

COMMERCIAL CORRESPONDENCE AND SECRETARIAL PRACTICE

Standard 12



PLEDGE

India is my country.

All Indians are my brothers and sisters.

I love my country and I am proud of its rich and varied heritage.

I shall always strive to be worthy of it.

I shall respect my parents, teachers and all my elders and treat everyone with courtesy.

I pledge my devotion to my country and its people.

My happiness lies in their well-being and prosperity.

રાજ્ય સરકારની વિનામૂલ્યે યોજના હેઠળનું પુસ્તક



Gujarat State Board of School Textbooks
'Vidyayan', Sector 10-A, Gandhinagar-382010

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PREFACE

The Gujarat Secondary and Higher Secondary Board has prepared new syllabi in accordance with the syllabi at the national level. These syllabi are approved by the Government of Gujarat.

The Gujarat State Board of School Textbooks takes pleasure in presenting this textbook to the students. It is prepared according to the new syllabus of **Commercial Correspondence and Secretarial Practice** for **Std. 12**.

This textbook is written and reviewed by expert teachers and professors. This textbook is published after incorporating the necessary changes suggested by the reviewers.

The Board has taken ample care to make this textbook interesting, useful and free of errors. However, suggestions and welcome to improve the quality of this book from persons taking interest in education.

P. Bharathi (IAS)

Director

Date : 16-11-2019

Executive President

Gandhinagar

First Edition : 2017, Reprint : 2018, 2019, 2020

Published by : P. Bharathi(IAS), Director, on behalf of Gujarat State Board of School Textbooks,
‘Vidhyayn’, Sector 10-A, Gandhinagar.

Printed by :

FUNDAMENTAL DUTIES

It shall be the duty of every citizen of India :*

- (a) to abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem;
- (b) to cherish and follow the noble ideals which inspired our national struggle for freedom;
- (c) to uphold and protect the sovereignty, unity and integrity of India;
- (d) to defend the country and render national service when called upon to do so;
- (e) to promote harmony and the spirit of common brotherhood amongst all the people of India transcending religious, linguistic and regional or sectional diversities; to renounce practices derogatory to the dignity of women;
- (f) to value and preserve the rich heritage of our composite culture;
- (g) to protect and improve the natural environment including forests, lakes, rivers and wild life, and to have compassion for living creatures;
- (h) to develop the scientific temper, humanism and the spirit of inquiry and reform;
- (i) to safeguard public property and to abjure violence;
- (j) to strive towards excellence in all spheres of individual and collective activity so that the national constantly rises to higher levels of endeavour and achievement.
- (k) to provide opportunities for education by the parent or the guardian to his child or ward between age of 6 to 14 years, as the case may be.

* Constitution of India : Section 51-A

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PART : 1

COMMERCIAL CORRESPONDENCE

1

BANK CORRESPONDENCE

What will you learn in this chapter ?

- 1.1 Introduction
- 1.2 Bank Correspondence
 - 1.2.1 Request Letters Written to the Bank
 - 1.2.2 Complaint Letters Written to the Bank
- 1.3 Examples of Bank Correspondence

1.1 Introduction

Bank is an integral part of trade and commerce, economic dealings and financial management of any nation. From the common man to a big industrialist, from an actor to a politician, every person takes the services of banks. The functioning of banks reveals the economic condition of any nation. Banks perform two main functions

to provide finance and to receive money. Along with various services, banks provide ultra-modern facilities such as online and mobile banking facilities. As a result, banking facilities have become speedier and customer oriented. The Reserve Bank of India formulates rules for all types of banks such as Nationalised Banks, Co-operative Banks, Private Banks, Industrial Banks and Agricultural Banks to regulate them. The Reserve bank of India also instructs all these banks as and when required. Current accounts and savings account holders can take the advantage of banking services.

1.2 Bank Correspondence

Any communication with bank should take place in a simple style, precise language and in a prescribed format. Secrecy should be maintained as it deals with money matters. Precision and punctuality are highly needed in bank correspondence. In the bank correspondence the account number and the type of the account means savings or current account should be clearly mentioned. Another important thing is that the date must be written in the letter. As and when any amount is to be mentioned in the bank correspondence then it should be written in figures as well as in words. Generally, the amount in words is written in the brackets. Normally, communication with the bank takes place for the following two reasons :

1.2.1 Request Letters Written to the Bank :

- Letter written to open an account
- Letter written to stop payment of the cheque
- Letter written to get overdraft
- Letter written to close an account
- Letter written to open a demat account
- Letter written to get educational loan
- Letter written to get locker facility in the bank
- Letter written to get facility of credit card / debit card / ATM card
- Letter written to inform the loss of credit card / debit card / ATM card

1.2.2 Complaint Letters written to the bank :

- Letter complaining about the wrongful dishonour of the cheque by bank.
- Letter drawing attention towards an error in the bank statement (pass-book).
- Letter complaining about the rude behaviour a bank employee.

1.3 Examples of Bank Correspondence

(1) **Letter to Open Bank Account** : Normally, no letter is written to open a bank account. Applicant has to fill in the prescribed form; information is to be provided along with required documents. The filled form is to be submitted to the bank. The bank scrutinises the form and asks the applicant to deposit a minimum amount and opens the account. Study the following form and everything will be clear.

ACCOUNT OPENING FORM FOR INDIVIDUALS

Branch : _____

Date : DD / MM / YYYY

Account No. :

Branch ALPHA

Scheme Code

I/We request you to open my/our deposit account with your branch/bank as under : (Tick (✓) relevant type of account,

Type of Account	Scheme Name	Type of Account	Scheme Account
<input type="checkbox"/> Saving Bank A/c		<input type="checkbox"/> Term Deposit A/c	
<input type="checkbox"/> Current A/c		<input type="checkbox"/> Other A/c	

FULL NAME, in CAPITAL Letters (In the order of first, middle and last name, leaving a space between words)

M/F

Date of Birth (dd/mm/yyyy) _____

PAN (if not available, please attach Form 60/61)

Customer ID (if any existing)

	Occupation*	Status*	Annual Income (in Rs.)*	Relationship with 1st Applicant	Nationality	Father's / Husband's Name
1						
2						
3						

* Please choose from the following :

Salaried	Self Employed	Professional	Politician	Housewife	Student	Defence Staff
Retired	Stock Broker	Agriculture	Antique Dealer	Arms Dealer	Business	Other

** Please choose from the following (If Staff / Ex-Staff, Mention E. C. Number) :

Minor	Sr. Citizen	Staff (EC No.)	Ex-Staff (EC No.)	Pensioner	NRI	Other General
-------	-------------	-----------------	--------------------	-----------	-----	---------------

Name of the Guardian (in case of minor) : (Attach proof for minor's DOB)	Relationship with minor (✓ tick one)				
	F & NG	M & NG	Legal*	De facto	Others

* In case of legal guardian (guardian appointed by Court), enclose copy of the court order.

Name and address of Employer		
First Applicant	Second Applicant	Third Applicant

Operating Instructions (Please mark ✓ in appropriate box) :

Self	Either or Survivor	Former or Survivor	Jointly	Any one or Survivor/s	Others (Pl. Specify)

Facilities required (Please mark ✓ in appropriate boxes) :

ChequeBook <input type="checkbox"/>		Statement of Account through	
Issued Cheques Series No. _____ to _____		Pass book <input type="checkbox"/> Post <input type="checkbox"/> E-mail <input type="checkbox"/> Delivery at branch <input type="checkbox"/>	
Date of Issue :		Statement Frequency : Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/>	
* Internet Banking - Baroda Connect <input type="checkbox"/>	Debit cum ATM Card <input type="checkbox"/>	*BOB Card <input type="checkbox"/>	

Please issue Debit cum ATM card in the name of the first / all applicants (in case of two joint a/c holder with operations as E or S / Any one or S):

[illegible]

Residential Address			
	First Applicant	Second Applicant	Third Applicant
Flat No. / Bldg. Name			
Street / Road & Area / Locality			
City and District			
State and Country			
Pin Code			
Tel No. / Fax No.			
Mobile			
E-mail			
Communication Address (If different from Residential Address)			
	First Applicant	Second Applicant	Third Applicant
Flat No. / Bldg. Name			
Street / Road & Area / Locality			
City and District			
State and Country			
Pin Code			
Tel No. / Fax No.			
Mobile			
Permanent Address / In case of NRE, local address in India			
	First Applicant	Second Applicant	Third Applicant
Flat No. / Bldg. Name			
Street / Road & Area / Locality			
City and District			
State and Country			
Pin Code			
Tel No.			

OTHER INFORMATION : (✓ TICK ONE)

Education :	Non Matric	SSC/HSC	Graduate	Post Graduate		
Monthly Income (₹) :	Upto 5000/-	5001 - 10000	10001 - 20000	20001 - 50000	50001 - 1 lac	Above 1ac

Expected Annual Turnover in the A/C. ₹ _____

If salaried, employed with (✓ tick one)

Proprietorship	Public Ltd.	MNC	Partnership	Public Sector	Pvt. Ltd.	Government	Other (Pl. Specify)
----------------	-------------	-----	-------------	---------------	-----------	------------	---------------------

If Professional : (✓ tick one)

Doctor	Architect	CA / CS	IT Consultant	Engineer	Lawyer	Others (pl. Specify)
--------	-----------	---------	---------------	----------	--------	----------------------

If Business : (✓ tick one)

Manufacturing	Real Estate	Antique	Service Provider	Trader	Arms Dealer	Agriculture	Stock Broker	Others (Pl. Specify)
---------------	-------------	---------	------------------	--------	-------------	-------------	--------------	----------------------

DECLARATION (Place mark (✓) in appropriate boxes) :

[] I/We declare that I / we do not enjoy any credit facilities with other bank/s.

[] I/We declare that I / we have following deposit accounts and/or credit facilities with your / other banks branches :

Bank & Branch	Place of Bank / Branch	Type of Account / Facility	Amount	Account No.

TERMS & CONDITIONS & DECLARATION (Place mark (✓) in appropriate boxes) :

I/We have read, understood and agree to abide by the Bank's rules relating to the conduct of the above accounts / services / products / Fee & charges which are displayed on the website

- [] I/We wish to be informed about the various fetures/products and promotional offers made by the Bank from time to time.
- [] Please do not call/contact me/us for various features / products and promotional offers made by the Bank from time to time.
- Please issue **Multi-city/Normal cheque book** and recover charges from my/our account as per norms of the bank (**Give Option**)
 - Account will be operated and balance along with interest payable as per operational instructions given above.
 - I shall represent the said mino in all future transactions or any description in the above account until the said minor attains majority.
 - I will indemnify the Bank against the claim of the above minor of any withdrawal/transactions made by me in his/her account any penal charges to the claimant(s) after following the due procedure.
 - I/We understand that in the event of the death of the depositor(s), premature termination of term deposit would be allowed without any penal charges to the claimant(s) after following the due procedure.
 - I/We also agree to maintain the minimum / quarterly average balance which the Bank may prescribe as the minimum / quarterly average balance to be maintained to avail the facilities and agree to pay the charges if minimum / quarterly average balance is not maintained and any other charges stipulated by the Bank. I/We understand that any change in this respect will be notified by the Bank of its website and also will be displayed on the notice board of the branches one month in advance.
 - I/We shall fill up separate pay-in-slips prescribed by the Bank for various time deposit schemes. I/We understand that the term deposit shall be under auto-renewal scheme of the Bank unless otherwise specified by me/us.
 - I/We authorize Bank of Baroda/its Group Companies or its/their agents to make reference and enquiries as may be deemed necessary in their discretion with regard to the information furnished in this application Bank of Baroda and its Group entities/companies are empowered to exchange, share or part with all the information, data or documents relating to my/our application inter se among themselves or to other Banks / Financial Institutions / Credit Bureaus / Agencies / Statutory Bodies / such other entities / persons as may be deemed necessary or appropriate or as may be required for processing of such information / data by such person/s or for furnishing of the processed information / data products thereof the other Banks / Financial Institutions / Credit Bureaus / Agencies / users registered with such agencies.
- For Debit cum ATM Card to be issued in the operative deposit account :**
- I/We have read and understood the terms & condition governing the usage of the Debit Card. I/We accept to be bound by the said terms & conditions and to any changes made therein from time to time by the Bank at its sole discretion. I/We authorize to issue a Debit cum ATM Card to the person/s as name mentioned in the application of account opening form. I confirm that I am the sole account holder or have the required mandate to operate the account singly linked to the Debit Card. I/We further unconditionally and irrevocably authorize you to debit my/our account annually for Debit Card fees/ charges if any stipulated by the bank.
 - I/We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control regulatins and in the event of any failure to do so, I/We will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by Reserve Bank of India from time to time.
 - I/We accept full responsibility for my/our Debit Card and agree not to make any claims against in respect thereto.
- Full Signature (In running handwriting) :**

(Sole / First Applicant)

(Second Applicant)

(Third Applicant)

Introduction from and existing account holder (at least six months old satisfactorily conducted and KYC compliant account :

Name :		Account No. :	
Address :		Date of opening of the A/C :	
		Customer ID :	
Pin :	Email :	Branch Name :	
Tel No. :	Mobile :	Fax :	Type of A/c. SB/CA/CC/OD :

I/We certify that, Mr./Mrs./Ms. _____ is/are known to me/us personally since last _____ months/years and confirm the occupation and address stated in this application form for opening account are correct to the best of my/our knowledge & belief.

Date : _____ (Signature of the Introducer)

TITLE OF THE ACCOUNT	
ACCOUNT NO.	BRANCH
OPERATING INSTRUCTIONS	

Name	Specimen Signature	Photograph
		1 Recent Photo
Customer ID		
		2 Recent Photo
Customer ID		
		3 Recent Photo
Customer ID		

Name _____ Signature _____ (SS No : _____)

Bank Official in whose presence signed

Form DA-1 Nomination Form

Nomination under section 45ZA to 45ZF of the Banking Regulation Act, 1949 and 2(i) of the banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I / We _____ name(s) and address (es) nominate the following persons to whom in the event of my / our / minor's death, the amount of the deposit, particulars whereof are given below may be returned by XYZ bank _____ Branch.

Deposit			Nominee				
Nature of Deposit	Distinguishing No.	Additional Details (if any)	Name of Nominee	Address of Nominee	Relationship with depositor (if any)	Age	If Nominee is a Minor, her/his date of birth#

#As the nominee is a minor on this date, I / We appoint Mr./Mrs./Ms. _____ (Name Address, and Age) to receive the amount of deposit on behalf of the nominee in the event of my / our / minors death during the minority of the nominee.

Date : _____

Place : _____

#Strike out if nominee is not a minor

@ Signature, Name and Address of Witness	* Signature / Thumb Impression of Depositors

* Where deposit is made in the name of a minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
@Signature(s) of depositor(s) should be witnessed by one person, thumb impression(s) of depositor(s) should be witnessed by two person(s).

Details of Identification documents submitted by the applicant/s.

(CARE : FOR NRI APPLICANTS COPY OF PASSPORT MUST BE SUBMITTED AS IDENTIFICATION DOCUMENT)

	Photo Identity			Address Proof		
	1	2	3	1	2	
Type of Document						
Document Number						
Issuing Authority						
Date of issue						
Place of issue						
Valid Up to						

From 60/61 (to be filled by these who do not have PAN)

Form 60

Are you a Tax Assessee ☐ Yes ☐ No If Yes

a) Details of Ward / Circle / Range where the last return of income was filled : _____

b) Reason for not having PAN No. : _____

Form 61

To be filled by a person who has only agricultural income and no other income chargeable to income tax.

I hereby declare that my source of income is from agriculture and I am not required to pay income tax on any other income if any.

Verification

I _____ do hereby declare that what is stated is true to the best of my knowledge and belief.

Verified at _____ this the _____ day of _____ 20

Date : _____ Place : _____ Signature of the Declarant. _____

KYC IDENTIFICATION DOCUMENTS/PAPERS TO BE SUBMITTED BY APPLICANT(S)
(Any one document from each of the following two lists subject to Bank's satisfaction.)

