| Scenario | Example |
|---|---|
| New Branch Opening | "We are pleased to announce our new branch in Mumbai!" |
| Change of Address | "Our office will relocate to [New Address] from [Date]." |
| Product Launch | "Introducing our latest ecofriendly product line!" |
| Price Reduction | "Enjoy 20% off on all products this festive season!" |
| Partnership Changes | "Mr. X has retired; Ms. Y joins as a new partner." |

***Key Features of an Effective Circular Letter***

- Clear Subject Line – E.g., *"Announcing Our New Showroom in Delhi!"*
- Personalized Tone – Using "You" attitude (e.g., "Your support has helped us grow!").
- Visual Appeal – Using  bold text, bullet points, or company logos.
- CalltoAction (CTA) – "Visit us today!" / "Reply by [Date]."

**Specimen Circular Letter**

Subject: *Launch of Our New ECommerce Platform*

Dear Valued Customer,

We are excited to announce the launch of our new ecommerce website! Now shop faster with:

- 24/7 access to products
- Exclusive discounts for registered users
- Free shipping on orders above ₹1000

*Visit us at [Website Link].*

Warm Regards,

[Company Name]

**Complaint Letter**

Purpose: Communicates dissatisfaction and requests a solution.

**Example -1:**

**ROOST Pvt. Ltd.**

Business Park, New Delhi

Date: June 22, 2025

**To**

Customer Service, UVW Suppliers

**Subject:** Complaint Regarding Delayed Shipment

Dear Sir/Madam,

We placed an order (No. 4589) on June 10, 2025, but it has not been delivered yet. Kindly update us on the status immediately.

Best Regards,

**Operations Manager**

ROOST Pvt. Ltd.

**Example-2:**

**Peace Palace**

**City, State, ZIP Code**

Date:

**To,**

The Customer Service Manager

[Company Name]

[Company Address]

**Subject:** Urgent Complaint Regarding Defective Laptops – Request for Immediate Resolution

Dear Sir/Madam,

I am writing to formally express my deep concern regarding the defective laptops supplied by your company under **Order No. [Order Number] dated [Order Date]**. The issues we have encountered are severely impacting our operations, and I urge you to take immediate corrective action.

**Key Issues Observed:**

1. **Hardware Malfunctions**: Multiple units are experiencing overheating, sudden shutdowns, and battery drainage issues.
2. **Performance Lag**: The laptops freeze frequently and fail to handle basic tasks despite meeting promised specifications.
3. **Defective Components**: Keyboards and touchpads on some units are unresponsive, rendering them unusable.

These defects suggest a serious lapse in quality control, and the situation is unacceptable given your company's reputation.

**Expected Resolution:**

✓ **Immediate replacement** of all defective units with fully functional laptops.

✓ **Thorough inspection** of the remaining stock to prevent further issues.

✓ **Compensation** for the downtime and losses incurred due to faulty devices.

We request you to resolve this matter **within [7 days]**, failing which we will be compelled to escalate the issue to higher authorities and explore legal remedies. Please treat this matter with the urgency it demands.

Attached are the **purchase invoice, warranty details, and photographs/videos** of the defects for your reference. I expect a prompt response via email or call at _____.

**Sincerely,**

Name with Designation

**Attachments:**

- Purchase Invoice
- Warranty Documents
- Evidence of Defects (Photos/Videos)

Question Bank

Part A (2 Marks)

1. Define an appointment letter.
2. What is the purpose of an enquiry letter?
3. List any two features of a sales letter.
4. What is included in a promotion letter?
5. Give an example of a circular letter in a college setting.

Part B (10 Marks)

1. Explain the components and structure of an interview letter with an example.
2. Draft a letter placing an order for 50 computer chairs for a college lab.
3. Write a complaint letter to a courier service about damaged delivery of documents.

Part C (15 Marks)

1. Draft an enquiry letter to a publisher asking about availability and discount for bulk purchase of textbooks for a college library.
2. Write an appointment letter offering the role of Junior Accountant to a recent commerce graduate in your college.
3. Prepare a sales letter promoting a “Back to School” offer by a stationery company with Indianized context.

**Let us sum up:**

In this unit, we explored various kinds of business letters including interview, appointment, acknowledgement, promotion, enquiries, replies, orders, sales, circulars, and complaints. Each letter serves a unique function in professional communication. Knowing how to draft them properly enhances employability and communication skills.

**Glossary**

| Term | Meaning |
|---|---|
| Business Letter | A formal written communication between organizations or individuals. |
| Enquiry | A request for information about goods or services. |
| Complaint | A written expression of dissatisfaction. |
| Circular | A letter intended for mass communication to a group. |
| Acknowledgment | Confirmation of receipt of goods, documents, or information. |

Suggested Reading


1. *Essentials of Business Communication* – Rajendra Pal & J.S. Korlahalli
2. *Communication for Business* – Shirley Taylor, Pearson Education

# Unit III: Specialized Correspondence

Structure

- Overview
- Learning Objectives
- 3.1 Bank Correspondence
- 3.2 Insurance Correspondence
- 3.3 Agency Correspondence
- 3.4 Correspondence with Shareholders and Directors
- Question Bank
- Let Us Sum Up
- Glossary
- Suggested Reading

Overview

The unit details specialized forms of communication with banks, insurance companies, agencies, and internal company communications.

Learning Objectives

- Understand how to communicate professionally with financial and corporate stakeholders.