LIST - I (Latest / recent photo identification documents)	LIST - II (Latest / recent documents showing address proof)
1. Passport (Must for NRI)	1. Passport
2. Driving License with photograph	2. Driving License with address, Voter's Identify Card
3. Voter's Identity Card	3. Telephone Bill, Electricity Bill, Ration Card
4. PAN Card, Government ID Card	4. Bank account Statement (with address)
5. Identity Card / Confirmation from employer	5. Income / Wealth Tax assessment order (with address)
6. Letter from recognized public authority or public servant verifying the identity (photo) of customer.	6. Letter from employer / Any document of communication issued by any authority of Central / State Government or local body showing residential address.
7. Confirmation letter from employer / other Bank verifying therein photograph of the customer along with other things	7. Any documentary evidence in support of residential address acceptable to the Bank.
8. Any other document with photograph evidencing identity of the applicant/s acceptable to the Bank. (For married woman, proof of identity with her maiden name, if support with a verified true copy of marriage certificate is acceptable as valid identity proof).	8. In case of married women address proof of the groom is acceptable

For Office Use

Sr. No.	Description	Name of Authorised Staff	Signature
1	Applicant interviewed & purpose ascertained by		
2	Document(s) of Identification/address proof listed above were verified with original by		
3	Letter of thanks sent to A/c. holders and Introducer on _____		
4	Money Laundering Risk Classification [] Low [] Medium [] High		

KYC CERTIFICATION :

<p>I have met the account operer/s Mr./Mrs. _____</p> <p>Mr./Ms. _____ Mr./Ms. _____ in</p> <p>person and hereby confirm that KYC Norms are fully complied with and further confirm that</p> <p>i) a) The introducer has visited the branch</p> <p align="center">OR</p> <p>b) The introducer has not visited the branch but written confirmation obtained.</p> <p>ii) The signature of the introducer is verified and his/her Account is more than six months old and KYC Compliant.</p> <p>Signature of Head of the Department _____ Speciman Signature No. _____</p> <p>Date : _____</p>	<p>I have verified the documents submitted and confirm that KYC Norms are fully complied with.</p> <p>Signature of Branch Head /Joint Manager / Manager Specimen Signature</p> <p>No. _____</p> <p>Date : _____</p>
---	---

(2) Letter to Open a Demat Account :

Phone No. : (02674)223XXXX

Mobile No. : 788888XXXX

Manoj B Dave
17, Prabhat Row House,
Fool Bazaar,
Lunawada-389230

16th December, 2017

The Manager,
Vijaya Bank,
Fool Bazaar,
Lunawada-389230

Subject : To Open a Demat Account

Dear Sir,

I have held a saving account no. 0091135690 with your bank for the last 6 years. Bank has introduced various new schemes and customer oriented services as a result of which reputation of the bank in Lunawada area has increased.

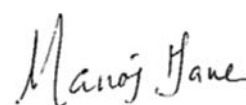
Recently, the Online banking and demat account opening campaign launched by your bank has received a good response. I also desire to open a demat account for trading in share market. I want to connect my demat account with my saving account no. 0091135690 with your bank.

I assure to obey the rules and regulations required to open a de-mat account. I shall maintain the minimum quarterly balance of ₹ 5,000/- as per the conditions of the demat account.

Herewith, I enclose a duly filled in demat form, two photographs, photocopies of licence, PAN card and a cheque for ₹ 500 to activate the demat account. As soon as the demat account is opened, I request you to send its password and customer ID so that I can operate the demat account.

I expect a prompt procedure in this regard.

Yours faithfully,



Manoj Dave

Enclosures : Four

(3) Letter Regarding the Stop Payment of a Cheque :

Phone No. (Resi.) : (079) 2635XXXX

Mobile No. : 922343XXXX

Dr. Mihir Lagvankar,
24, Flamingo Park,
New C.G. Road, Chandkheda,
Ahmedabad-382424

20th July, 2017

The Managar,
State Bank of India,
New C.G. Road, Chandkheda,
Ahmedabad-382424

Dear Sir,

Subject : To stop payment cheque No. 0236308.

I have held a S.B A/c no. 1012324556 with your bank for the last 12 years and I operate it regularly.

This letter is written to confirm the telephonic talk, held in the morning, regarding the stop payment of a cheque.

The cheque no. 0236308 is written in the name of Mr. Shrikant Joshi, dated 19th July, 2017 and drawn on the State Bank of India of ₹ 10,000. I seem to have lost or misplaced. I am worried as it is a bearer cheque. If the above mentioned cheque is presented to the bank by anyone, please do not make the payment of the said cheque.

I have full faith that you will take prompt action in this regard.

Thank you.

Yours faithfully,



Mihir Lagvankar

(4) Complaint Letter to the Bank for the Wrongful Dishonour of a Cheque :

SAMRAS NOVELTY

Phone No. : (02670) 267456

1st Floor, Charmi Tower,
Div Cross Road,
Somnath-362720

23rd July, 2017

The Manager,
Andhra Bank,
Div Cross Road,
Somnath-362720

Subject : Wrongful dishonour of cheque

Sir,

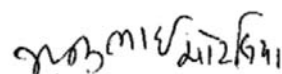
We have held a current account under the name Samaras Novelty, (A/c number 00133287290) with your bank for the last 9 years. All the financial transactions of our business are operated through this account.

The cheque drawn in favour of Pratibha Stores, Somnath, for ₹ 12,000 bearing the cheque no EY 004567, dated 15th July, 2017 was presented by the trader to the bank but the amount of the said cheque was not credited in his account and the cheque was returned with the remark 'insufficient balance'. We drew the cheque considering the last entry in the pass-book. The pass-book shows a credit balance of ₹ 50,000 both, on the day the cheque was drawn and today, yet my cheque of ₹ 12,000 was dishonoured. It is a very serious matter.

Kindly look into the matter and let us know. Because of the carelessness of the bank, the prestige of a business firm suffers and it prevents financial transactions.

We request you to be more careful and see that such incidents do not occur in future.
Thanks.

Yours faithfully,



Manubhai Chotalia
(Owner)

(5) To obtain the facility of Debit Card/ Credit Card/ /ATM Facility :

Mobile No. : 942453XXXX

Dinesh Shah
Sai Art Store,
Dabhan Cross Road,
Nadiad-387001

11th October, 2017

The Manager,
UCO Bank,
Pij Road,
Nadiad-387001

Subject : To get Debit card/ATM facility

Sir,

For the last 4 years, I have been holding savings bank account no. 00177045603. with your bank. All my financial transactions have been carried out through this account.

I have been associated with the business of dress material and 'dupattas' for the last ten years. I have to travel through out Gujarat and out of Gujarat to purchase material. I have to pay in cash so I have to keep a big amount with me while travelling.

I request you to issue me a debit card / ATM card that provides the facility of withdrawing money from any city. This will provide safety of money, too. I would like to know what proof I shall have to present in the bank so that I can have my debit card / ATM card as early as possible.

Thanks.

Yours faithfully,



Dinesh Shah

(6) Letter Informing the Loss of Debit Card / Credit Card / ATM Card :

Phone No. : (079) 2665XXXX

Mobile No. : 954566XXXX

Trisha Oza

7, Nilkanth Society,
Dharnidhar, Vasna,
Ahmedabad-382860

29th October, 2017

The Manager,
State Bank of India,
Dharnidhar, Vasna,
Ahmedabad-382860

Subject : Loss of Debit Card / Credit Card / ATM Card

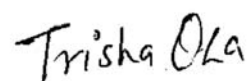
Sir,

I have a savings account no. 00189056603 with your bank for the last 3 years. All my financial transactions were carried out through the debit card/ATM card no. 8766 1232 9847 3728.

My office is located in Thaltej, S.G.Road. I use BRTS facility to reach office. This morning I withdrew ₹ 3000(Three thousand) from the ATM of your bank at Thaltej Cross Road. thereafter my debit card/ATM card bearing no 8766 1232 9847 3728 is lost. I have immediately informed on the toll free no 1800 203-4568 to block it. I humbly request you to instruct the concerned department, so that no one can use the card and I do not bear any financial loss.

Thanks.

Yours faithfully,



Trisha Oza

(7) Letter Drawing Attention Towards Error in Bank Statement (Pass-book) :

Phone No. (Resi.) : (02632) 2635XXXX

Mobile No. : 972344XXXX

Mohit K. Patel
44, Sanman Society,
Mandir-Masjid Road,
Ghandhiparu,
Valsad-382460

15th July, 2017

The Manager,
Bank of India,
Ram-Rahim Chock,
Ghandhiparu,
Valsad-382460

Sir,

Subject : Error in the bank statement (Pass-book)

I have held a joint savings account with my wife, bearing number 1012324556, with your bank for the last 9 years. All our financial transactions are carried out through this account.

We get the details of each and every transaction carried out with the bank through a quarterly statement provided. I would like to draw your attention towards an error in the last statement (April 2017 - June 2017) provided by the bank. On 16th April, 2017 we deposited ₹ 17,000 (Rupees Seventeen thousand only) but the amount is shown as debited. Its effect is found in the quarterly interest we have received. As per our calculation, the interest amount should be ₹ 1956 but the entry made is shown as ₹ 1622.

I request you to send a rectified statement after due verification of both the entries.

Thanks.

Yours faithfully,



Mohit K Patel

Enclosures : Copy of statement

(8) Letter Informing of Closure of the Account :

Phone No. : (02772) 22XXXX

Mobile No. : 903333XXXX

Parkhar Mewada
39, Nand Bunglows,
Gayatir Mandir Road,
Mahavirnagar,
Himatnagar-383001

Date : 15th June, 2017

The Manager,
Bank of Baroda,
Juna Bazzar,
Himatnagar-383001

Subject : To close the account

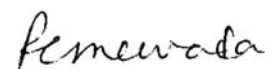
Sir,

For the last 12 years, I have held a savings bank account A/c no 1012322234 with your bank.

Due to the personal and business purpose, we have decided to settle in a foreign country and are leaving in the near future. So I don't need savings A/c with you, bearing number 1012322234, anymore. In addition to that there is no possibility of financial transactions in this account in the nearest future, too. That is why I request you to close my above mentioned savings account from today it self and also make some arrangement to give my credit amount to me. I am returning unused cheques no GP 022233 to 022240 of your bank to you.

I would like to appreciate the services rendered by the employees of the bank. I thank all the employees of the bank.

Yours faithfully,



Prakhar Mewada

Enclosures : Unused cheques

(9) Letter to Avail Locker Facility in the Bank :

Phone No. : (02673) 245XXXX

Mobile No. : 984488XXXX

Pavitra Suthar
23, Sarakari Vasahat,
Mandavi Chowk,
Dahod-389151

13th July, 2017

The Manager,
Union Bank,
Mandavi Chowk,
Dahod-389151

Subject : To avail locker facility in the bank.

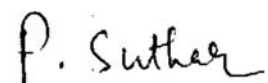
Sir,

For the last 7 years, I have held savings account no 0056997834 with your bank. I have received all facilities from the bank. I appreciate the services of the bank. But at the same time, I have had dissatisfaction for not having the facility of safe deposit in the bank.

I am very happy to know that the bank is being shifted to its own new independent complex, where all types of facilities will be provided to the customers. I have heard that the bank also offers the facility of safe deposit vault at the new premises. I want a locker to keep important documents, costly gold and silver jewellery, ornaments and other valuables for safekeeping. I would like to know the size of the locker, its rent, required documents to be presented in the bank to open locker and the procedure for the same. Please let me know all these details so that I can visit the bank at the earliest and avail the facility of locker.

Your co-operation is expected.

Yours faithfully,



Pavitra Suthar

(10) Write a Letter of Complaint Regarding Rude Behaviour of the Bank Employee :

Phone No. : (02762) 223XXXX

Mobile No. : 788888XXXX

Disha Prajapati
101, Sukh Residency,
Modhera Road,
Mehsana-384001

16th November, 2017

The Manager,
Punjab National Bank,
Modhera Road,
Mehsana-384001

Subject : Complaint regarding rude behaviour of an employee of the bank

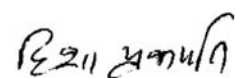
Sir,

I hold savings account no 1046567890 for the last 5 years. I appreciate the services the bank has rendered to me during that period.

For the last few days, I find a deterioration in the services of the bank. Even the behaviour of some of the employees has become a cause of dissatisfaction among customers. The incident happened two days ago and is shameful for the bank and a matter of serious tension for account holders. The State Government has sanctioned a scholarship to me for higher studies which was to be credited in my savings accounts no 1046567890 of your bank. Considerable time has passed since the order from the State Government was issued but the amount of scholarship is still not deposited in my account. So I approached the concerned employee who has been dealing with this affair. The said employee misbehaved with me and put an unreasonable demand making me feel insulted and also suffer a mental trauma.

I request you to look into the matter and take strict action against the concerned employee.

Yours faithfully,



Disha Prajapati

(11) Letter to Get Overdraft :

VISHWAKARMA ASSOCIATES

Phone No. : (0286) 234XXXX
Mobile No. : 789845XXXX
E-Mail : vishassociates@gmail.com

Param Complex,
M. G. Road,
Porbandar-360575

2nd August, 2017

The Manager,
Allahabad Bank,
M. G. Road,
Porbandar-360575

Subject : Overdraft facility on A/c No. 00277205277

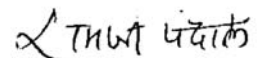
Sir,

For the last 13 years, we have been your account holder, bearing current account no 00277205277, under the name of our firm Vishwakarma Associates. All our financial transactions are operated through this account.

I am glad to let you know that the Japan based A.B.C Multinational company has placed a huge order to buy our products. To execute the order within a stipulated time, we need to purchase two big machines for which we require ₹ 12,00,000 (Twelve lacs) for a short period of time. We desire to get the said amount in form of an overdraft from the bank. We are ready to furnish required securities and documents against it. You may refer to the details of our current account and you would come to know how regular and punctual we are with the bank regarding financial transactions.

A positive and prompt reply is expected.

Yours faithfully,



Ramji Panchal
(Partner)

(12) Letter to obtain Educational Loan :

Phone No. : (02836) 23XXXX

Muljibhai Katchhi
32, Shanti Tenements,
Madhapar Chokadi,
Anjar-370130

25th November, 2017

The Manager,
Dena Bank,
Nr. Bus stand,
Anjar-370130

Subject : Request for Educational Loan

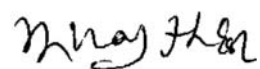
Sir,

I hold a savings account (no. 201332245) with your bank for the last 8 years. I have taken benefit of all services of the bank which I sincerely appreciate.

The State Government and your bank have jointly introduced a scheme of educational loans for weaker sections of the society. Under this scheme, I, too desire to get loan for higher studies of my daughter. After completing graduation, my daughter has got admission in the reputed institute, the Indian Institute of Management, Ahmedabad. The Fees for her entire education is ₹ 12 lacs. It is inevitable for me to seek an educational loan to meet the expenses. Please, let me know the necessary procedure and required documents, in this regard, so that we can keep them ready which makes administration of borrowing loan smooth and prompt without delay.

Co-operation is expected.

Yours faithfully,



Muljibhai Katchhi

What have you learnt in this chapter ?

Banks are integral part of any nation's trade and commerce and financial management. There are various types of banks such as nationalised banks, co-operative banks, industrial banks, private banks etc. Saving account or current account is necessary to take advantages of banking services. Main function of the bank is to accept money and lend money. Nowadays; banks offer many other services to customers such as on-line and mobile banking.

Correspondence with bank should be in simple, concise and clear style. It should maintain secrecy and it should be in its prescribed format. In correspondence with a bank the account number must be mentioned. Normally, communication with bank can be divided into two sections : Complaints and Requests written to the bank. We studied some letters to understand Bank Correspondence.

SELF STUDY

1. Select the correct option from the given answers in the following questions :

- (1) Which of the following institution controls and gives suggestions to all the banks of the country ?
(A) State Government (B) Reserve Bank (C) Municipality (D) Central Government
- (2) Letter written to obtain locker facility is called ?
(A) Request letter (B) Complaint letter (C) Order letter (D) Appreciation letter
- (3) How is the amount written in bank correspondence ?
(A) In figure (B) In words (C) In figure and words (D) In Roman letters
- (4) Which of the following things is mentioned when secrecy is to be maintained ?
(A) Punctuality (B) Financial (C) Name and Address (D) Account Number

2. Answer the following questions in brief :

- (1) Mention two main functions of bank.
- (2) Give information about various types of banks.
- (3) Which two types of account is required to get banking services ?
- (4) Due to which modern services have banks become speedier and customer oriented ?
- (5) Which style and format is to be followed in bank correspondence ?