**3.1 Bank Correspondence**

| Aspect | Details |
|---|---|
| Definition | Communication between a business and its bank. |
| Purpose | To open/close accounts, request loans, overdraft facilities, issue stoppayment instructions, etc. |
| Types & Features | Account operations<br>Loan applications<br>Credit inquiries<br>Bank confirmations<br>Formal tone<br>Accurate financial details<br>Timely communication |

Terms used in Banking sector:

1. **Authorized Signatory**

   Registered individuals permitted to transact on company accounts. Signature specimens are verified and maintained by the bank. Authorization levels may vary by transaction type.

2. **KYC (Know Your Customer)**

   Regulatory process to verify customer identity and assess risk. Requires submission of valid ID proof, address proof, and business documents. Periodic updates may be required as per RBI guidelines.

3. **Stop Payment Instruction**

   Service to prevent payment of a specific cheque. Request must include cheque number, date and amount. Fees apply as per the bank's tariff schedule.

4. **Overdraft Facility**

   Preapproved credit limit linked to your current account. Interest charged daily on utilized amount only. Subject to review and renewal periodically.

5. **Collateral**

   Assets accepted as security against credit facilities. Valuation and margin requirements vary by asset type. Must be adequately insured during loan tenure.

6. **SWIFT Code**

   Standard format bank identifier for international wires. Consists of bank code, country code, location code. Required for all crossborder fund transfers.

7. **Bank Reconciliation**

   Process to match your records with bank statements. Helps identify missing entries or errors. Recommended to be performed monthly.

8. **ECS (Electronic Clearing Service)**

   Automated bulk payment system operated by RBI. Used for recurring collections/disbursements. Requires prior mandate authorization from customers.

9. **Letter of Credit**

   Trade finance instrument guaranteeing exporter payment. Types include sight LC and usance LC.

10. **Priority Sector Lending (PSL)**

"Mandatory allocation of credit by banks to specified sectors (agriculture, MSMEs, education, etc.) as a percentage of Adjusted Net Bank Credit."

11. RTGS (Real Time Gross Settlement)

A funds transfer system where transactions are settled in realtime and on gross basis (individually). Minimum ₹2 lakh threshold applies.

12. NEFT (National Electronic Funds Transfer)

Electronic funds transfer system operating in hourly batches with no minimum amount restriction.

13. KYC (Know Your Customer)

Customer identification procedure involving (a) identity proof, (b) address proof, and (c) biometric verification where applicable.

14. Core Banking Solution (CBS)

A centralized banking platform enabling customers to operate accounts from any branch with interconnected databases

15. MSME Lending

Classification as per MSMED Act 2006: Micro (≤₹5 cr turnover), Small (≤₹50 cr), Medium (≤₹250 cr). Priority sector target: 7.5% of ANBC for micro enterprises.

16. NonPerforming Asset (NPA)

A loan/advance where interest/principal remains overdue for >90 days. Classified as Substandard (12 months), Doubtful (1236 months), or Loss asset.

17. EKYC

Paperless KYC using Aadhaar authentication with OTP/biometric, permitted for lowrisk accounts with ₹50,000 annual transaction limit.

18. Payment Banks

Differentiated banks accepting restricted deposits (≤₹2 lakh per customer) and providing payment services, but not lending.

Situations That Warrant Business to Bank Correspondence

1. Requesting Overdraft or Credit Facility
2. Applying for a Letter of Credit (LC)
3. Requesting Bank Guarantee
4. Authorizing Payment Instructions
5. Providing KYC/Compliance Documents
6. Informing Change of Authorized Signatory
7. Loan Account Clarifications
8. Request for Statement of Accounts
9. Closure or Transfer of Current Account

**Request for Overdraft Facility**

[Company Letterhead]

Date: [DD/MM/YYYY]

To

The Branch Manager

[Bank Name]

[Branch Address

Subject: Request for Overdraft Facility

Dear Sir/Madam,

We, [Company Name], are maintaining a current account with your branch (Account No. [Account Number]) since [Year].

We request you to kindly grant us an overdraft facility of ₹[Amount] to meet our working capital requirements during our seasonal business cycle. We are willing to provide necessary financial documents and security as required.

Please let us know the documentation required to process this request.

Thanking you in anticipation.

Sincerely,

[Authorized Signatory Name]

[Designation]

[Contact Information]

**Application for Opening a Letter of Credit (LC)**

[Company Letterhead]

Date: [DD/MM/YYYY]

To

The Branch Manager

[Bank Name]

[Branch Address]

Dear Sir/Madam,

Subject: Application for Letter of Credit – [LC Amount]

We request you to open an irrevocable Letter of Credit in favor of [Beneficiary Name], [Beneficiary Country], for an amount of USD/INR [Amount], against our import order No. [Order No.] dated [Date].

The LC details are as follows:

Description of goods: [Product Details]

Mode of shipment: [e.g., FOB/CIF/CFR]

Date of shipment: On or before [Date]

Tenure: [E.g., 90 days from date of shipment]

Documents required: Invoice, Packing List, Bill of Lading, etc.

We enclose our Board Resolution and the LC Application Form duly signed. Kindly process the same at the earliest.

Sincerely,

[Authorized Signatory]

[Designation]

[Contact Information]

Enclosures: Board Resolution, LC Application Form

**Request for Bank Guarantee**

[Company Letterhead]

Date: [DD/MM/YYYY]

To

The Branch Manager

[Bank Name]

[Branch Address]

Dear Sir/Madam,

Subject: Request for Issue of Bank Guarantee

We request you to issue a Bank Guarantee in favor of [Beneficiary Name], for ₹[Amount], valid up to [Date], against the performance/security obligation in relation to [Project/Contract Reference].

The guarantee may be issued under the following terms:

Guarantee Type: [Performance/Financial/Security]

Guarantee Period: From [Start Date] to [End Date]

Claim Period: [Number] days after expiry

We enclose the necessary documentation and request you to debit our account for margin money and charges as applicable.

Thanking you,

Sincerely,

[Authorized Signatory]

[Designation]

[Company Name and Seal]

Enclosures: Agreement Copy, Application Form, Board Resolution

### 3.2 Insurance Correspondence

| Aspect | Details |
|---|---|
| Definition | Communication between policyholders and insurance companies. |
| Purpose | To inquire about policies, file claims, request renewals, or report losses. |
| Types & Features | Policy proposals<br>Premium reminders<br>Claim intimation<br>Settlement queries<br>Clear and factual<br>Includes policy numbers, claim details, dates, and documents |

**Terms Specific to the Insurance Industry:**

1. Sum Insured  The maximum amount the insurer will pay for a covered loss.
2. Premium  The periodic payment to maintain insurance coverage.
3. Deductible/Excess  The amount the policyholder must pay before the insurer covers the rest.
4. Endorsement/Rider  A written amendment adding/modifying coverage.
5. First Notice of Loss (FNOL) The initial report of a claim to the insurer.
6. Claim Adjuster/Surveyor A professional who assesses damage and validates claims.
7. Subrogation The insurer's right to recover claim costs from a third party.
8. Repudiation Insurer's denial of a claim due to policy violations.
9. Proposal Form  Application form disclosing risk details.
10. Material Misrepresentation  False/fraudulent information voiding coverage.
11. NoClaim Bonus (NCB)  Discount on renewal for claimfree years.
12. Free Look Period  Window to cancel a new policy for a full refund.
13. Indemnity Policy  Covers actual financial loss (e.g., property insurance).
14. Act of God (Force Majeure)  Natural disasters excluded from standard policies.
15. Moratorium Period  Waiting period for specific claims (e.g., 24 years for critical illnesses).
16. ThirdParty Liability  Covers damage/injury caused to others.

**Policy Proposal Letter**

From

Name of the Proposer
Address
City, Pincode
Email ID
Phone Number

Date

To

The Branch Manager
Insurance Company Name
Branch Address

Subject: Submission of Policy Proposal for “Policy Type”

Dear Sir/Madam,

I wish to propose for a [Life/Health/General] insurance policy under your [Policy Name] scheme.

Please find below the key details:

Proposer Name: [Full Name]

Date of Birth: [DD/MM/YYYY]

Sum Assured: ₹[Amount]

Policy Term: [No. of Years]

Nominee Name: [Name and Relationship]

I enclose the duly filled proposal form along with the required documents (ID proof, address proof, income proof, and medical reports as applicable).

Kindly process the proposal and confirm issuance of the policy.

Thank you.

Sincerely,

[Signature]

[Name]

Enclosures:

1. Duly filled Proposal Form
2. KYC Documents
3. Medical Reports (if applicable)
4. Income Proof

**2. Premium Reminder Letter (From Insurer to Policyholder)**

[Insurance Company Letterhead]

[Date]

To

[Policyholder Name]

[Address]

Subject: Reminder for Upcoming Premium Payment – Policy No. [XXXXXXXX]

Dear [Policyholder Name],

This is a kind reminder that your next premium for the [Policy Name] policy (Policy No. [XXXXXXXX]) is due on [Due Date].

Premium Amount: ₹[Amount]

Mode of Payment: [Monthly/Quarterly/Annual]

Grace Period: [No. of Days, e.g., 30 days]

To avoid policy lapse or loss of benefits, kindly ensure payment before the due date. You may pay via [Online/Bank/Agent]. Please ignore this letter if you have already made the payment.

Warm regards,

[Name]

Customer Service Executive

[Insurance Company Name]

[Contact Details]

**3. Claim Intimation Letter (From Policyholder to Insurer)**

From

Name of the Proposer
Address
City, Pincode
Email ID
Phone Number

[Date]

To

The Claims Manager

[Insurance Company Name]

[Branch Address]

Subject: Intimation of Claim under Policy No. [XXXXXXXX]

Dear Sir/Madam,

I wish to formally intimate a claim under my [Health/Vehicle/Life/etc.] policy (Policy No. [XXXXXXXX]) due to the following event:

Nature of Incident: [e.g., Accident, Hospitalization, Death]

Date and Time of Incident: [DD/MM/YYYY, Time]

Location: [City/Place]

Claimant Name: [Name]

I request you to register the claim and inform me of the required procedure and documentation. I am enclosing preliminary documents for your reference.

Thank you for your prompt support.

Sincerely,

[Signature]

[Your Name]

Enclosures:

1. Copy of Policy Document
2. Incident Proof (FIR/Discharge Summary)
3. Claimant ID Proof
4. Any other preliminary documents

### 3.3 Agency Correspondence

| Aspect | Details |
|---|---|
| Definition | Communication between a company and its agents or representatives. |
| Purpose | To issue instructions, confirm transactions, provide commission details, or resolve queries. |
| Types & Features | Appointment letters<br>Authorization<br>Commission statements<br>Performance reviews |

**1. Appointment of an Agent** From the Principal to the Agent

Principal's Letterhead

Date: 6 July 2025

To:

M/s R.K. Distributors

45, Commercial Street

Chennai – 600002

Subject: Appointment as Sales Agent

Dear Sir/Madam,

We are pleased to inform you that our company has appointed your firm as our authorized sales agent for the Chennai region, effective from 1st August 2025.

You will be entitled to a commission of 10% on the net sales value. Kindly find enclosed the agreement document for your reference and signature.

We look forward to a mutually beneficial association.