3. Answer the following questions to the point :

- (1) Explain bank correspondence in brief.
- (2) List the types of request letters written to a bank.
- (3) Regarding which issues are complaint letters written to the bank ?

4. Draft the following letters :

- (1) Draft a letter to the bank manager, regarding the information of Jan Dhan Yojana initiated by the Government of India and State Bank of India.
- (2) Draft a letter informing the loss of your credit card, issued by the bank and asked the procedure to obtain a new card.
- (3) Draft a letter to Dena Bank, Bharuch to close the current account run in the name of your firm.
- (4) Draft a letter on behalf of Ramnikbhai Shah, Dehgam to get information to open demat account in the bank.
- (5) You hold account in Punjab National Bank, Surat. Draft a letter of complaint to the manager regarding indecent behaviour of the employee of the bank, with you.

CORRESPONDENCE WITH GOVERNMENT DEPARTMENTS, PUBLIC SERVICES AND LOCAL ORGANISATIONS

What will you Learn in this Chapter ?

- 2.1 Introduction
- 2.2 Correspondence with Government Departments
 - 2.2.1 Examples of Correspondence with Government Departments
- 2.3 Correspondence Related to Public Utility Services
 - 2.3.1 Examples of Correspondence Related to Public Utility Services
- 2.4 Correspondence with Local Organisations
 - 2.4.1 Illustrations of Correspondence with Local Bodies

2.1 Introduction

Business houses frequently need to correspond with government departments, public utility services and local institutions. Such correspondence the letter should be addressed to the appropriate authority in the respective department and as per the procedure of concerned department. To get prompt services and facilities, the approach of the letter should be as per the rules and regulations of the department. The concept for which the letter is to be written should be clear. For the purpose of study, this type of correspondence is divided into three categories :

- A. Correspondence with Government Departments
- B. Correspondence related to Public Utility Services
- C. Correspondence with local institutions

2.2 Correspondence with Government Departments

Common people and business firms have to correspond with government departments frequently for various issues. In some of the government departments, application is to be made online where as in other departments, a prescribed form is to be filled in and submitted to the concerned departments along with required documents. Normally, business firms need to correspond with the following government departments for different matters such as :

- Post and Telegraph department,
- Telephone department,
- Railway Parcel department,
- Custom and Export-Import department,
- Sales tax and Income-Tax department

2.2.1 Examples of Correspondence with Government Departments :

(1) Draft a letter of complaint to the post and parcel department for irregular receipt of post/parcel to the institutions address :

BHAGWATI TRADERS

Phone No. : (02672) 27XXXX

E-mail : bhagavatitraders@yahoo.com

102, Abehub Chambers,
Mota Bazar,
Godhara-389001

18th August, 2017

The Postmaster,
General Post office,
Juna Bazaar,
Godhara-389001

Subject : Compliant regarding irregular distribution of post/parcel

Sir,

For years, we have received various services of your department and because of that we were in a position to run our business smoothly. However, in the recent past, we have not received outstation post / parcel on time. Their distribution seems to have become irregular.

This has affected our business adversely. Goods are not received in time which causes delay in taking business related decisions. We are worried as we do not get very important and necessary documents in time, at our address. Irregularity and carelessness of the postal department marred our business reputation and reliability.

It is our humble request to you to look into the matter and do the needful promptly.

Yours sincerely,



Vishvas Soni
(Partner)

(2) A letter of request to telephone company to furnish details of outstation calls in the telephone bill :

JAGRUTI SHIKSHAN SANKUL

Phone No. : (02774) 28XXXX
Email : jagrutishikshan@gmail.com

Station Road,
Modasa-383315

25th August, 2017

The Circle Officer,
BSNL,
Motipura,
Modasa

Subject : Regarding the details of out station calls (STD calls) in telephone bill

Sir,

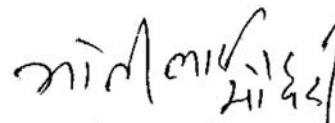
We, as customers have been benefitted with the various services rendered by BSNL Modasa to us and we appreciate it. At present, we have two telephone connections in our complex having telephone numbers 28XXXX and 28XXXX. We have got a facility of making outstation calls (STD calls) on both these lines.

We request you to provide us monthly telephone bill having details of outstation calls from the telephone numbers 28XXXX and 28XXXX, so that we have a record with us. This is a routine requirement for the internal management of Jagruti Shikshan Sankul.

We hope you will take quick action on this request.

Thanks.

Yours faithfully,



Motibhai Chaudhary
(Administrative Manager)

(3) Draft a request letter to the telephone company to obtain a parallel connection on the same telephone number.

SARATHI BUSINESS HOUSE

G. I. D. C. Road,
VAPI-396191

Phone No. : (0260) 26XXXX

E-mail : sarthibusiness@gmail.com

2nd September, 2017

The Administrative Officer,
BSNL,
Surat Road,
Vapi-396191

Subject : To obtain a parallel connections on the same telephone number

Sir,

Sarathi Business House is a reputed business unit of Vapi. Our unit, situated on GIDC road is divided into two divisions, one is administrative department and the other is production department. The employees of both the departments have to communicate with one another, regularly on telephone.

At present, we have telephone connection at the Sarathi Business House, bearing telephone number 266551. We desire to get the facility of more than one parallel connection on this number. This would make our business dealings through telephone faster and easier. We request you to inform us the procedure required for getting the above mentioned facility. Please let us know if we have to pay extra for this additional facility.

Thanks.

Yours faithfully,



Dhiraj Tandan
(Manager)

(4) Request letter to cancel demand notice as income is not taxable.

DAM DAM BOOK STORE

'Gh' 2, Sarasvati Complex,
Gandhinagar-382010

Phone No. : (079) 234XXXX

E-mail : damdam@yahoo.com

12th September, 2017

The Income Tax Officer,
Business Circle-2,
Gandhinagar-382010

Subject : Request for cancellation of demand notice

Sir,

For the last 10 years, we have been in business in Gandhinagar under the name of Dam Dam Book Store. As per the income tax rules, every year we file income tax returns. Our PAN number is : AEHPM0570D.

We have been served with a demand notice on 2nd July, 2016 regarding an amount of ₹ 7600/- payable as income tax for the assessment year 2015-16. It seems that the notice has been issued to us by mistake. Our income in the last financial year is less than that in the previous year so it is quite natural that the amount of income tax payable for that period is less. Keeping in mind the income of the last financial year, we do not have to pay additional income tax. I attach a copy of income tax return filed by me with the income tax department for reference.

We request you to check the income tax return and details filed by us and cancel the notice promptly.

Yours faithfully,



Harsh Patel
(Owner)

Enclosure : Copy of Income Tax Return

(5) Letter regarding obtaining an export licence :

QUALITY MACHINE HOUSE

E-mail : qualitymachinehouse@gmail.com

Website : www.qualityhouse.com

Phone No. : (0278) 26XXXX

Plot No. : 17,
G. I. D. C., Gadhada Road
Bhavnagar-364001

18th September, 2017

The Joint Director General of Foreign Trade,
Government of India,
Pune-411004.

Subject : To obtain export licence (IEC Code No. 1)

Sir,

We are a large producer of machines for manufacturing and printing of notebooks and books. For the last 10 years, our machines are sold far and wide in the entire country on a large scale and its demand is increasing day by day in foreign countries, too. We wish to sell our machines abroad and for that we would like to obtain an export licence from you.

We would like to submit the following details and request you to issue us an export licence to sell our machines abroad :

- (1) Application Form
- (2) Demand draft of ₹ 250/-
- (3) Bank's certificate as per prescribed format
- (4) Self-attested copy of PAN card
- (5) One photograph of the applicant
- (6) ₹ 50/- stamped envelope with company's address
- (7) ₹ 10/- stamped envelope with bank's address
- (8) Other documents

Kindly issue us the export licence (IEC Code No 1) promptly.

Thanks.

Yours faithfully,

Mulchand

Mulchand Rupani
(Owner)

Enclosure : As above

2.3 Correspondence Related to Public Utility Services :

Generally, public utility services in the village and town are carried out by local government organisations. In addition to these, government and semi government departments, corporations and the organisations also provide these types of services. These institutions receive financial grant from Central Government or State Government and they function as per government rules and regulations. The following services are included in public utility services :

- Post and Telegram
- Drainage Facility and Cleanliness
- Roads & Building
- Fire Brigade
- Electricity
- Railway
- Public Health
- Local & State Transportation
- Police-Home Guards
- Water Supply

2.3.1 Examples of Correspondence of Public Utility Services :

(1) Letter to the Concerned Department Regarding Irregular Water Supply :

Phone No. : (02742) 23XXXX

Mohanbhai Patel
Nano Vas,
Palanpur Road,
Kumbhasan-385515

9th July, 2017

The Chief Executive Officer,
Water Supply Department,
Palanpur-385001

Subject : Complaint regarding irregular water supply

Sir,

On behalf of all the residents of Kumbhasan village of Palanpur district. I would like to register a complaint regarding irregular water supply to our village. For last few days, our village with a population of 10,000 has been facing an acute problem of irregular and inadequate water supply.

Earlier, we used to get regular and adequate water supply but for more than last six months water supply has been very irregular. Sometimes, it is supplied at 2 o'clock in the night or at 4 in the morning. At times, it is given once a week only. The irregularity of water supply has created an adverse effect on the education of children, and on the life and health of the people of the village.

We request you to do the needful to provide regular and adequate water supply. We would like you to know that we pay water tax and other taxes regularly.

Thanks.

Yours faithfully,

Mohan Patel

M. B. Patel

(2) Letter Appreciating Performance Regarding Public Health and Hygiene :

Phone No. : (02832) 25XXXX
E-mail : rahuldomadia@gmail.com

Prof. Rahul Domadia
10, University Quarters
Kutchh University,
Bhuj-370001

13th June, 2017

The Chief Health Officer,
Public health Department,
Bhuj Municipality,
Bhuj-370001

Subject : Appreciation of the Performance of the Department

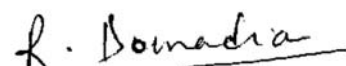
Sir,

Due to global warming, the cycle of seasons is changing over the entire world and has become irregular also. Bhuj is also facing the adverse effects of these changes. The entire city is affected by scorching heat or untimely rain. Due to fluctuating weather water based diseases and the diseases that spread due to bacteria are increasing fast which is quite a serious matter for public health and hygiene.

As a citizen of Bhuj city, I take note of the commitment and dedication shown by Bhuj Municipality regarding public health in the last 15 days and I congratulate you for the same. Epidemics has been controlled and prevented within a very short time due to the advertisements in the newspapers and on radio, sprinkling of insecticides, distribution of tablets for water purification, ban on unhygienic food items and strict insistence on cleanliness. All these have brought awareness regarding health and hygiene.

I, on the behalf of the people of Bhuj city, appreciate the admirable performance of the Health Department of Bhuj Municipality and I assure co-operation also. As a alert citizen, I have full confidence that even in future the department will show the same foresight and concern to take necessary precautionary measures.

Yours faithfully,



R. Domadia

(3) Letter Regarding Obtaining Fire Bridge Services During a Public Gathering :

SARASVATI SANSTHAN

Phone No. : (079) 2676XXXX

Website : sarasansthan.com

22, Anmol Complex,
Nr. Manav Mandir,
Memnagar,
Ahmedabad-380052

25th April, 2017

The Chief Fire Officer,
Memnagar Fire Station,
Memnagar,
Ahmedabad-380052

Subject : To obtain service of fire-brigade during public gathering

Dear Sir,

We have organised a convention at the GMDC grounds on 12th May 2017 with the aim of giving information to the students of entire Gujarat regarding options of studies available after the 12th standard in the various universities of Gujarat. This is a common meeting for the students of the science / the general streams, so, a huge crowd is likely to remain present.

In the above mentioned convention, a large gazebo of cloth will be built, having an adhoc power supply. Considering huge the gathering at one place, we request you to provide the services of fire brigade as a safety measure on 12th May 2017 from 8 am to 8 pm.

The people of Ahmedabad would to take a note of the services rendered by fire-brigade at the time of mishap and natural calamities. They are highly obliged for public security services offered.

Yours faithfully,



Maulik Tanna
(Manager)

Sarasvati Sansthan

(4) Letter drawing attention towards irregularities in cleaning public roads :

‘MARU VADODARU’

Phone No. : (0265) 2348XXXX
E-mail : maruvadodara@gmail.com

Subhanpura Chawk,
Subhanpura
Vadodara--390012

22nd June, 2017

The Municipal Commissioner,
Vadodara Municipality,
Vadodara-390012

Subject : Complaint regarding irregularities in cleaning of public roads

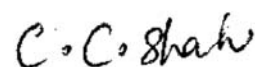
Sir,

We have been running an NGO under the name ‘Maru Vadodaru’ for the last 7 years. The institution has tendered services for the social and educational upliftment with the concept of ‘beautiful city’. We have conducted many programs, in collaboration with the Vadodara Municipality and other public institutions regarding social awareness and urban development.

As our institution is working with a view to beautify the city, we are quite sensitive and aware about cleanliness of Vadodara. It has been noticed by us that regular cleanliness is lacking of late on the main roads of Vadodara city. Heaps of garbage, layers of dust on roads, plastic bags on the foot-path and dividers and other dirty things can be seen everywhere. Is the municipality of Vadodara unaware about all these issues or is it careless about them ?

It is our duty to see that the cultured city Vadodara earns its own identity as a beautiful city also. We request you to give instructions to clean public roads on a regular basis, keep the city clean and beautiful through campaigns of cleanliness. Our organisation assures full co-operation for the cleanliness drive.

Yours faithfully,



(Co-ordinator)
‘Maru Vadodaru’

2.4 Correspondence with Local Organisations

Local institutions are also known as the institutions of local government. ‘Local organisations’ include non-government social organisations, private groups and co-operative societies providing free services or with subsidised rates etc. Local government organisations include Gram Panchyats, District Panchayats, Municipalities and Municipal Corporations. Correspondence with local government is for various reasons such as :

- To obtain public utility services,
- To complain or appreciate services provided,
- To draw attention regarding public interest,
- To make suggestions regarding the procedure of the concerned department,

- To obtain different types of documents

Correspondence is addressed to the Head or Officer of the concerned department of the local body. Required documents are to be enclosed with the letter, required prescribed forms are to be filled in or application is to be made and if applicable fee is also to be paid. The style, content and presentation in these types of letters should be clear and to the point. A Photo-copy of the letter submitted to an institution is very essential and should be preserved by the applicant, so that in future in case of reference, it can be used as an evidence.

2.4.1 Illustrations of Correspondence with Local Bodies :

(1) Letter requesting the Khalkuva department to clean cesspools :

Phone No. : (02822) 27XXXX

Vipulbhai Adesara
'Sudama' Vasahat, Gandhipara,
Morbi-363642
22nd June, 2017

The President,
Morbi Nagarpalica
Morbi-363642

Subject : Request for cleaning of cesspool

Sir,

We have been allotted houses in 'Sudama Housing' under the government scheme of 'Garib Aavas Yojana'. As there is no facility of drainage in this locality till this date, the arrangement of liquid waste is made through cesspool with the construction of the above mentioned housing schemes.

Now, it is necessary to bring to your attention that, of late, cesspools in our area are not being cleaned. As a result, the residential area, stands a risk of spreading of epidemics very fast. It is possible that it may affect public health adversely.

All members of our housing scheme pay municipal taxes regularly. A number of oral requests have been made for cleaning of the cesspools yet no measures have been taken by the authority.

We request you to resolve this complaint as early as possible. If concrete steps in this regard are not taken by the authority in the nearest future, the residents of our locality will be compelled for agitation in the Gandhian way.

Yours faithfully,

Vipulbhai Adesara

Vipulbhai Adesara
(Chairman)
'Sudama' Vasahat

Enclosure : Copy of tax bill.