Yours faithfully,

(Signature)

R. Mehta

Manager – Sales

**2. Enquiry About an Agency** From the Agent to the Principal

From:

M/s Brightway Traders

12, Mount Road

Trichy – 620001

Date: 6 July 2025

To:

The General Manager

Sunrise Paints Ltd.

Bengaluru – 560021

Subject: Enquiry Regarding Dealership/Agency

Dear Sir,

We are interested in obtaining dealership rights for your range of decorative paints in the Trichy district. We have an established network of retail clients and experience in FMCG distribution. Kindly let us know the terms and conditions for becoming your authorized agent. We look forward to hearing from you soon.

Thanking you,

Yours sincerely,

(Signature)

S. Kumar

Proprietor

**3. Complaint to Principal About Delay in Supply** From the Agent to the Principal

From:

M/s Elite Electronics

Hyderabad – 500016

Date: 6 July 2025

To:

The General Manager

Nova Tech Ltd.

Pune – 411001

Subject: Complaint Regarding Delay in Supply

Dear Sir,

We regret to inform you that despite repeated followups, the consignment of smartwatches (Order No. 1147 dated 10 June 2025) has not yet reached us.

The delay is causing inconvenience to our dealers and loss of business. We request you to expedite the shipment and inform us of the dispatch details at the earliest.

Yours faithfully,

(Signature)

R. Laxman

Regional Sales Agent

**4. Termination of Agency Agreement** From the Principal to the Agent

[Company Letterhead]

Date: 6 July 2025

To:

M/s Future Traders

Coimbatore – 641002

Subject: Termination of Agency Agreement

Dear Sir,

We regret to inform you that due to a recent strategic restructuring, we are compelled to discontinue our agency arrangement with your firm, effective 31 July 2025.

As per the agreement, all dues will be settled upon the completion of the final audit. We thank you for your services and cooperation during our partnership.

Yours truly,

(Signature)

A. Sharma

Director – Distribution

### 3.4 Correspondence with Shareholders and Directors

| Aspect | Details |
|---|---|
| Definition | Formal communication between a company and its shareholders or board of directors. |
| Purpose | To share decisions, financial results, meeting notices, dividend info, or request approvals. |
| Types | AGM/EGM notices<br>Dividend intimations<br>Resolutions<br>Director appointment/resignation letters<br>Compliance with legal/statutory requirements |

**Business Jargons:**

1. ASAP (As Soon As Possible). Requesting swift action or response.
2. FYI (For Your Information). Sharing information with no response needed.
3. KPI (Key Performance Indicator). A metric used to measure success.
4. ROI (Return on Investment). The gain from an investment relative to its cost.
5. B2B (Business to Business). Transactions between businesses.
6. B2C (Business to Consumer). Transactions between a business and consumers.
7. EOD (End Of Day). Referring to the end of the business day.
8. MOU (Memorandum of Understanding). A nonbinding agreement between parties.
9. Onboarding. The process of integrating a new employee.
10. Outreach. Efforts to connect with others for business purposes.
11. Ordinary Business  Routine matters like financial statements, dividends, and director elections (listed in AGM notices under Section 102 of Companies Act, 2013).
12. Special Business
    Nonroutine items requiring shareholder approval (e.g., mergers, amendments to Articles). Must include an explanatory statement.
13. Proxy Form  Document allowing shareholders to appoint a representative to vote on their behalf (Rule 19 of Companies (Management & Administration) Rules, 2014).
14. Evoting  Electronic voting facility mandated for listed companies (SEBI LODR Regulation 44).
15. Interim Dividend  Dividend declared between two AGMs, approved by the Board .

16. Final Dividend  Dividend recommended by the Board and approved by shareholders at the AGM (Section 123(2)).
17. Record Date  Cutoff date to determine eligible shareholders (Section 91). Must be notified to stock exchanges.
18. Dividend Warrant  Physical payment instrument (if not paid electronically). Requires 15day validity as per RBI guidelines.
19. Ordinary Resolution  Passed by >50% votes (e.g., dividend approval). Filed with ROC in Form MGT14 within 30 days.
20. Special Resolution  Requires ≥75% votes (e.g., altering Articles). Needs 21day notice to shareholders.
21. Postal Ballot  Voting by mail/evoting for items like mergers (Section 110).
22. Circulation of Resolutions  Shareholders holding ≥5% shares can propose resolutions.
23. DIN (Director Identification Number)  Unique ID mandatory for all directors (Section 153).
24. Letter of Appointment  Must disclose terms, remuneration, and duties (Schedule IV to Companies Act).
25. Independent Director  Must meet criteria of independence (Section 149(6)) and file declaration annually.
26. MCA21 Portal  Mandatory efiling platform for ROC submissions.
27. Related Party Transactions (RPTs)
    Require Board + Shareholder approval if exceeding prescribed thresholds (Section 188).
28. XBRL Filing
    Digital reporting format for financial statements (applicable to certain classes of companies).

DIVIDEND DECLARATION LETTER TO SHAREHOLDERS

[Company Letterhead]

[Date]

To:

Our Valued Shareholders

[Company Name]

[Company Address]

Subject: Declaration of [Interim/Final] Dividend for Financial Year [Year]

Dear Shareholders,

We are pleased to inform you that at the Board of Directors meeting held on [Date], the Board approved the declaration of a [Interim/Final] dividend of ₹[X] per equity share ([X]% of face value) for the financial year ended [Date].