(2) Letter related to allotment of land for welfare purpose :

SEWA KALYAN TRUST

Phone No. : (079) 234XXXX

E-mail : sevakt@yahoo.com

Shanti Chambers,
'Ch'-5, Road,
Gandhinagar-382010.

22nd October, 2017

The President,
Gandhinagar Municipality,
Gandhinagar-382010

Subject : Allotment of land for welfare services

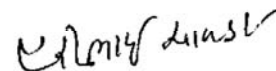
Sir,

We believe that you are well aware of the social activities of Sewa Kalyan Trust, Gandhinagar. Since the last 50 years, our trust has been carrying out various social activities such as deaddiction, literacy, women education with selfless motive in Gandhinagar and in the area nearby Gandhinagar, especially the rural areas.

Gandhinagar is a fast developing city with changing borders. The opportunities offered are attracting people from the adjoining rural areas. In the developing new areas of Gandhinagar, modern facilities such as dispensaries, schools, hotels, offices are available but in this area there is no library for the local people. Our trust is interested in initiating a library to make children take interest in reading, to create environment for reading for educated youth and to fulfil the need for reading for the general public. Library building to be constructed with the purpose of service, our trust requires 2500 sq. ft. land in Sarasgan area. In Sarsagan area, in survey no 235, the land of having the above size is lying just unproductive. We request you to allot the land in service of the welfare of the public.

The Sewa Kalyan Trust, Gandhinagar assures the Gandhinagar Municipality that all required documents would be provided and all the needful legal procedure complied with. We expect positive response from you.

Yours faithfully,



(For, Sewa Kalyan Trust)
Haribhai Chavada,
Gandhinagar

Encls : (1) Photocopy of registration of Trust

(2) Copies of the last 3 years of audited reports of the Trust

(3) A booklet giving information about the Trust and its activities

(3) Letter regarding difficulties being faced due to encroachment of carts and hawkers on public roads of the city :

E-mail : ankitvyas@yahoo.com

Mobile No. : 989989XXXX

Ankitbhai Vyas,
201, Sukh Tower,
Nr. Swaminarayan Temple,
Kalavad Road,
Rajkot-360001.

25th November, 2017

The Municipal Commissioner,
Rajkot Municipality,
Rajkot-360001

Subject : Difficulties being faced due to encroachment of carts
and hawkers on the road

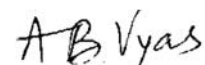
Sir,

I am a resident of the highly prestigious Kalavad Road area of Rajkot. As a citizen, I feel proud and happy because of the progress of our city in all walks of life. But as an alert citizen, I would like to draw your attention towards some of the issues and problems of Rajkot city.

For the past sometime, encroachment of carts and hawkers is increasing on the main areas of Rajkot city such as Kalavad Road, 132 ft. Ring Road and Race Course area. As a result, footpaths are almost non-existent in these areas. It is only for the namesake that has caused inconvenience for the pedestrians. They are compelled to walk on the main roads which is not proper from both the security and safety point of view and it results, very often, into minor and major accidents. Due to this encroachment on public roads, there is a reduction in the space for vehicle users and that has created the problem of traffic jams and parking. In addition to that, garbage and filth is found on the roads.

I draw your attention to remove the encroachment of carts and hawkers from the main road promptly in the interest of public welfare and beautification of our city.

Yours faithfully,



A. B. Vyas

What have you Learnt in this Chapter ?

While corresponding with various government departments, public utility services, local bodies etc. an apt writing and salutation as per the status of a particular department are to be preferred. Besides these, the attitude of the letter should be such that get required services and facilities very quickly. The content of the letter should clarify the purpose of writing the letter. In addition to that the rules and regulations are the concerned department to be followed to avail required services and facilities.

You learnt how to correspond with various government departments, public utility services and local organisations with examples of letters.

SELF-STUDY

1. Select the correct option in the following questions :

- (1) When a trader has to launch a complaint regarding sales tax, to which department of the government does he have to correspondence ?
(A) Telephone Department (B) Income tax Department
(C) Custom Department (D) Sales tax Department
- (2) Fire brigade service is called which of the following services ?
(A) Private (B) Public (C) Government (D) Semi-government
- (3) With which institution of local government is correspondence carried out to obtain the service of 'pukka road' in a villages?
(A) Gram Panchayat (B) Taluka Panchayat
(C) Municipality (D) District Panchayat
- (4) With which organisation is correspondenc is carried out to get adequate water supply in big cities ?
(A) State Government (B) Municipal Corporation
(C) Gram Panchayat (D) Central Government

2. Answer the following questions in brief :

- (1) For which issues do business firms normally need to communicate in government departments ?
- (2) Which organisations provide public utility services ?
- (3) Which institutions are included in public utility services ?
- (4) 'Local organisations' are known by which other names?
- (5) Which organisations can be called 'Local organisations' ?
- (6) Which organisations are included in Local Government organisations ?
- (7) In some government departments how is the application made through the use of technology ?
- (8) From where is financial aid received by Corporations or Departments providing public utility services ?
- (9) What type of presentation is expected in the correspondence with the local government organisations ?
- (10) To whom is the correspondence with local organisations addressed ?

3. Draft the letter as suggested below :

- (1) Draft a letter to the District Education Officer (DEO) to prohibit the sale of pan masala and Gutkha near your school.
- (2) City bus service is very much irregular in your area. Write a letter of complaint .
- (3) The problem of traffic has increased in your area. Write a letter requesting more traffic police to solve the problem.
- (4) Draft a letter to Dwaraka based Yuva Vikas, a service oriented organisation requesting for arrangement of a career guidance programme in your school.



INTER DEPARTMENTAL AND EMPLOYEE RELATED CORRESPONDENCE

What will you Learn in this Chapter ?

- 3.1 Inter Departmental Correspondence
 - 3.1.1 Introduction
 - 3.1.2 Need for Inter Departmental Correspondence
 - 3.1.3 Meaning of Notice
 - 3.1.4 Objectives of Notice
 - 3.1.5 Meaning of Circular
 - 3.1.6 Functions of Circular
 - 3.1.7 Characteristics of Circular
 - 3.1.8 Difference between Notice and Circular
 - 3.1.9 Model Letters
 - 3.1.10 Meaning of Memo
 - 3.1.11 Characteristics of Memo
 - 3.1.12 Model Letters
- 3.2 Employee-Related Correspondence
 - 3.2.1 Introduction
 - 3.2.2 Meaning of Recruitment
 - 3.2.3 Model Letter Regarding Recruitment
 - 3.2.4 Meaning of Appointment
 - 3.2.5 Details included in an Appointment Letter
 - 3.2.6 Model Appointment Letter
 - 3.2.7 Meaning of Promotion
 - 3.2.8 Reasons for Promotion
 - 3.2.9 Model Letter Regarding Promotion
 - 3.2.10 Meaning of Transfer
 - 3.2.11 Objectives of Transfer
 - 3.2.12 Model Letter of Transfer
 - 3.2.13 Meaning of Demotion
 - 3.2.14 Circumstances Regarding Demotion
 - 3.2.15 Model Letter of Demotion
 - 3.2.16 Completion of Service
 - 3.2.17 Model Letters of Completion on Service

3.1 Inter Departmental Correspondence

3.1.1 Introduction : In the competitive and continuously changing business world, Business firm or organization have to remain in constant contact with its various departments for the purpose of business progression and successful management. Correspondence is necessary among these departments. This correspondence generally takes place among different departments with officers of their respective departments. Thus, the correspondence carried out from the head office to a branch and from the branch to the head office is called Inter-departmental correspondence. It is also as called 'institutional correspondence'. This type of correspondence is in the form of notice, circular or memo.

Communication with different departments takes place either through oral instructions or through various media of communication. Yet, inter-departmental correspondence is necessary from the following point of view:

3.1.2 Need for Inter Departmental Correspondence :

(1) Verbal information (Suggestion) may be forgotten but can be retained in the form of a letter.

(2) Information and ideas which are communicated between departments and the head office can be documented and served as evidence.

(3) Undesirable information or any information where there is a hesitation in communicating face to face can be imparted freely through correspondence

(4) Employee becomes conscious about one's duty if the work is assigned in a written form.

(5) Information can be filed and may be useful in future

(6) It is a less expensive and more effective medium

3.1.3 Meaning of Notice : A letter that is written to communicate to let the employees of the office know and implement the changes regarding the legal or constitutional matters or structural changes in the institutional issues of a business firm or organization is known as Notice.

3.1.4 Objectives of Notice :

- (1) To draw the attention of employees when policy matters are not being followed strictly.
- (2) To inform the employees the changes made according to circumstances.
- (3) To inform the employees to perform duty according to a set order or specific method.
- (4) To assign a particular work to a particular person and the time limit and a location to complete the work.
- (5) To inform who has to submit the progress report and to whom.(be submitted to the particular person).

3.1.5 Circular - Meaning : A letter written on a regular basis to a group of employees with a view to inform them about the code of conduct decided by the management of the business firm or organization is called a circular letter. Circular letter has practical and administrative attitude.

3.1.6 Functions of the Circular :

- (1) It guides the employees regarding their scope of work.
- (2) It draws the attention of the employees for implementing decisions taken by the management.
- (3) It clarifies what is expected from the employees.
- (4) It maintains equality among employees.

3.1.7 Characteristics of a Circular :

- (1) A circular is written, addressing, not a particular employee but the entire group of employees.
- (2) Matter mentioned in the circular is applicable to all members of the group equally.
- (3) The format of a circular is like all other letters. Yet, sometimes inside address or complimentary close are not written.
- (4) Date and time are very important in a circular.
- (5) It is more like an attention drawing tool for a particular group employees, regarding implementation of policy decisions.

Thus, both notice and circular bring awareness about responsibility of the employees through communication of information in a specific context. Yet there is a difference between them which could be mentioned in the following way :

3.1.8 Difference between Notice and Circular :

Notice		Circular	
(1)	Notice is addressed to either an individual or a group.	(1)	Circular is mostly addressed to the entire group.
(2)	Through notice, legal viewpoint is clarified.	(2)	Through circular, administrative and practical view points are clarified.
(3)	Notice is a two way communication. Employees can give notice to the management and management to the employees.	(3)	Circular is a one way communication. It is sent to the subordinate employees from the management.
(4)	Circular can be issued on matters for which a notice is served.	(4)	Notice cannot be served for that matter for which circular is issued.

3.1.9 Model Letters :

(1) **Show Cause Notice** : Harshil Patel, an employee of the Seyan Chemicals Ltd, remained absent from duty for 3 consecutive days without taking permission of the officer. Draft a show cause notice on behalf of Seyan Chemicals Ltd.

SEYAN CHEMICALS LIMITED

Phone No. : (02642) 384XXXX

E-mail : seyan@gmail.com

G. I. D. C. Phase-II,

Dahej,

Taluko : Vagara

District : Bharuch -392110.

13th August, 2017

Shri Harshil Patel

(Packing Division)

Seyan Chemicals Ltd.

Dahej. Taluko : Vagra

District : Bharuch-392110

Subject : Seeking clarification for remaining absent from duty
without taking permission

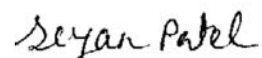
Sir,

You remained absent continuously for 3 days from 10th August 2017 to 12th August 2017 without taking permission of the officer of your department.

Kindly take note that if the cause of your absence is not shown within 7 days, your absence will be treated as violation of service rules and your salary for those days will be deducted for remaining absent from duty without taking permission.

If this happens in future, it will be treated as violation of discipline and would result into a break of service and you shall have to lose the benefits of a permanent employee.

Yours faithfully,



Seyan Patel

(Manager HR)

(2) **Notice regarding voluntary resignation** : Shri Jagdish Bhavsar desires voluntary retirement from his company. Draft a letter regarding resignation notice.

Jagdish Bhavsar
Mechine Supervisor,
Shyam Industreis,
Naroda,
Ahmedabad-382330
Mobile No. : 8789889711

5th June, 2017

The Manager,
Shyam Industires,
Naroda,
Ahmedabd-382330

Subject : To sanction application for voluntary retirement

Sir,

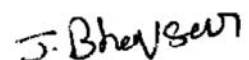
I have been performing my duty as a machine supervisor in your company for the last 10 years. I am highly satisfied for having spent important years of my career in your company.

I want to take voluntary retirement due to my family and personal reasons. As per the condition of service, it is necessary to inform 3 months prior to voluntary retirement. I request you to relieve me from my 3 months from the date of this letter.

I request you to issue an order to pay me the accumulated provident fund, gratuity and other benefits, due towards me.

Thank you.

Yours faithfully,



Jagdish Bhavsar

(3) Circular regarding celebration of national festivals :

ACTIVE CO. OP. BANK LIMITED

Phone No. : (0288) 253XXXX

(Head Office)

201 to 205, Ranjit Chambers,
Station Road,
Jamnagar-361003

5th August, 2017

To employees of all branches

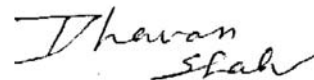
Subject : Circular regarding Celebration of National Festivals

Friends,

According to the recommendations made by the Ministry of Human Resource Development, from the current year, every government and non-government institutions shall have to celebrate 15th August, Independence Day and 26th January, Republic Day as national festivals with a view to strengthening patriotic feelings.

It is informed to all employees to remain present as part of duty.

Yours sincerely,



Dhavan Shah
(Administrative Manager)

Copy to :

All Branches of Bank

(4) Circular, recommending to begin campaign to save water/electricity a national wealth

Gujarat Higher Secondary Education Board

Sector-12

Gandhinagar-382010

15th September, 2017

To Principals and teachers of all Schools

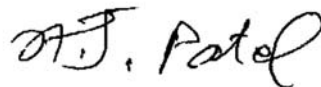
Subject : Circular regarding saving of water and electricity

To face the probable scarcity of water and electricity in Gujarat, Gujarat government has sent circular No. : 4567/16 to all government, non-governmental and semi-governmental organizations to take following steps to save water and electricity :

- (1) Avoid the use of air conditioners except where they are highly needed.
- (2) Switch off electricity from 8 pm to 6 am.
- (3) Switch off lights and fans in all class rooms as soon as classes are over.
- (4) Avoid wastage of water, check all taps and get them repaired if required.
- (5) Get co-operation from students in the campaign for preventing the wastage of national asset.

Co-operation of all employee groups is recommended. The implementation of circular will be effective from the date of its receipt.

Yours faithfully,



(A. J. Patel)

Secretary

Gujarat Higher Secondary Education Board

Gandhinagar

Copy sent :

All Higher Secondary Schools of Gujarat State

3.1.10 Meaning of Memo : The term 'Memo' is normally misunderstood e.g. 'sir will issue memo if don't reach office in time'; 'boss will give memo if you make mistake in your work.' It reflects a belief that when a mistake is committed by an employee and the employee is intimated about the same in writing it is known as memo. But, it is a misconception.

A 'Memo' is, a letter, written by a senior officer to a subordinate or vice versa or employees having equal status in the organization communicates in either a formal or informal letter.

3.1.11 Characteristics of Memo :

- (1) Memo is a letter written formally or informally.
- (2) Memo is issued by a senior officer to a subordinate employee.
- (3) Sometimes employees also give memo to their higher officer regarding the solution of their problems and rights.
- (4) Memo is also circulated between employees having equal status.
- (5) The sole objective of a memo is to remind specific issues to whom it is addressed to.
- (6) Memo is written in simple, lucid style.
- (7) The details of memo are written in brief and to the point.

It is necessary to mention in a memo, the name of the employee, the designation and the department and at the same time, it is important to mention the name of the person issuing the memo with the signature. Normally, the memorandum is written in a predefined format. The format is below.