Key Details:

1. Dividend Per Share: ₹[X]
2. Record Date: [DD/MM/YYYY] (for determining eligible shareholders)
3. Payment Date: On or before [DD/MM/YYYY]
4. Total Payout: Approximately ₹[Total Amount]

Payment Method:

- The dividend will be credited directly to your registered bank account (for shareholders with valid bank details in our records).
- For others, dividend warrants will be dispatched to your registered address

Important Notes:

1. Shareholders must ensure their bank details and address are updated with our Registrar & Transfer Agent by [Date]
2. Dividend income is taxable as per applicable tax laws
3. The dividend is subject to deduction of tax at source (TDS) as applicable

Corporate Action Timeline:

ExDividend Date: [DD/MM/YYYY]

Record Date: [DD/MM/YYYY]

Payment Date: [DD/MM/YYYY]

We thank you for your continued trust and support in [Company Name]. This dividend declaration reflects our commitment to sharing the Company's success with our valued shareholders while maintaining adequate reserves for future growth.

For any queries regarding dividend payment, please contact:

[Registrar Name]

[Registrar Address]

Email: [Email ID]

Phone: [Phone Number]

By Order of the Board

[Authorized Signatory Name]

[Designation]

[Company Name]

Enclosures:

1. Dividend tax computation details (if applicable)
2. Form for updating bank details (if applicable)

Questions for Revision:

1. A client's house fire claim is denied due to incomplete documentation. Draft a response that educates the client and offers a resolution path.
2. Draft a letter to a distributor announcing revised commission rates. *(Justify changes and encourage cooperation)*
3. Write a warning letter to an agent for violating territorial sales boundaries.
4. Draft an email reminding a policyholder to renew their lapsed car insurance policy. *(Highlight penalties and benefits)*
5. Explain how to write a claim rejection letter while maintaining customer trust.
6. Shareholders demand clarity on declining profits. Prepare a detailed response for the Board of Directors. *(Data-driven, reassuring tone)*
7. Analyze the legal implications of miscommunication in director appointment letters.

# Unit IV: Internal Office Communication

Structure


- Overview
- Learning Objectives
- 4.1 Report Writing
- 4.2 Agenda
- 4.3 Minutes of Meeting
- 4.4 Memorandum
- 4.5 Office Order
- 4.6 Circular
- 4.7 Notes
- Question Bank
- Let Us Sum Up
- Glossary
- Suggested Reading


Overview

Internal office communication is the backbone of effective organizational functioning. It involves the exchange of information, directives, and feedback within an organization to coordinate activities and ensure smooth workflow. This unit introduces various forms of internal communication essential for organizational efficiency like reports, agendas, minutes, memoranda, office orders, circulars, and notes, explaining their purposes, formats, and usage. Mastery of these forms enhances administrative efficiency, supports decision making, and ensures smooth internal communication.

Learning Objectives

By the end of this unit, learners will be able to:

- Understand the purpose and importance of various official business documents.
- Identify the structure and key components of a professional report.
- Draft agendas and accurately record minutes of meetings
- Understand and write office orders with formal authority
- Create circulars and office notes for information dissemination
- Apply appropriate formats for different types of business correspondence.

**4.1 Report Writing**

A report is a formal written account of a specific topic or event, often used to analyze and present findings, give recommendations, or record details for future reference. Derived from Latin *reportare*, meaning "to carry back.", it refers to conveying information formally to inform decisions.

Purpose: To present findings, analysis, and recommendations objectively for informed decisionmaking.

Key Guidelines:

- Maintain clarity, precision, and neutrality
- Follow structured sections:
  Title, Table of Contents, Executive Summary, Introduction, Findings, Recommendations, Conclusion
- Support content with visuals (charts/tables)
- Use formal tone and factual content

Types of Reports:

- Informational Reports
- Analytical Reports
- Research Reports
- Progress Reports

Structure of a Report:

- Title Page
- Table of Contents
- Executive Summary
- Introduction
- Body (Findings/Analysis)
- Conclusion and Recommendations
- Appendices (if any)

Phases in Report Preparation:

1. Collection phase: Collect the relevant information. It includes news items, surveys, pictures, figures, documents etc.
2. Planning phase: Keeping in mind the purpose of the report, importance of the collected material is decided. A logical sequence of presenting the information is also decided. All

the information is arranged on the basis of relevance and importance. Planning is also done regarding which pictures or illustrations to use.

3. Drafting phase: It is the report writing phase. All the planned sections are written and main body of the report is created. A conclusion is also presented at the end.
4. Editing phase: In this phase the prepared draft is examined on the grounds of grammar, sentence structuring, style etc. It is also checked that whether the report is serving its purpose or not.

Reports can be of various types like financial report, marketing report, sales report, internal quality assessment report, market survey report etc. Depending upon the purpose a report can be written.

Sample Reports:

**Quarterly Sales Report – Q1 2025**

Executive Summary:

This report analyzes sales trends for Q1 2025, highlighting a 10% increase over the previous quarter primarily driven by the South Zone.

Findings:

- Total sales: ₹120 crores
- Highest sales in South Zone: ₹50 crores
- Decline in North Zone due to supply chain issues

Recommendations:

- Strengthen inventory management in North Zone
- Increase marketing budget in the East Zone

**Board of Directors Meeting Minutes**

**Quarterly Strategic Review | Q2 2024**

**Meeting Details**

**Date:** [Insert Date]

**Time:** [Insert Time]

**Location:** [Boardroom/Virtual Conference]

**Prepared by:** [Corporate Secretary/Executive Assistant]

**Approved by:** [Chairperson/CEO]

**1. Call to Order**

The meeting was called to order at [Time] by [Chairperson's Name], Chairperson of the Board. A quorum was confirmed with [X] out of [Y] directors present.