Pre-defined format of Memo

Name of the Company	
To,	Reference No :
Sent through :	Date :
Subject :	
(1)	
(2)	
(3)	
Signature :	
Designation :	
Copy to :	

3.1.12 Model Letters :

(1) Memo giving information of the purchase process :

NAVKAR DIAMOND LTD.	
	Bapunagar, Ahmedabad-380024
To, Administrative Officer	Ref. : NDL/A-191
From : Purchase Manager	27 th February, 2017
Subject : Regarding purchases made by the Purchase Department	
(1) On 20 th February 2017, the order for 5000 rough diamonds has been placed to Janta Diamond House, Mumbai.	
(2) The consignment will be sent through Karishma Angadia firm on March 3 rd , 2017. against which ₹ 50,000 will have to be paid cash on receipt of the goods.	
Nitish Patel	
<i>Nitish Patel</i>	
Copy sent to : Accounts officer	(Purchase Manager)

(2) Memo for extension of probation period :

ANGEL DAIRY PRODUCTS

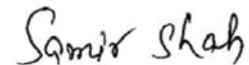
Girmatha,
Ahmedabad-382425

To : Rohit Parmar
From : Managing Director

Ref. : ADP/11/17
1st March, 2017

Subject : About extending probation period

- (1) Shri Rohit Parmar joined the organization on 25th July, 2015 on the condition of permanent appointment after one year probation period.
- (2) In context with the change in rules of the institution, the probation period for clerks is for 2 years.
- (3) The decision to make the appointment of Shri Rohit Parmar permanent shall be taken in July 2017.



Samir Shah
Managing Director

Copy sent to : Branch Manager

3.2 Employee Related Correspondence

3.2.1 Introduction : The importance of valued employees has increased due to increase of technology for business activities of an organization. Presently, human resources are considered as wealth in business so it is necessary to appoint efficient employees and to retain them. In these circumstances, the process of recruitment of employees, promotion, transfer, demotion and end of the service are to be properly handled and the correspondence in this regard should be done appropriately.

3.2.2 Meaning of Recruitment : In an ordinary sense, 'recruitment' means to appoint required employees in a business firm or organization. However, the meaning of recruitment is not restricted to recruit a person or fill vacant posts. In a broader sense, recruitment means to appoint an employee at a proper time, with proper qualifications and in the required number. The main object of a recruitment process is to obtain a qualified person from the experts from the concerned field.

In any organization or department, when there is a vacancy because of the introduction of new departments, on the demise of an existing employee or when a vacant post is created due to the promotion of an employee, new appointments are required. At that time, recruitment procedure is conducted.

Recruitment procedure is of two types: Direct and indirect style

- (1) Direct recruitment is that type of recruitment when an employee is appointed from the present or past employees of the company.
- (2) Indirect recruitment is that type of recruitment when an employee is appointed through the medium of advertisement or job placement agencies.

3.2.3 Model of Letter Regarding Recruitment : Letters related to recruitment include advertisement, letters inviting applications, letters informing written test, letters of invitation for individual interview, letters written to intimate preliminary selection, final selection, medical test, etc. Now we shall study model letters, pertaining to recruitment.

(1) Letter informing to remain present in written test :

V. T. PAREKH CHARTERED ACCOUNTS & CO.

Phone No. : (0281) 266XXXX

E-mail : vtparekh@gmail.com

Abhimanyu Complex,
Race course Raod,
Rajkot-360001

15th May, 2017

Paresh Padariya
C/80, Shivalay Flats,
Station Road,
Rajkot-360001

Subject : Written test for the post of an accounts officer

Sir,

On basis of the marksheets and certificates presented by you, we find you eligible for the post of Accounts officer in our company.

As per the recruitment procedure of our company, a written test is planned for the above post, for all candidates.

The written test will have objective questions of 200 marks. This test will include general knowledge, knowledge of accounting on computer (Tally) and other issues related to accounts. The written test will be of 2 hours. Successful candidates will be called for personal interview. Details of the written test are as below :


Date & Day : 29th May 2017 Monday

Time : 10.30 am to 12.30 pm

Venue : Conference room, First Floor, V.T. Parekh Chartered Accounts & Co.

Strict observation of the time duration is expected

Yours sincerely,



Dhruv Parekh
(Partner)

Note : Candidate has to remain present for written test at his/her own expenses.

(2) Letter informing to attend personal interview :

KAVERI COMMUNICATION CENTER

Phone No. : (022) 265454XXXX

E-mail : kcc1985@gmail.com

Indraprashth Complex,

S. V. Raod,

Boriwalli (East),

Mumbai-400066

5th July, 2017

Shri Raju Solanki,
A/302, Mahisagar Tower,
Dharmabhumi Road,
Bhavnagar-364002

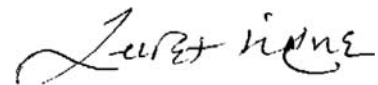
Subject : About attending Personal Interview

Sir,

In reference to your application, dated 25th June 2017 regarding assistant officer, we let you know that your qualifications and experience are suitable to the post. You are requested to appear before the selection committee for a personal interview on July 2017, Thursday at 1.30p.m. at our Head office.

You are requested to bring original copies of your academic qualifications and certificate of experience. Those who are working presently should produce 'No objection Certificate' (NOC) from the Head of the institution where they are working.

Yours sincerely,



Sadik Mohamad

(Manager)

Kaveri Communication Center

Note : No allowance or expenses will be paid to remain present at the venue of interview.

3.2.4 Meaning of Recruitment : After giving an advertisement for the recruitment, qualified candidates are selected. The procedure of selection varies in different organizations, firms or units. The basis of selection depends on the size of the organization, its scope and types of employees etc. After selecting the employee, he/she is appointed for the post for which he/she is selected. Candidates selected are given appointment letters.

3.2.5 Details Covered in the Letter of Appointment : Generally, the following details are included in an Appointment letter :

- (1) Letter begins with words of “Congratulation”
- (2) The designation for which appointment is made is mentioned.
- (3) It is clarified whether the appointment is on probation / permanent / part-time.
- (4) The period of probation is mentioned if the appointment is on probation.
- (5) The appointment letter, carries information regarding salary, allowances and increments to be given to the employee is provided.
- (6) Candidate is informed to send an acknowledgement letter or is informed of how many days he has to report on duty.
- (7) The appointment letter ends with good wishes.

3.2.6 Model Letter Regarding Appointment :

RADHE INDUSTRIES

Phone No. : (079) 285XXXX

E-mail : radhe12@gmail.com

Sun Complex,
C. G. Road,
Ahmedabad-380 009
7th March, 2017

Shilpa Patel,
A/7, Giriraj Tenament,
Ishanpur,
Ahmedabad-382443

Subject : Regarding Appointment of Assistant Manager

Madam,

We are pleased to inform you that you have been successful in the written test, conducted on 28th February, 2017 by our company for the post of assistant manager and thereafter in the personal interview, too. We congratulate you on being appointed to the said post.

Your appointment is subject to following conditions :

- (1) Your probation period will be of one year from the date of assuming your duty. Your appointment will be made permanent if your performance is found satisfactory during the period.
- (2) You have been appointed in the grade of 9000-525-13000. You shall be entitled to get other allowances and leaves on completion of the probation period.
- (3) You shall have to present yourself with an acknowledgement letter before our manager on or before 30th March, 2017 till 12.00 pm.

Best Wishes,

Yours sincerely,



Samule Desoza
(Administrative Officer)
Radhe Industries

3.2.7. Meaning of Promotion : The basic need of any organization is to retain the human resources properly. Structure of any firm or organization is arranged in such a way that provides encouragement to employees for progress. One of the stages of this structure means promotion for employee. Promotion is said to be raise in designation. In normal sense, promotion means to raise an employee from the present designation to higher post. Due to promotion, an employee gains economic benefit and the status as well.

3.2.8 Reason for Promotion :

- (1) When the employee completes a certain fixed years in service, he/she gets promotion.
- (2) When the employee acquires additional academic or technical qualification, he/she is promoted.
- (3) When the employee acquires special achievement, he/she is promoted.
- (4) Considering the special expertise/skill, the employee is promoted.
- (5) Promotion is given considering the need of the organization.

3.2.9 Model Letter Regarding Promotion :

MEHTA BROTHERS

Phone No. : (02766) 25XXXX

E-mail : mahetabro@gmail.com

Shanti Complex,
Patan Road,
Mahesana-384210
28th November, 2017

Shri Vidhyut Desai,
Senior Clerk,
Accounts Department,
Mehta Brothers,
Mahesana

Subject : Letter informing promotion

Sir,

We are very pleased to inform you that you have been promoted from your present designation to the Manager of the Accounts Department.

As per the policy of the company, the employee who achieves additional academic qualifications or technical qualifications set by the company within 5 years of service is highly rewarded by the company.

You have been promoted to the Manager of Accounts Department as the additional qualifications you have obtained and the experience you have gained the policy of our company.

You have been appointed for the above post from 10th December 2017. Information regarding changed terms and conditions of service, new pay scale and other allowances etc. are given in the letter enclosed. You are requested to assure duties from the date mentioned in the letter.

Best wishes,

Yours Sincerely,



Ghanshyam Chaudhary
HR Manager

Copy to : Administrative Department
Finance Department

3.2.10 Meaning of Transfer : The function of HR manager is to get employees, assign them work according to their abilities, to train them and to retain them. When an employee is shifted from one place to some other place without any significant change in responsibility, duty, designation, remuneration and skills required is called transfer. A transfer can be from one branch to another branch or from one department to another department. Employee is informed well in advance regarding the transfer but in certain essential services, transfer is made and implemented immediately.

3.2.11 Objectives of Transfer :

- (1) When the employee is under worked in one department
- (2) When the employee is proven unable to perform his/her duty
- (3) When the employee has committed financial fraudulence
- (4) When the employee shows indiscipline and negligence
- (5) When the employee faces any emergency or changes in the physical condition
- (6) To avoid probable conflict between the Head of the Department or with the colleague with whom he/she has a bitter relations with either of them.
- (7) To obtain the benefit of special skill of the employee for other department of organization
- (8) To let the employee learn procedure of each department of the organization

3.2.12 Model Letter for Transfer :

SABAR FINANCE LTD.

Phone No. : (02772) 287XXXX

E-mail : sabarf@gmail.com

Mangalam Tower,
Motipura Circle,
Himmatnagar-383001
24th April, 2017

Shri Jayesh Chavda,
Senior Clerk,
Administrative Department,
Sabar Finance Ltd.
Himmatnagar-383001

Subject : Transfer to Finance Department

Sir,

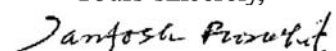
In reference to the above mentioned subject, we inform that you have been transferred as senior clerk to the Finance Department from your current position of senior clerk in Administrative Department, effective from 10th May, 2017.

As per the policy of the company, when any employee of class 3, completes three years of service, the employee is transferred to another department with the same designation so that each employee of the company is well informed about each work of every department and utilize his/her skills for the overall development of the company.

Note that no change is applicable in terms and conditions of service and pay scale.

Thanks.

Yours sincerely,



Santosh Purohit
(Manager)

Administrative Department

Copy to : Finance Department

3.2.13 Meaning of Demotion : Monitor the way of working, performance and behavior of employees is also an important facet of Management. When any employee is unable to perform the job according to the designation then this employee is put at the lower rank from his/her present designation. This change is known as demotion. Due to demotion, there is a reduction in the pay scale, authority, prestige, responsibility etc. are reduced.

3.2.14 Circumstances Related to Demotion : A decision of demotion is taken under the following circumstances :

- (1) In spite of repeatedly drawn attention, the employee neglects duty
- (2) Continuous reduction in the efficiency of the employee
- (3) Some of serious malpractice is performed by the employee
- (4) Repeated breach of discipline by an employee

It is necessary to clarify the reason for demotion in the correspondence related to demotion. Indiscipline, malpractice or Breach of Rule will be thoroughly examined and final decision will be taken. This should be mentioned in the letter. The letter should also clarify the changed pay scale, rent and allowances, perks etc. Letter regarding demotion is an undesirable step but it is to be taken when necessary.

3.2.15 Model Letter Regarding Demotion :

VIRBHADRA ESTATE HOUSE

Phone No. : (0261) 2588XXXX

E-mail : virbhadra@gmail.com

Setu Avenue,
Varachha Road,
Surat-395006

10th May, 2017

Subject : Placing an employee into a lower grade

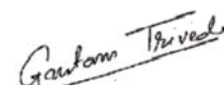
Sir,

You are placed to the post of a junior accountant and you have been relieved from your present designation as a senior accountant with an immediate effect from 11th May 2017. This instruction is to be followed promptly.

It has come to the notice of the higher authorities that you have been involved in those kinds of activities which do not suit with the grace of your status of a senior officer since the last few months. Of late it has been known that you are associated with the activities damaging the dignity of the post of senior accountant. Primary evidences in this regard has also been obtained and in this context, your attention was also drawn through the letter, dated 8th April 2017 but no explanation has been received from your side. Considering this matter as a Breach of Discipline, the Administrative Department has decided to place you to a lower designation and grade, as a measure of punishment and take serious note of it. Through this letter, you are given an opportunity to improve but if there is no positive change in your work then you should be well aware that the company also holds powers to relive you from service.

If you wish, you can clarify the matter in this regard to your HR manager within 3 days.

Yours sincerely,



Gautam Trivedi
Assistant Manager
HR Department

3.2.16 Completion of Service : Employee and employer are aware of the conditions of the completion of service. The consequences of being relieved from a job and dismissal from job are the same yet there is wide difference in the procedure of both.

(1) Regarding Dismissal of Employee : Normally any organization thinks comprehensively before taking the drastic step of removing an employee from service. Before taking this decision, many correspondences have to occur between the employee and the employer. But when the employer does not find the clarification given by the employee satisfactory, then the management decides to dismiss the employee from service.

When a department of the company is to be merged / discontinued or the unit may be converted into fully automatic unit or if the contract is over for such reasons the situations of relieving of the employee arises, so to maintain the dignity of the employee who has served the organisation for long time and to maintain cordial relations between both the parties, Voluntary retirement scheme (VRS) is introduced. All retirement benefits are also taken care of. When ever, an employee is found disclosing confidential matter to the competitor or being non co-operative or is indisciplined he / she is relieved of his / her duty with immediate effect with out any benefits of retirement.

(2) Regarding Relieving from Job (Resignation) : Sometimes, an employee prefers to discontinue the job for his/her personal reasons. Resignation means an employee's written declaration to give up one's office willingly.

When the employee is getting a better and higher opportunity in another organization or his/her ill-health or personal reasons don't permit him/her to work, a difference of opinion arise with the management or he/she is accused of false charge or he/she is migrating with the family, the employee submits his/her resignation from service and receives all financial benefits and rights due to him.

3.2.17 Model Letters Pertaining Completion of Service :

(1) Letter Informing about Completion of Service :

GARVI GUJARAT (INDIA) PRIVATE LIMITED

Phone No. : (079) 28178XXXX

E-mail : garvigujrat@gmail.com

105, Sumeru Tower,

Odhav,

Ahmedabad-382450

2nd November, 2017

Shri Bhavin Vyas,
Sales Executive,
Garvi Gujarat (India) Private Limited
Odhav, Ahmedabad-382450

Subject : Completion of Service

Sir,

You are well aware that your appointment as a sales executive, which was sanctioned on contractual basis for the period of two years expires on 30th November, 2017.

Your appointment was made to canvass and spread the products of the company in three districts of the North Gujarat. Your quarterly sales summary shows that you have popularized the products in North Gujarat. You have been successful in developing a market for our product. The management is highly pleased and satisfied with your performance.

On the last day of your duty, you will be given a certificate of appreciation along with amount that is due to you.

Best wishes for you bright and progressive career.

Yours faithfully,



Jitendra Shukla
(Chief Officer)

Garvi Gujarat (India) Private Limited

(2) Letter of Order of Compulsory Retirement from Service :

SAURASHTRA CO-OP. BANK LIMITED

Phone No. : (02792) 278XXXX

Branch Sr. No. : 10

Station Road,

Dhari,

District : Armreli-364522

5th December, 2017

Shri Rajkiran Purohit

Accountant

Branch Sr. No. : 10

Station Road,

Dhari,

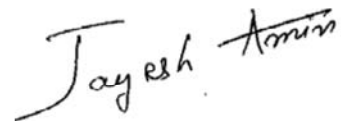
District : Armreli-364522

Subject : Order for compulsory retirement from service

Sir,

In the context of the above mentioned subject, a committee was appointed to make a departmental inquiry, regarding the serious charges of financial malpractices made against you. As per the committee report, all charges have been proved so an order has been issued to terminate your service with immediate effect for compulsory retirement. It may be noted that on humanitarian ground, post - retirement benefits are not being curtailed.

Yours sincerely,



Jayesh Amin

(Branch Manager)

Saurashtra Co-op. Bank Limited

Copy to : Account Department

What did you learn in this chapter ?

You learnt in this chapter that in each business firm / commercial organization various activities are carried out. These departments are inter-connected, as part of inter-departmental correspondence, communication does exist between designation holders. This correspondence is in the form of notice, circular or memo. This correspondence was explained through model letters, appointment of employees, service of the employees, completion of employee's service, etc. The meaning, circumstances, causes, objectives of this process is known from the model letters.

SELF -STUDY

1. Select correct option for the following questions :

- (1) Which of the following letter is written to inform the employees regarding constitutional or infrastructural matter of the office or business organization/firm ?
(A) Circular (B) Memo (C) Notice (D) Leaflets
- (2) Which letter is written to inform the employees about code of conduct formed by the company ?
(A) Memo (B) Circular (C) Notice (D) Application letter
- (3) Which letter is addressed to not one employee but to the entire group of employees ?
(A) Circular (B) Memo
(C) Notice (D) Letter demanding clarification
- (4) Which letter does an employee write to the senior officer regarding his rights or the solution of his problem ?
(A) Circular (B) Memo (C) Notice (D) Instruction letter
- (5) Which of the following is not mentioned in the letter of personal interview ?
(A) Venue of personal interview (B) Time of the personal interview
(C) Clarification of expense of travelling (D) Rules of services
- (6) Which of the following is mentioned in the letter informing the candidate to remain present in examination ?
(A) Time and place of written examination (B) Result of written examination
(C) Appointment order (D) Advertisement of recruitment
- (7) What is written at the end of an appointment letter ?
(A) Good wishes (B) Congratulation
(C) Reminder (D) Result of written interview
- (8) What is the process in which there is a change in employee's present designation, compensation, responsibility and he receives more economic benefit, higher status etc. called ?
(A) Recruitment (B) Promotion (C) Demotion (D) Transfer

- (9) If workload in one department of the company, exceeds another then, in which process are the employees involved ?
(A) promoted (B) resign (C) transferred (D) demoted
- (10) When the employee frequently commits indiscipline, which punishment does the business firm give, as the last resort ?
(A) Promotion (B) Demotion (C) Completion of service (D) Transfer

2. Answer the following questions in one sentence :

- (1) What is interdepartmental correspondence ?
- (2) Which form is used in Inter departmental correspondence ?
- (3) Which concept does Circular hold ?
- (4) In which letter date and time hold special importance ?
- (5) Which letters, mostly do not use salutation and complimentary close ?
- (6) What is a Memo ?
- (7) What are the objectives of a recruitment procedure ?
- (8) What are the objectives of memo ?
- (9) What is a promotion ?
- (10) Which changes occur in the salary and authority of the employee due to demotion ?
- (11) What is a resignation ?

3. Answer the following questions to the point :

- (1) Why is interdepartmental correspondence necessary today in spite of modern communication media ?
- (2) Describe the objectives of notice.
- (3) Explain the difference between Notice and Circular.
- (4) Explain the characteristics of a Memo.
- (5) Explain the functions of a Circular.
- (6) Prepare the format of a Memo.
- (7) Explain any four factors included in the appointment letter ?
- (8) What are the reasons for the recruitment of employees ?
- (9) Give the meaning of recruitment and its method.
- (10) Give the reasons for promotion.
- (11) Explain the objectives of transfer.
- (12) Explain the circumstances of demotion.

4. Draft the letter considering the following information :

- (1) Draft a letter in the form of notice asking an employee a clarification for not remaining present in the office during his duty hours.
- (2) Draft a letter in the form of notice regarding the violation of discipline by an employee by not wearing an identity card around his neck during office hours.

- (3) Draft a circular giving instructions to teachers regarding speedy work of assessment as the decision to declare result earlier has already been taken.
- (4) Draft a circular for the employees of a government hospital to park their vehicles in the allotted parking space given by the organization.
- (5) Draft a memo to all the branches of Megh Malhar Chemicals Company to submit the quarterly report.
- (6) Draft a letter from sales department in the form of a memo giving information of last two month's sales procedure in your company.
- (7) Sahayog Textiles, Mahesana requires a marketing manager to sell its products. In this regard, draft a letter to a candidate to remain present for medical examination as part of the recruitment process.
- (8) Draft a letter on behalf of an election officer to appoint an employee on temporary basis for the program for Rectification in Voters' List.
- (9) In consideration of the special achievements of an employee, he has been promoted. Draft a letter informing him of the promotion.
- (10) Draft a letter regarding the transfer of an employee.
- (11) Draft a letter informing an employee about demotion for breaching of discipline.
- (12) Draft a letter requesting for voluntary retirement from service (VRS)



What will you Learn in this Chapter ?

- 4.1 Introduction
- 4.2 Necessity for Insurance
- 4.3 Types of Insurance
- 4.4 Example Letters of Insurance Correspondence

4.1 Introduction

We are confronted with unexpected problems posed by destiny many a times. Certain unforeseen, unanticipated incidents occur in such a way that we, for ourselves and for our family members, urgently feel the need of a

safety shield that protects our wealth and possessions. It is difficult to predict accident, sickness, death, loss in business, natural or man-made disaster resulting into catastrophe and therefore it becomes essential to take precautions. Insurance means a foresighted arrangement to meet possible monetary loss or eventuality. Due to various insurance services, it becomes easy to get re-established after unanticipated consequences.

4.2 Necessity for Insurance

Man undertakes several activities during his lifetime and such activities are never free from bundle of risks. In the market, shops are loaded with stock. Factories have machines, raw materials and goods produced. These goods are transported from one place to other by means of transport like train, truck or ship. There are possibilities of theft, burglary, natural or man-made adversities, resulting in loss. There also remain likelihood of accidents or damage during transit. Human being, who conducts and manages business, too is not free from the fear of sickness, accident or untimely death. We cannot avoid such possible risks but can care and prepare preventive measures. Insurance services are available for all of them. If insurance facility is availed in advance, then there is a prospect for protection against such probable dangers and misfortunes.

In case of human beings, the scope of activities during their lifetime is ever expanding in contemporary times. Keeping pace with it, as per the need, radical features are being covered as part of insurance services. Now, any and almost every matter has been a part of insurance contract. In modern days, with growing complexities of financial world and threats on individual skills of human beings, range and number of insurable concerns are also increasing. For example, singers can opt for insurance of their voice and dancers of their feet; so that when their ability to sing or dance is accidentally discontinued, insurance company pays them the insured amount. Thus, in these days, insurance service plays a significant role.

Insurance service is the type of an arrangement by which monetary returns can be arranged for accidental loss or harm. Accordingly, the person/institute opting for insurance is called the Insured and the company/institute providing insurance services is called the Insurer. From the point of view of basic characteristics of insurance services, it is evident that insurance is a sort of a process where the insured opts for a particular insurance policy presuming the seriousness of risk. With certain policies, he gets the insured amount (in case of loss or harm) and with certain, the nominee or assignee gets it. In fact, all insured who buy insurance policy do not have to claim the insured amount. In case of whole-life insurance policy, the nominee/assignee claims after the death of the insured. However, the assurance that one gets against the risk is the greatest solace. In fact insurance is a security which provides protection against the probable monetary risk resulting out of uncertainty in life.

Insurance is such a contract between the insured and the insurer wherein the insured pays an amount at regular intervals; i.e. premium and is paid back by the insurer in case of age, death or risk of unfortunate event against which insurance is availed. Thus the insured who regularly pays premium gets

the solace of assurance and security. By various insurance policies, the common man gets the guarantee of monetary help during sickness, regular income after retirement and financial aid to the relatives of the departed ones. The businessman gets relief from the tension of loss, harm or unanticipated worries.

4.3 Types of Insurance

Considering the policies and professional services provided by the insurance companies, insurance services can be divided into two types :

- **Life Insurance :**

- Life insurance is the most popular form of insurance services
- **Whole-life Insurance Policy :** The nominee/assignee is paid the insured amount after the death of the insured
- **Endowment Policy :** As per the nature of policy, the insured gets regular income at prefixed recesses or at regular intervals
- **Accident Policy :** Accidents occur during travel by Rail, Road and Air due to the stress of modern living. The insured gets additional amount against loss of life resulting from such accidents.

- **General Insurance :**

- **Mediclaim Policy :** In modern days, due to physical exertion and mental stress, the ratio of sickness has increased from a young age itself. The insured gets protection to meet the expenses of treatment/drugs/surgery during his own sickness
- **Fire Insurance Policy :** This policy provides protection against fire and resulting damage to goods/materials stored in residential and commercial complexes. This policy can be extended with mutual understanding for protection against storm, floods, earthquake and natural or man-made calamities
- **Marine Insurance :** As part of this insurance policy, the responsibility of ship, its cargo, owner, crew and passengers is covered. It provides protection against the risks of fire, tempest or other sea hazards. It also includes third party risk
- **Motor-vehicle Insurance :** This policy provides protection against damage and theft of vehicles like car, truck, motor-cycle etc.
- **Burglary/Theft Insurance :** This policy provides protection against damage and theft at the place covered in the policy

In addition to these, insurance policies for crops insurance, cattle insurance, insurance of the charged property/securities offered, are also available

Thus insurance service is an arrangement based on the principle of repayment for loss wherein selection and purchase of appropriate policy in advance and regular payment of premiums remain accepted facts. The insured is freed from great worries by paying regular premiums.

4.4 Example Letters of Insurance Correspondence

The scope of insurance is quite wide but from the point of view of syllabus, we shall concentrate on letters of life insurance and fire insurance. At this point it should be noted that these letters are a part of syllabus and therefore in the letters seeking information, it is not preferable just to write - 'kindly furnish information'. It is rather advisable to go for an approach of conveying whatever partial information you possess and wish to get it completed and verified. Letters of claim must possess all necessary and complete details necessary for claim. Letters for buying appropriate policy should also include request for prompt implementation after selecting the policy.

(1) Letter inquiring about various life insurance policies :

Shri Narottam Savani residing on Anandmahal Road, Surat, wants to purchase life insurance policy. Write his letter inquiring about various life insurance policies addressed to Life Insurance Corporation of India.

Mobile No. : 91-942764XXXX

Narottam Savani
18, Matruvandana Society,
Opp. Fire Station,
Anandmahal Road,
Adajan,
Surat-395009

18th September, 2017

The Manager,
Life Insurance Corporation of India,
Adajan Branch,
Surat

Dear Sir,

Subject : Inquiry about various life insurance policies

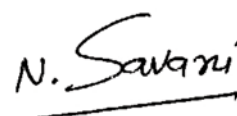
I, Narottam Savani, want to confirm security by buying a suitable policy from the range of policies offering life insurance. I have full faith in the services provided by your firm - i.e. Life Insurance Corporation of India.

I am a 30 year old, healthy, married man running the business of provision items in the city for the last five years. I live with my parents, wife and a two year old child in a house owned by me. My father helps me in my business and I am the sole bread-winner. I would like to inform you that I am capable of paying a premium of ₹ 4000/- at a interval of six months.

I want to opt for an appropriate policy from the array of your trustworthy policies. I request you to send a pamphlet providing information about them. If possible, please arrange to send your agent so that I can take timely, appropriate decision.

Thank you,

Yours sincerely,



Narottam Savani

(2) Letter inquiring about additional benefits available on life insurance policy :

Smt. Vrunda Shivakrushnan has secured herself with a life insurance policy since last five years. On her behalf, write a letter inquiring about additional benefits available on it.

Phone No. : 079-2674XXXX

Smt Vrunda Shivakrushnan
507, Surya Konark Apartments,
Near Nehru Park,
Vastrapur,
Ahmedabad-380015

30th August, 2017

The Manager,
Life Insurance Corporation of India,
Branch-835
Jeevan Prakash Building,
Relief Road, Ahmedabad-380002

Dear Sir,

Subject : Inquiry about additional benefits available on LIP

Reference : Jeevan Trupti Policy no: 0347689/06

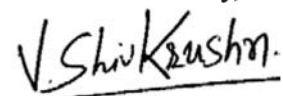
With above reference, I wish to inform you that I purchased JeevanTrupti policy in 2006 and have paid premiums regularly.

I have come to know that it is possible to get additional benefits attached to a policy purchased earlier. Please do inform whether Double Accident Benefit can now be availed with the above mentioned policy. As part of this scheme, if the policy holder dies an accidental death and if it is endorsed by the postmortem report, then the nominee/beneficiary gets double the insured amount. Also if during the policy limit, the policy holder meets with an unnatural death, and all the premiums are regularly paid, then the insurance company pays a Final Additional Bonus in addition to bonus, on maturity date. Can both the benefits be availed on my policy ?

Since I wish to avail additional benefits on existing life insurance policy, I am ready to a rise in the premium amount. I will complete necessary formalities, whenever called; on working days. I await prompt reply from you.

Thank you.

Yours sincerely,



Vrunda Shivakrushnan

(3) Inquiry about revival of lapsed Life Insurance Policy (LIP) :

Haji Usmangani Keriwala has realised that he has forgotten to pay premiums of the LIP he purchased earlier. Write his letter of inquiry for the revival of the same.

Phone No. : 02638-248XXXX

Haji Mohammad Usmangani Keriwala
Opp. Juni Masjid,
Station Road,
Navsari-396445

28th July, 2017

The Manager,
Life Insurance Corporation of India,
Station Road Branch,
Navsari-396445

Janab,

Subject : Inquiry about revival of lapsed LIP

Reference : Jeevan Santosh Policy no: 03496689/13

With above reference, I wish to inform you that I purchased a Jeevan Santosh policy in 2013. As per the pre-decided arrangement, I have regularly paid quarterly premiums for two years.

I went for the Hajj Pilgrimage in 2015 and thereafter forgot to pay premiums. As a result, I have received intimation from you regarding the lapse of policy. I am interested in reviving the above lapsed policy and request you to supply the following information; if you can :

- Date of last premium paid
- Number of instalments/premiums not paid
- Total amount left to be paid
- Interest amount on the total unpaid amount
- Any scheme for interest redemption
- Documents/papers required

Please furnish the above information. I do not mind coming to your office to complete necessary formalities. Kindly oblige with a prompt reply.

Thank you.

Yours sincerely,



Usmangani Keriwala

(4) Letter requesting change in the mode of premium payment :

Mr Vijay Tandel wishes to get (duration) mode of premium payment changed. Write his letter of request to the insurance company :

Phone No. : +91942717XXXX

Vijay Tandel
Near Lambi Khadi,
Bandar Road,
Mangrol-362225

18th November, 2017

The Manager,
Life Insurance Corporation of India,
Near Tower,
Mangrol-362225

Sirji,

Subject : Request for change in mode of Premium payment

Reference : Jeevan Pramod Policy no: 0579641109/12

With above reference, I wish to inform you that I purchased Jeevan Pramod policy in 2012. I have also paid regular premiums thereafter.

While purchasing the policy, keeping in mind my circumstances, I had opted for half-yearly mode of premium payment. Now, with easier availability of funds. I am in a position to pay larger amounts on yearly basis. As I understand, the amount gets lessened by paying in yearly mode as compared to the half-yearly mode. As explained by LIC agent, I shall have to pay ₹ 21000/- once a year, which is acceptable to me. If the change I wish is possible, kindly do it instantly.

I shall come to your office to complete necessary formalities; if need be. I expect a prompt reply from you.

Thank you.

Yours sincerely,



Vijay Tandel

(5) Letter from nominee/assignee claiming insured amount of the LIP after the death of the insured :

Write a letter from Mr Brenden Frank intimating LIC of India, the death of his father Mr Antony Frank and claiming the insured amount as a nominee/assignee.

Mobile No. : +91982405XXXX

Brenden Frank
B/207, Regal Avenue,
Opp. Raghav Petrol Pump,
Syamji Krushna Verma Road,
Jamnagar-361001

5th December, 2017

The Manager,
Life Insurance Corporation of India,
Branch No. : 205
Jamnagar-361001

Subject : Claim for insured amount of LIP

Reference: Jeevan Utsah Policy no: 057978509/88

Dear Sir,

With the above reference, I wish to inform you that my father Mr Antony Frank had purchased a Jeevan Utsah policy in 1988 and had regularly paid premiums thereafter. I would herewith like to inform you that he died a peaceful, natural death on 30th November, 2017, at home.