**Attendance**

**Board Members in Attendance:**

- [Name], Chairperson
- [Name], Chief Executive Officer
- [Name], Chief Financial Officer
- [Name], Independent Director
- [Name], Independent Director

**Regrets/Absent:**

- [Name], Director (prior notice)

**Invited Guests:**

- [Name], Designation.

**2. Approval of Agenda & Previous Minutes**

- The agenda was unanimously approved as circulated.
- The minutes of the previous meeting (dated [Previous Date]) were reviewed and approved.

**Motion:** "[Name] moved to approve the minutes; seconded by [Name]. Motion carried."

**3. Financial Performance Review** Presented by CFO CA.XXX

**Key Highlights (Q2 2024 vs. Q1 2024)**

| **Metric** | **Q1 2024** | **Q2 2024** | **Variance** |
|---|---|---|---|
| Revenue ($M) | Xxxxx | Xxxxx | Xxxxx |
| EBITDA Margin (%) | Xxxxx | Xxxxx | Xxxxx |
| Operating Expenses ($M) | Xxxxx | Xxxxx | Xxxxx |

**Key Discussion Points:**

- Revenue growth driven by [Product Line/Market Expansion].
- Margin improvement attributed to cost optimization in [Department].
- The board requested a deeper analysis of rising Selling General &Administrative costs.

**4. Strategic Initiatives & Governance**

**4.1 Market Expansion Proposal**

- **Presentation by:** [VP of Strategy]
- Proposed entry into [New Market] with a projected CAPEX of **$2.5M**.
- **Board Resolution:** Approved with [X] in favor, [Y] abstentions.

**4.2 Risk Management Update**

- Cybersecurity risks were flagged due to recent industry breaches.

- **Action:** The board endorsed an additional **$500K** budget for IT security upgrades.

**5. Action Items & Resolutions**

| Item | Owner | Deadline |
|---|---|---|
| Finalize market entry plan | Strategy Team | [DD/MM/YYYY] |
| Review SG&A cost controls | CFO | [DD/MM/YYYY] |
| Board retreat planning | Corporate Secretary | [DD/MM/YYYY] |

**6. Adjournment**

The meeting adjourned at [Time]. The next quarterly meeting is scheduled for **[Date]** at **[Time]**.

**Submitted by:**

[Name]

[Title]

### 4.2 Agenda

An agenda is a list of items to be discussed at a meeting. It helps in preparing participants and ensures the meeting remains focused and organized.

Etymology & Origin: From Latin *agenda*, plural of *agendum*, meaning "things to be done."

Purpose: To outline discussion points for a structured meeting.

Key Guidelines:

- Include date, time, and venue
- Prioritize topics logically
- Mention presenter names if applicable

Use Cases:

- Board and management meetings
- Departmental reviews
- Committee sessions

Components of an Agenda:

- Heading (name of the organization)
- Date, time, and location
- List of topics to be discussed
- Name of the person chairing the meeting

**Agenda – Monthly Team Review Meeting**

Date: 10th May 2025

Time: 10:00 AM – 12:00 PM

Venue: Conference Room, 3rd Floor

1. Welcome and Opening Remarks – HR Head
2. Sales Report – Sales Manager
3. Marketing Review – Marketing Lead
4. Budget Allocation Discussion – CFO
5. Q&A and Closing

**4.3 Minutes of Meeting**

Minutes are the official written record of what occurred during a meeting. Etymology & Origin:

From Latin *minuta scriptura* ("small writing") — a concise record of discussions.

Purpose: To document meeting proceedings, decisions, and responsibilities.

Typical Format:

- Name of the organization
- Date, time, and place of the meeting
- Names of attendees
- Summary of proceedings
- Decisions taken and assigned responsibilities
- Signature of the person who recorded the minutes

Key Guidelines:

- Use past tense
- List attendees and absentees
- Highlight decisions and tasks
- Specify responsible individuals with deadlines

**Minutes – Monthly Team Review Meeting**

**Date: 10th May 2025 | Time: 10:00 AM – 12:00 PM**

Attendees: Rakesh (HR), Latha (Sales), Venkat (Marketing), Roy (Finance)

Discussion Summary:

- 8% increase in May sales
- Marketing campaign pending review
- Budget to be revised for training

Action Items:

- Marketing report due by 15th May – Mr. Venkat
- Revised budget to be submitted by 20th May – Mr. Roy

**4.4 Memorandum (Memo)**

A memo is a short, internal document used to convey policies, procedures, or official business within an organization. It is written by one person or department and sent to another person or department in the same company. Memos are used for **internal communication**, not for writing to people outside the organization. A memo is usually brief and to the point. The main purpose of a memo is to **inform** others about something important, such as a request, instruction, or update.

**When is a Memo used?**

- To share specific details with colleagues.
- To keep a record of communication within the organization.
- For matters like reminders, decisions, suggestions, or instructions.

**Format of a Memo**

Even though a memo is like a letter, its format is different. Organizations usually follow a standard format. Here's what a memo includes:

1. Letterhead: The top part shows the name and address of the office. It indicates that the memo is internal.
2. Word “Memo” or “Memorandum”: This should be written clearly to identify the document type.
3. Memo Number: A unique number to help identify and refer to this particular memo.
4. To: The name(s) of the person, team, or department receiving the memo.
5. From: The name of the sender (person, department, or committee).
6. Date: The date the memo is written. Use full date format (e.g., 6 July 2025).
7. Subject: A short line that tells what the memo is about.
8. Main Content: This is the body of the memo. It should explain the issue clearly and briefly. You can include facts, actions required, or suggestions.
9. Cc (Carbon Copy): Other people who should also receive this memo.
10. Signature: The sender’s signature and name (or department name).