As per the policy details, I, being the nominee, am officially entitled to claim the insured amount. I request you to send claim forms to complete the procedure. A copy of death certificate of Mr Antony Frank is enclosed with this letter.

I expect a prompt reply and help for smooth completion of the procedure from you.

Thank you.

Yours faithfully,



Brenden Frank

Enclosure : Copy of death certificate.

(6) Letter for buying Mediclaim Policy :

On behalf of Shri Sarabjitsingh Sodhi, write a letter to United India Insurance Company, Bhavanagar for buying a Mediclaim policy.

Phone No. : +91842574XXXX

Sarabjitsingh Sodhi
702, Vidisha Flats,
K. K. Road,
Bhavanagar-364001

25th January, 2018

The Manager,
United India Insurance Company,
Swaminarayan Chowk,
Bhavanagar-364001

Subject : Buying a Mediclaim Policy

Dear sir,

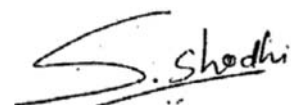
I wish to purchase a Mediclaim policy offered by your Company. It is very difficult to shoulder family responsibilities amidst the busy life full of mental stress. It has become imperative to have the safety shield of insurance to meet expenses of medical treatment and drugs.

I own a garage in the city and run an independent business of vehicle repair for the last five years. I am a 40 year old, married man and enjoy good health.

I request you to supply information regarding various mediclaim policies that may suit me. I am inclined to select a suitable policy and go for the necessary procedure of buying it. I also request you to arrange for prompt follow up work for the policy I select.

Thank you.

Yours truly,



Sarabjitsingh Sodhi

(7) Letter of claim against Fire Insurance Policy :

A fire broke out in the residential premises of Shri Tekchand Mirchandani. He has got fire Insurance Policy. Write his letter claiming for the loss as a result of fire accident :

Phone No. : +919842577XXXX

Tekchand Mirchanadani
102, Sai Society,
Kalavad Road,
Rajkot-360001

29th January, 2018

The Manager,
New India Assurance Company,
Azad Chowk,
Rajkot-360001

Subject : Claim for loss resulting out of fire

Reference: Fire Insurance Policy no: 057978509/06

Dear Sir,

With reference to my above mentioned policy, all my assets including the building and compound of my residence have been secured against loss resulting from fire and natural calamities like lightening, earthquake or building collapse in normal case. The details of loss incurred as a result of fire in my residential premises is as follows :

- (a) **Location :** 102, Sai Society, Kalavad Road, Rajkot
- (b) **Day/date/time :** Tuesday, 26th January, 2018, 8.15 am
- (c) **Intimation of fire :** Smoke/foul smell, Tuesday, 26th January, 2018, 8.25am
- (d) **Intimation to fire station :** Tuesday, 26th January, 2018, 8.30am
- (e) **Reason for fire :** Initially seems to be short circuit
- (f) **Details of loss :** As per the attachment
- (g) **Intimation to police :** Tuesday, 26th January, 2018, 11.55am
- (h) A copy of First Information Report (FIR) is enclosed

I request you to take quick action.

Thank you.

Yours truly,

T. Mirchandani

Tekchand Mirchanadani

Enclosure : (1) Details of loss
(2) Copy of FIR

What have you learnt in this chapter ?

● In recent times it has become necessary to avail insurance policies. ● Financial loss, which is difficult to meet, can trouble anyone, anytime in any form. Arranging insurance facility, with proper saving, provides a protective cover against financial loss. Insurance is a contract between the insurer and the insured ● There are mainly two types of insurance : (i) Life insurance (ii) General Insurance ● We studied letters regarding Insurance Correspondence.

Self-Study

1. Select appropriate options and write answers to the following :

- (1) What assurance do the family members of the insured get ?
(A) Freedom from accidental calamity (B) Monetary security
(C) Social relations (D) Health security
- (2) Which type of an insurance policy allows claim of insured amount to the nominee/assignee ?
(A) Whole-life Insurance Policy (B) Term Insurance Policy
(C) General Insurance Policy (D) Third-party Insurance Policy
- (3) When a person buys an insurance policy, what is the outcome between the insurer and the insured called ?
(A) Insurance Service (B) Monetary security (C) Registration (D) Contract
- (4) What is the insurance policy associated with health called ?
(A) Life Insurance (B) Mediclaim Insurance
(C) General Insurance (D) Crop Insurance

2. Answer the following questions in brief :

- (1) What are the basic characteristics of Insurance services ?
- (2) Why are radical features being covered, these days, as part of insurance services ?
- (3) What does the facility of insurance provide protection against ?
- (4) What are the main types of insurance ?
- (5) Name the different types of insurance.
- (6) What does premium mean ?
- (7) What is the significance of a premium in the contract of insurance ?

3. Write letters on the basis of the information provided :

- (1) 28 year old Kandarp Jani works on a higher position in a private company. He wishes to protect his family members with insurance facility. Write a letter to LIC of India inquiring about an appropriate policy that he can go for.
- (2) Mrs Esha Pillai wants information about the revival of her LIP. Write her letter.
- (3) From Ms Aban Patel, write a letter requesting change in the mode of premium payment.
- (4) Write a letter from the nominee of late Shri Poonamchand Ravat claiming the insured amount on his LIP.
- (5) Mr Harshvardhan Chopra wishes to buy a mediclaim policy. Write a letter, addressed to Insurance Company, on his behalf.

●

What will you learn in this chapter ?

- 5.1 Introduction
- 5.2 Meaning of E-Communication and its Explanation
- 5.3 Forms of E-Communication
- 5.4 E-mail
 - 5.4.1 Form of E-mail
 - 5.4.2 Points to be Considered while Writing E-mail
 - 5.4.3 Examples of E-mails
- 5.5 Various Types of Communication
 - 5.5.1 E-Commerce
 - 5.5.2 E-Banking
 - 5.5.2.1 ECS (Electronic Clearing Services)
 - 5.5.2.2 RTGS (Real Time Gross Settlement)
 - 5.5.3 E-Learning and Video Conferencing
 - 5.5.4 E-Tendering
 - 5.5.5 E-Auction
 - 5.5.6 E-Filing
 - 5.5.7 E-Booking
 - 5.5.8 E-Stamping
 - 5.5.9 E-Governance
 - 5.5.10 Illustrations of E-Communication

5.1 Introduction

Conventional communication plays a vital role in exchanging information and messages. When information and messages are pertaining to commerce, we call it commercial communication. Through commercial communication/ correspondence, sale and purchase of goods, advertisements, complaints, collection, appreciation of quality of products or services are undertaken. With changing business trends and considering the expectations of customers, it is the need of the hour to make radical changes in the traditional pattern of communication. We find drastic changes in commercial activities of sales and purchase and in service oriented commercial sector. To extend the scope of business and for the survival of business in a competitive world, we should adopt modern communication technology and implement it as much as possible. Modern methods of information and technology of communication are known as 'e-communication' and commercial activities carried out through them are called 'e-commerce'.

5.2 Meaning of E-Communication and its Explanation

Communication carried out through the use of electronic media and devices is called E-communication. The letter 'E' used in E-communication suggests 'electronics'. In E-communication, information is exchanged through e-mails, video and tele conferencing, television

network or online services with help gadgets like computers, laptops, mobilephones using the Internet. Scope and influence of E-communication has increased on internal as well as external communication of commercial firms or large business firms. Government offices, Corporations, Financial, Education and Voluntary Institutions have started adopting E-communication rapidly. Through E-communication, the process of communication has become speedy, wide spread and less expensive and has reached global level.

5.3 Forms of E-Communication

There are many forms of E-communication. Each form has its own method of functioning, expenses, instruments, gadgets, patterns and limitations. Any person or any firm associated with business activity should use one or more than one type of E-communication considering one's business and services. The

six main forms of E-communication that are widely used are as under :

- | | |
|-------------|----------------------|
| (1) E-mail | (2) Instant messages |
| (3) Website | (4) Video |
| (5) Audio | (6) Text messages |

Let us study E-mail in detail as it is included in syllabus.

5.4 E-mail

E-mail is one of the main forms of E-communication. Today e-mail is used as an important medium of correspondence.

Generally written correspondence is used to exchange messages and information. Similarly messages and information can also be exchanged through E-mail. Correspondence carried out through electronic media is known as E-mail. Electronic mail is known as E-mail. E-mail is a modern medium of correspondence. E-mail is used for social, political, commercial and personal as well as institutional information. E-mail is written more tactfully than conventional, traditional letter.

5.4.1 Form of E-mail : Both the sender and the receiver should have e-mail addresses. One should create an account through selection of suitable address by visiting sites that offer e-mail services; eg. Yahoo or Google. To operate an email account a user has to create a password, using a coded language. Internet facility for both the parties, the sender and the receiver of email, is necessary for using E-mail. Email can be sent and received from one computer to another, from computer to mobile phone, from mobile phone to computer, and from mobile phone to mobile phone with the help of internet.

5.4.2 Points to be Considered while Writing E-mail :

- (1) E-mail address is mentioned instead of the addresses of the sender and the receiver of the letter.
- (2) If the receivers of the email are more than one then their E-mail addresses are written under 'CC' (Carbon Copy). All receivers will come know about one another.
- (3) If the sender does not want to let others know to whom this mail is being sent then their addresses are written under BCC (Blank Carbon Copy).
- (4) Date and year are not mentioned separately in E-mail. According to the pattern of E-mail, date and time are automatically generated.
- (5) Subject must be written in an E-mail.
- (6) Salutation is necessary in an E-mail.
- (7) The matter of E-mail should be very brief and clear.
- (8) At the end of E-mail, the sender should mention his/her name, and the name and contact details of the company.
- (9) If the contact details are prepared in advance as a part of signature, then they will be included automatically in every e-mail.
- (10) Write-ups, visuals, audio and pictures can be sent as attachment in E-mail.
- (11) Attachments, if any, should be included in an E-mail.
- (12) Read the matter written in the E-mail before sending it.

5.4.3 Examples of E-mails :

(1) Write an E-mail on behalf of Alpha Cycles, Bharuch to Healthy Cycles Manufacturing, Noida, placing an order to purchase 300 cycles.

To : healthycycles@gmail.com
From : alphacycles@yahoo.com
Subject : Order to purchase cycles

Sir,

Our customers are highly impressed with the quality and modern design of your cycles. The sale of 'HEALTHY' cycles is quite high in our area.

As the new academic year begins from June, the inquiry and demand for cycles is on the rise.

Please send 100 Smart Boy cycles each costing ₹ 2600 (Model no. SB18) and 75 Smart Girl cycles each costing ₹ 2800 (Model no SG18) at the earliest. Supply all these cycles to the address of our showroom, the payment, of which, will be made through online banking to your bank account within 7 days of receiving goods.

Prompt delivery of cycles, as per order, is expected.

Romil Soni

(Owner)

Alpha Cycles,

Panchbatti, Bharuch

Mobile no : 0989899XXXX

(2) Write an E-mail on behalf of Gujarat State Board of School Textbooks, Gandhinagar informing the authors of the concerned subjects regarding the meeting to prepare new text books.

To : professorchetanmevada@gmail.com
C. C. : tidhruv@gmail.com, spatel@yahoo.com
From : gujarattextbook@yahoo.com
Subject : For the meeting of the subject of Commercial Communication

Sir,

We thank you very much and take note of your long services rendered to Gujarat State School Textbook Board, Gandhinagar. You would be aware of the fact that from June-2017, a new syllabus is to be implemented at Std XII and new text books are to be prepared accordingly.

You have been selected as an author to prepare new text book in the subject of Commercial Communication. A meeting is to be held on 22nd March 2016 at 1 pm at the Assembly Hall of the Board to prepare blue print of the text books allocate work related to the text books and to discuss other points related to it. You are requested to remain present in the meeting. T.A and D.A will be paid to all the members who attend the meeting as per the rules of Gujarat State School Textbook Board, Gandhinagar.

Your Co-operation is expected.

Chirag Patel

(Co-ordinator, Commerce)

Gujarat State School Textbook Board,

Gandhinagar

Mobile No : 0979809XXXX

5.5 Various Types of E-Communication

Revolutionary changes have occurred in Communication due to electronic gadgets and internet. Modern trend is developing the scope of Communication. E-communication is used in various forms in different sectors and fields on a large scale. As per the syllabus of Std XII, we are going to study various types of E-communication such as : (1) E-commerce, (2) E-banking, (3) E-learning and video-conferencing, (4) E-tendering, (5) E-auction (6) E-filing, (7) E-booking, (8) E-stamping and (9) E-governance.

5.5.1 E-Commerce : When a product is sold or purchased without any restrictions of time and place (location), with the use of electronic media through internet, it is called E-commerce. E-commerce is also called on-line shopping. Business units display the products manufactured by them services offered on websites or advertise them on television encouraging viewers to place online orders. Products are sold or purchased either by visiting the website or through mobile phone (App), telephone and SMS. Options are available to make payments either by Debit card, Credit card, Online Banking or Cash on Delivery (COD). The scope of business has increased due to E-commerce and the time and money of customers are saved. E-commerce could be facilitated from business firm to business firm (B2B) from business firm to customer (B2C) and from customer to customer (C2C).

5.5.2 E-Banking : When a customer is able to transfer funds from the website of a bank or a financial institution by using electronics devices then this service is known as E-banking. E-banking is a part of core banking services of banks. E-banking can be identified as 'Internet Banking', 'Online Banking' or 'Virtual Banking', too. To avail the facility of online banking, the customer has to visit the site of the bank and register oneself. After verifying the details, the bank provides PIN to the customer through which the customer can make one's financial transactions digitally with that bank or with other banks or institution. When the same procedure is followed for financial transactions through a mobile phone, it is called mobile banking or M-banking.

5.5.2.1 ECS (Electronic Clearing Services) : Facility of transferring money from one bank to another bank or to another institution through electronic system is known as E.C.S. This facility or service is available to the account holders of the bank. It is known as Electronic Clearing Services. E.C.S is useful for receiving as well as paying money. Large institutions take the advantage of E.C.S to make regular payment such as salary, pension, interest, dividend, etc. Individual customers of the bank use E.C.S to pay bills such as insurance premium, light bill, telephone bill, monthly instalments, etc. that are their regular payments.

ECS transactions are notified to customers through SMS to their registered mobile numbers.

5.5.2.2 RTGS (Real Time Gross Settlement) : The online services available to the customer of a bank to transfer amount from one account to another almost instantly or within a very short time is known as Real Time Gross Settlement (RTGS). RTGS transactions are notified to customers through SMS to their registered mobile number. RTGS services are charged by the concerned bank as per their rules. The following information is to be filled in on-line form for RTGS :

- The amount to be transferred.
- Name of the account holder's bank in which amount is to be transferred.
- The account number of the a/c holder of the bank in which amount is to be transferred.
- IFSC of the bank in which the amount is to be transferred.

5.5.3 E-Learning and Video Conferencing : Education imparted / obtained outside the classroom through electronic media without any limitations of time and place is called E-learning. This type of education is also called ‘online learning’, ‘electronic learning’ or ‘internet learning’. Through internet, lectures and videos, uploaded on various academic websites, Education can be obtained in accordance with the curriculum, on mobile phones and computers. Examinations are conducted online and their results are obtained online. Educational programs are telecast on television.

Audio-visual communication is carried out through computer or mobile among people sitting at various places. This is called ‘video conferencing’. Here communication process is two way.

5.5.4 E-Tendering : Advertisements are given by an institution to obtain services for construction or sale and purchase in bulk or for any other services. Many organizations show interest for the concerned work. They send their quotations terms and conditions. Tendering is the process of sanctioning work permit to a company. When this entire procedure is conducted online and it is called E-tendering.

5.5.5 E-Auction : E-auction means a type of auction carried out through the electronic media. In this process, the buyer and the seller make a bid for the products as they do in the market but here it is done through a virtual market, electronically. This is called E-auction. This type of business is carried out between business firm to customer (B2C), from business firm to business firm (B2B) and from customer to customer (C2C). The seller puts information regarding the goods or services on website, specified for auction. Interested party quotes the most competitive price within a fixed time.