While Writing a Memo, care should be taken to avoid using greetings like “Dear” or closings like “Yours sincerely” and keep the subject line clear and short. The tone should be direct yet friendly. Important information should come first and less important information can come at the end.

Features:

- Concise and formal
- Directed to specific individuals or departments
- No salutation or complimentary close

**Memo**

To: All Employees

From: HR Department

Date: 5th May 2025

Subject: Implementation of New WorkfromHome Policy

A new hybrid work policy will be introduced starting 1st June 2025. Details will be circulated via email.

### 4.5 Office Order

Etymology & Origin: From Latin *ordinare*, “to organize” — used for formal internal commands. An Office Order is a formal message sent by a higher authority to subordinates. It gives clear directions that must be followed. It is a type of memo used for downward communication. Disobeying an office order can lead to disciplinary action.

Common reasons for issuing office orders:

- Transfers
- Promotions or demotions
- Change in working hours
- Termination of service

**Office Order**

Ref No: HR/TRANS/2025/17

Date: 8th May 2025

Subject: Transfer of Mr. K. Ram to Coimbatore

Mr. K. Ram, Senior Analyst, is hereby transferred to the Coimbatore Branch, effective 1st June 2025.

By Order

Sd/

HR Manager

**4.6 Circular**

A Circular is used to share the same information with a large group of employees.

Etymology & Origin: From Latin *circulare*, meaning "to circulate or move around."

Purpose: To communicate the same information to a wide audience.

Key Guidelines:

- Short and informative
- Mention the concerned audience
- Maintain uniformity in tone

Examples of circular topics: A company event, New policies and Visits by guests or experts

Purpose:

- Announcements
- Policy changes
- Notifications

Key Elements:

- Clear subject
- Brief and relevant content
- Circulation list

Circular No.005/2025

Date: 2nd May 2025

Subject: Holiday on 14th May 2025

All departments are informed that Wednesday, 14th May 2025, will be a holiday due to local elections.

Sd/

Administrative Officer

**4.7 Notes**

Etymology & Origin:From Latin *nota*, meaning "mark or sign."

Office notes are brief, informal internal communications usually exchanged between officials regarding routine matters or file movement. Used for informal internal communications.

Purpose: To exchange internal clarifications, approvals, or decisions.

Types:

- Routine Notes
- Draft Notes (seeking approval, suggestions)
- Informative Notes

**Office Note**

To: Finance Officer

From: Procurement Department

Date: 3rd May 2025

Subject: Approval for Stationery Purchase

Requesting approval for the purchase of essential stationery items (list enclosed). Budget availability confirmed.

Enclosure: Item List

Sd/-

Procurement Officer

Question Bank

Part A – Two Marks

1. What is an agenda?
2. Mention any two types of business reports.
3. Define memorandum.
4. What is the purpose of an office circular?

Part B – Five Marks

1. Write a short note on the importance of minutes of meeting.
2. What are the essential components of a formal report?
3. Differentiate between a memo and a circular.
4. Draft a simple office order regarding a change in office working hours.

Part C – Ten Marks

1. Explain the structure and types of business reports with examples.
2. Draft an agenda and corresponding minutes for a departmental meeting on quarterly performance review.
3. Write a detailed note on the uses and differences between memo, office order, and circular.
4. Prepare a circular announcing a workshop on soft skills for employees of a company.

**Let Us Sum Up**

In this unit, learners explored various formats of written communication used in organizations such as reports, agenda, minutes, memos, office orders, circulars, and notes.

**Glossary**

| **Term** | **Meaning** |
|---|---|
| **Agenda** | List of topics to be discussed at a meeting. |
| **Minutes** | Written record of decisions taken at a meeting. |
| **Memo** | A short internal communication. |
| **Office Order** | An official directive issued within an organization. |
| **Circular** | A notice distributed to a group of people in the organization. |
| **Note** | A brief internal communication used for daily administrative purposes. |

# Unit V: Modern Forms of Communication

Structure

- Overview
- Learning Objectives
- 5.1 Fax Communication
- 5.2 Email Communication
- 5.3 Video Conferencing
- 5.4 Internet and Websites
- Question Bank
- Let Us Sum Up
- Glossary
- Suggested Reading

**Overview**

In the modern era, communication technologies have significantly reshaped the way businesses function. Unlike earlier methods that depended on physical mail or facetoface meetings, today's communication is rapid, global, costeffective, and largely digital. This unit focuses on the key modern tools of communication—**Fax, EMail, Video Conferencing, the Internet, and Websites**—highlighting their purpose, advantages, limitations, and applications in business. Understanding these tools helps students develop practical skills to engage effectively in professional environments.

**Learning Objectives**

By the end of this unit, learners will be able to:

- Understand the evolution and importance of modern communication methods.
- Explain how different tools like fax, email, and video conferencing operate.
- Identify the strengths and limitations of each communication medium.
- Select the most suitable communication tool for a given business scenario.
- Use websites and internetbased tools for professional and business communication.

**1. Fax (Facsimile)**

**Definition:**

A fax machine sends copies of documents over a telephone line. It scans the document, converts it into a bitmap image, and transmits it to another fax machine, which prints it.

**Business Uses:**

- Sending signed legal documents.
- Transmitting purchase orders, invoices, and quotations.
- Communicating with government agencies or legacy systems still using fax.

**Advantages:**

- Provides hardcopy documentation instantly.
- Legally recognized in many industries.
- Useful in areas with limited internet access.

**Limitations:**

- Declining usage due to digital alternatives.
- Requires a dedicated machine and landline.
- Not environmentally friendly due to paper use.

**Example Use:**

A supplier sends a signed contract via fax to a client who does not use email for sensitive documents.

**2. EMail (Electronic Mail)**

**Definition:**

Email is a digital method of exchanging messages and documents using internet protocols. It is the most widely used tool in professional communication.

**Features:**

- Allows attachments (documents, images, videos).
- Can be sent to multiple recipients at once.
- Accessed via platforms like Gmail, Outlook, Yahoo, etc.

**Business Uses:**

- Sending internal memos, reports, or updates.
- Customer support communication.
- Marketing via newsletters and promotional emails.

**Advantages:**

- Fast and costeffective.
- Enables written records for accountability.
- Scalable for mass communication.

**Limitations:**

- Vulnerable to phishing and spam.
- Can be impersonal if misused.
- Requires internet access and literacy.

**Example Use:**

An HR manager sends joining instructions to a new employee via email with an attached onboarding handbook.

**3. Video Conferencing**

**Definition:**

A technology that enables realtime video and audio communication between individuals or groups at different locations using the internet.

**Popular Tools:**

Zoom, Microsoft Teams, Google Meet, Cisco Webex, Skype.

**Business Uses:**

- Virtual team meetings.
- Interviews with remote candidates.
- Global training and collaboration.

**Advantages:**

- Saves travel time and costs.
- Enhances collaboration across geographies.
- Encourages visual interaction, improving clarity.

**Limitations:**

- Requires highspeed internet.
- Technical glitches can disrupt meetings.
- Time zone differences in international settings.

**Example Use:**

A company holds a quarterly review meeting between its head office in Chennai and branch offices in Bengaluru and Delhi via Microsoft Teams.

**4. Internet**

**Definition:**

The internet is a global network that enables data exchange and access to digital services. It is the backbone of most modern communication tools.

**Business Uses:**

- Email, cloud storage, ecommerce.
- Online marketing, advertising.
- Remote work, customer service chatbots.

**Advantages:**

- Unlimited access to information.
- Enhances speed and flexibility of business processes.
- Facilitates global outreach and connectivity.

**Limitations:**

- Cybersecurity risks (hacking, viruses).
- Overdependence may lead to productivity issues.
- Requires digital infrastructure and training.

**Example Use:**

An entrepreneur uses cloud platforms like Google Drive and Gmail to collaborate with designers, marketers, and clients remotely.

**5. Websites**

**Definition:**

A website is a digital platform hosted on the internet, designed to provide information or services to visitors. Businesses use websites to promote products, deliver services, and build their brand identity.

**Types of Business Websites:**

- Corporate Website: Represents the company, shares mission, services, careers.
- ECommerce Site: For online selling (e.g., Amazon, Flipkart).
- Customer Service Portal: FAQs, support tickets, live chat.
- Blog/Content Site: Sharing knowledge and updates.

**Business Uses:**

- 24/7 accessibility to customers.
- Information dissemination (about products/services).
- Online transactions and lead generation.

**Advantages:**

- Enhances brand visibility and credibility.
- Costeffective marketing tool.
- Enables global reach.

**Limitations:**

- Needs regular updates and maintenance.
- Requires investment in design and cybersecurity.
- Intense competition for visibility.

**Example:**

A fashion brand uses its website for online sales, customer reviews, blog articles on styling tips, and contact forms for customer support.

**Question Bank**

**Part A – Two Marks**

1. Define fax communication.
2. Name any two video conferencing platforms.
3. What is the primary use of email in business?
4. Mention one limitation of internetbased communication.
5. What is an ecommerce website?

**Part B – Five Marks**

1. List the advantages and disadvantages of using video conferencing in a business meeting.
2. Explain how websites are used as a business development tool.
3. Compare email and fax as modes of business communication.
4. Write a short note on the use of internet for business communication.

**Part C – Ten Marks**

1. Elaborate on the role of modern communication tools in today's business world with examples.
2. Discuss in detail the importance of websites and their different types in business communication.
3. Compare and contrast traditional communication tools with modern communication technologies.
4. Evaluate the effectiveness of email, video conferencing, and websites as communication media for remote business operations.

**Let Us Sum Up**

Modern forms of communication—Fax, Email, Video Conferencing, Internet, and Websites—have revolutionized the way businesses communicate, collaborate, and grow. Each tool has unique strengths suited to specific purposes, whether it's the immediacy of email, the interactive nature of video conferencing, or the global reach of websites. As businesses become more digital, mastering these tools is essential for efficiency, connectivity, and competitiveness.

**Glossary**

| **Term** | **Definition** |
|---|---|
| **Fax** | Transmission of scanned printed material via telephone lines. |
| **Email** | Digital exchange of messages over the internet. |
| **Video Conferencing** | Realtime visual meetings via internetbased platforms. |
| **Internet** | A global network for sharing data and accessing digital services. |
| **Website** | A digital platform used by businesses to provide services or information. |

**Suggested Reading**


- Bovee, C.L., & Thill, J.V. *Business Communication Today*. Pearson Education.
- Sharma, R.C., & Mohan, K. *Business Correspondence and Report Writing*. Tata McGraw Hill.
- Courtland Bovee & John Thill. *Excellence in Business Communication*. Pearson Education.


**Reference Books**


1. Commercial Correspondence – R.S.N. Pillai and Bagavathi
2. Business Communication – Rajendra Paul and Korlahalli
3. Business Communication – N.S. Raghunathan & B. Santhanam, Margham Publications.
4. Business Communication – Dr. K. Sundar, Vijay Nicole Publications.