5.5.6 E-Filing : Information required by any organization is filed with related documents in a prescribed form and it is uploaded on its website is called E-filing. This is specified by a computer program developed for the organization. For E-filing, registration on the concerned websites is to be carried out. After getting registered, sender’s account is formed and it is accessed through a password by the sender of information. Revenue Department, Income Tax Department and other organizations provides the modern facility of E-filing and used it also.

5.5.7 E-Booking : Without restrictions of time and place, using the electronic media, through internet, railway tickets, air tickets, cinema tickets or any tickets for a program can be booked in advance. This type of service is called E-booking. E-booking is also called E-reservation. Tickets reserved through E-booking is sent in the form of E-ticket to the E-mail or mobile phone of the person who has booked the ticket. If the person wishes to get the hard copy of the same, the E-ticket can be printed also. Payment for this is made through debit card, credit card, on-line banking or mobile banking.

5.5.8 E-Stamping : Stamp duty is to be paid to the government for purchase / sale of a house or land, rent-agreement, indemnity bond or for registration of business firm. E-stamping is a very safe and computer-based system of paying non-statutory stamp duty to the government..

5.5.9 E-Governance : Government services and related information can be imparted to/obtained by any person living in the remote areas of the country, speedily and transparently, in terms of administration, through the electronic media. The procedure of imparting Government services, online, through electronic media is called E-Governance.

5.5.10 Illustrations of E-Communication :

(1) Quotation from contractors for different types of works to construct a new building of the school.

Patan Municipality

E-Tender

The Chief Officer, Patan Municipality, Bhadra Area, Patan, Tele no. 02766 23XXXX/ 23XXXX invites tenders under the Swarnim Jayanti Mukhyamantri Yojana, in the Ranki vav area of the city to build new building of the school for the following work through online E-tendering system quotations are invited from recognized contractors. E-tender is to be filled online, website. <http://pnss.nprocure.com>

Dates for filing online tender	17/5/2017 (00.00 hrs) to 31/5/2017 (18.00 hrs)
Last date of submission of a copy of the downloaded technical bid, tender fee, receipt of amount paid and other documents through RPAD/Speed Post/Courier.	7/6/2017 (16.00 hrs)
Time and Venue to open downloaded technical bids online.	9/6/2017 at 15 hrs Nagar Seva Sadan, Patan
Time and Venue to open downloaded price bids online.	14/6/2017 at 11 hrs Nagar Seva Sadan, Patan

Sr. No.	Nature of Work	1. Estimated Amt. 2. Tender Fee 3. Earnest Money	Contractors and Time Limit
1	Construction of 12 rooms of school	1. ₹ 56.78 lakh 2. ₹ 2400/- 3. ₹ 56780/-	D 6 months
2	Paint work for 12 rooms of school	1. ₹ 6.78 lakh 2. ₹ 1400/- 3. ₹ 6780/-	E-1 1 and 2 months
3	400 benches	1. ₹ 26.75 lakh 2. ₹ 1900/- 3. ₹ 26750/-	D 3 months
4	Paver work in open land	1. ₹ 16.98 lakh 2. ₹ 1500/- 3. ₹ 16980/-	E-1 15 Days

- (1) The amount of the tender for above mentioned work shall be paid by Demand Draft.
- (2) Earnest Money - (The amount for the above mentioned work EMD) shall be deposited in a nationalized bank through bank F.D.R
- (3) Municipality reserves the right to change the time, place and date to open technical bid/price bid.
- (4) Municipality reserves the right to reject or cancel any / all tenders without giving any cause.
- (5) The agency has to bear the expenses of putting up boards and photographs (3 sets) before work begins and after work is complete.
- (6) The third party inspection of the entire work of the above mentioned tender will be carried out by the agency recognised by the collector of Patan and payment will be made after receiving the third party report regarding the work.

R. H. Patel

Chief Officer

M. B. Shah

Chairman, Executive Committee
Patan Municipality, PATAN

Sanjay Jani

Vice-President

Ichchaben Vaghela

President



Knowledge Consortium of Gujarat (KCG)
Opp. PRL, Between LDCE and Girls' Polytechnic, Ahmedabad
Chief Minister Scholarship Scheme

During the year 2016-17, under the Chief Minister Scholarship Scheme, the students who are academically strong but economically needy and who have cleared 12th Science/general stream from the schools located in Gujarat and affiliated to the recognized board and students who were found eligible were given scholarship to pursue their graduation studies.

The students who have got scholarship during the first year of their graduation studies are required to make online application on <http://scholarships.gujarat.gov.in/cmscloarships/> as per the circular dated 23/07/14 of education department. For the said purpose, the helpline centers are started and details related with this scheme are available on the website. The date has been extended to 31/05/2017 for making online application.

ક્રમાંક/સંમાનિ/અમદ/159/2017



CEO, KCG

It's Not Just TAXES...

It's About Your Children's FUTURE !



Today, 15th September, 2016
is the last date to pay your 2nd instalment of Advance Tax

Which taxpayers are liable to pay Advance Tax	Mode of Payment	Schedule for payment of Advance Tax	
		Due Date	Amount
Any assessee, including salaried employee, whose tax liability for the financial year as reduced by the tax deducted/collected at source is Rs. 10,000/- or more. Resident Senior Citizen (individual who is of the age of 60 years or more) not having income from business/profession is not liable to pay. * Assessee in respect of eligible business referred to in Section 44AD is liable to pay whole amount of such Advance Tax on or before 15th March of respective Financial Year.	E-payment is mandatory for all Corporates and also those assessees whose accounts are required to be audited u/s 44 AB of the Income-tax Act. E-payment is convenient for other taxpayers also as it ensures correct credit, based on data uploaded by the taxpayer. Fill up PAN correctly to ensure credit of taxes paid.	a) On or before 15 th of September, 2016	45% of the Advance Tax payable.
		b) On or before 15 th of December, 2016	75% of the Advance Tax payable.
		c) On or before 15 th of March, 2017	100% of the Advance Tax payable*
		Consequences of short / non-payment of Advance Tax Short / Non-payment or deferment of payment of Advance Tax will result in levy of interest.	
Visit www.incometaxindia.gov.in for Locating Authorized Bank Branches Challan Forms E-payment Challan Status Enquiry		 Income Tax Department www.incometaxindia.gov.in  @IncomTaxIndia	

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What did you Learn in this Chapter ?

Communication plays a vital role in developing trade and commerce and to keep in touch with customers. Great changes have occurred with changing time and the need of the hour in the area of communication. One of the changes is E-communication. E-communication means communication carried out through electronic media and electronic gadgets. We studied meaning and types of e-communication, E-mail and its form, points to be considered while writing an e-mail, various types of ecommunication such as E-commerce, E-banking, E-learning, and video conferencing, E-tendering, E-auction, E-filing, E-booking, E-governance, etc. We obtained information about E-communication in this chapter and also learnt a few examples of the same.

Self-study

1. Select correct option from the following answers :

- (1) What is the full form of E.C.S ?
(A) Electronic Clearing System (B) Electronic Clarifying System
(C) Electronic Cash Services (D) Electronic Clearing Services
- (2) What is the full form of RTGS ?
(A) Real Time Grade Settlement (B) Real Time Gross Settlement
(C) Reserve Time Gross Settlement (D) Reserve Trade Gross Settlement
- (3) Which number of the bank is to be given for RTGS to transfer the amount in the account of the customer ?
(A) Mobile (B) Phone (C) Pin (D) IFSC

2. Answer the following questions in one sentence :

- (1) What is E-communication ?
- (2) What is the meaning of the letter 'E' used in E-communication ?
- (3) Mention main forms of E-communication.
- (4) Mention main types of E-communication.
- (5) What is an E-mail ?
- (6) Which facility is necessary on both the parties, the receiver and the sender of E-mail ?
- (7) What is E-learning ?
- (8) By which other name is E-learning known ?
- (9) What is the procedure of communication in video conferencing ?
- (10) Normally, which organisations provide the facility of E-filing ?
- (11) What is the mode of payment in E-booking ?
- (12) What is E-stamping ?

3. Answer the following questions in detail :

- (1) What are the points to be considered while writing an E-mail.
- (2) Write, in detail, about E-tendering.
- (3) Write, in detail, about E-auction.
- (4) Explain E-governance.
- (5) Discuss, in detail, E-commerce.

4. Do as directed :

- (1) Prepare a E-tender to construct a road in your area.
- (2) Give one example showing E-governance
- (3) Write an E-mail on behalf of the Higher Secondary Education Board, Gandhinagar to the Principals of schools, informing them about the curriculum of standard 12th.
- (4) Write an E-mail to a computer selling company as you desire to purchase 100 computers for your school.



What will you learn in this Chapter ?

- 6.1 Introduction
- 6.2 Importance of Presentations
- 6.3 Types of Presentations
- 6.4 Objectives of Presentation
- 6.5 Points to be Remembered in Presentation
- 6.6 Characteristics of Effective Presentation
- 6.7 Examples of presentations
 - 6.7.1 Celebration of Teacher's Day
 - 6.7.2 Marketing your Product
 - 6.7.3 Science Model at Science Fair
 - 6.7.4 Individual Report on a Visit to a Bank

6.1 Introduction

Human beings however determined they may be, need to represent or make proper presentation in order to explain and establish clarity with other person regarding his belief, approach, opinion or scheme. His understanding, ability and skills come to his aid for this matter. For different presentations, various forms, formats and technical aids are required. Various factors like effectiveness of the presentation, use of technology and grasp on part of listeners/attendees determine the success of presentation. Appropriate presentation not only provides information and explanation to individual or group but also avails their approval and manages to get desired result. The word

Presentation is commonly used for the activity of representation. Presentation means the skill and ability to present, inform and explain one's belief, approach, opinion or scheme to other person or group in the most appropriate manner.

6.2 Importance of Presentation

A person expresses his belief or puts forward his proposal to various persons in different manners. It could be before his parents or elderly persons, teachers or friends, head of the institution or colleagues. Presentations should be made keeping in mind the age groups, gender, designations etc. of the audience. Some points can be common to all and some may differ according to age groups, gender and designations. Presentations are made on different purposes such as :

- Learning, Teaching and Evaluation
- Interview and Group discussion
- Training
- Demonstration
- Strategy
- Planning
- Project
- Survey etc.

The manner of presentation will vary in case of explanation of principles, narration of a procedure or providing plans for future. Thus, through presentation an individual or a group can easily explain their point by using his/their ability, skill and technology to the other individual or group.

Presentation can be oral or written or audio-visual, using computers. Presentation made with the use of technology creates a long lasting effect.

6.3 Types of Presentation

- Presentations are of three types; from the point of view of mode/medium of Expression :
(1) Oral (2) Written (3) Power Point Presentation (Audio-visual).

Oral : Elocution, Debate, Dialogue, Arguments are the examples of oral presentation.

Written : Letters, Memo, Proposal, Report, Petition, Testimony, Planning, Project Strategy etc.

The presentation of Dialogue, Argument, Petition or Testimony can be done orally as well as in writing. Apart from medium, knowledge and skills are also required to make the presentation impressive. In addition to the skills making communication complete and fruitful, the skills of public speaking enhance presentations.

- A Powerpoint is a combination of oral and written and technological skills. This method, being the most practical and simple, has become synonymous to presentation. Power point presentation has proven to be the most appropriate and self explanatory method for demonstration in classroom lecture, training, business meeting and project work. In addition to attracting attention of the audience, power point presentation presents matters in a more interesting manner with utmost clarity. A slide show can be prepared using appropriate text, graphics, animation, visuals and sound. A slide show can be run for an audience with the help of a projector on a large screen. The contents of the presentation can also be distributed in form of hand-outs. Preparing a PPT is an art and requires many skills.

- Presentations are of two types from the point of view of the presenter :

Individual and Group : Individual and Group Presentations can be made for interview, project and for marketing strategy, etc.

- From the point of view of the audience, presentations is of two types :

Face to Face and Indirect : For interview, project and marketing strategy discussion or presentation can be made face to face and also using technical aids like telephone or video conferencing.

- From the point of view of objectives, presentations can be of five types :

(1) Informative

- Brief and precise
- Moves from the most to the least important points
- Has minimum possibility of confusion
- Examples : Teaching, Training etc.

(2) Instructional

- To suggest or command
- Intense and requires time to understand.
- Basic evaluation possible
- Examples : Tutorials, Demonstration of safety measures etc.

(3) Awakening

- Enables unanimous decision making
- Is strengthened with apt use of language. Impressive presentation and energetic interactions.
- Becomes lively with narration of stories or real life incidents
- Examples : Educative speech of preceptors, motivational speech of mentors etc.

- (4) Persuasive
 - Discussion of advantages and disadvantages in order to achieve correctness
 - Logical movement towards solution
 - To create emotional appeal
 - Examples : Political debate, business proposal etc.
- (5) Decision Making
 - To lead towards decision making by concrete examples
 - To establish the need for decision/result
 - By way of comparing and contrasting a particular situation, detailed discussion including the probable risk factors possible.
 - Examples: Meeting of the Board of Directors, Court's verdict.

6.4 Objectives of Presentation

- (1) To provide information to people by a well-informed person.
- (2) To develop individual qualities like oratory and eloquence.
- (3) To develop technological skills to make a presentation interesting.
- (4) To develop analytical skills.
- (5) To develop logical approach in understanding.
- (6) To bring clarity of thought and understanding.
- (7) To present an argument/statement in a concrete manner and to verify props and cons.
- (8) To explain any concept topic or principle with the help of a demonstration.
- (9) To explain the relevance of a concept, topic or a plan.
- (10) To analyse in detail various aspects of a concept, topic or a plan.
- (11) To encourage the receiver/audience to reflect.
- (12) To motivate the receiver/audience to respond.

6.5 Points to be Remembered in Presentation

We study about three types of presentation - Oral, written and power point presentation. Now we shall examine matters to be taken care of in case of each one of them.

Oral Presentation : Oral presentation generally takes place face to face. This does not mean that it is not possible long distance or with the help of technology or gadget. Following points should be taken into consideration for both face to face and distant oral communication :

- (1) Since the listeners are at the centre (listener centric), their mental and psychological capacity and ability should be taken into consideration in oral presentation.
- (2) It can bring desired result; if made at the appropriate time.
- (3) The place is equally significant.
- (4) Since the listeners are at the centre, whether in a group or individually, oral presentation should be made keeping in mind their age, status and designation.
- (5) The arrangement of points should be logical.
- (6) Language and words should be selected properly.
- (7) The tonal quality of the presenter should be impressive.
- (8) There should be an attempt to stimulate the feelings of the listeners so that they are convinced.
- (9) The presenter should be ready for counter arguments from the listeners.
- (10) The presenter should be ready and open to accept appropriate arguments of the listener.
- (11) During the process of presentation the presenter should be able to control his feelings.

Written Presentation : Written presentation is generally not done face to face. That means it is also possible long distance with the help of technology or a gadget. The following points should be taken into consideration for written communication :

- (1) Since the readers are at the centre, their mental and psychological capacity and readiness should be taken into consideration for written presentation.
- (2) The readers are at the centre, whether group or individual, written presentation should be made keeping in mind their age, status and designation.
- (3) Proper care should be taken in selection of language and words.
- (4) Correctness of grammar and spelling should be observed.
- (5) The presentation should be moderate with less wordiness.
- (6) The points should be presented logically in paragraphs.
- (7) Minor points should be presented with bullets.
- (8) Arrangement of the points should match the format of the write-up.
- (9) The quality and size of paper should match the subject matter of the write-up.
- (10) The matter; hand-written or typed, should be legible.
- (11) Margins/spacing should be observed.
- (12) The write-up should be re-read and re-drafted; if needed.

Powerpoint Presentation : In order to use and prepare powerpoint presentation, ability, practice and presentation skills are required. Following points should be considered for preparing a slide show as part of a powerpoint presentation :

- (1) The template should be selected as per the subject matter of the presentation.
- (2) The background colour should enhance the font colour.
- (3) The layout of the slide should be selected as per the write-up.
- (4) The subject (title) of the slide show should be clearly mentioned in the first slide.
- (5) Agenda of the presentation should follow in the next slide.
- (6) Every slide should be titled.
- (7) The font size of the title should be bigger than the rest of the writeup.
- (8) Every slide should have a maximum of five lines and a maximum of seven words in each line.
- (9) The information should be presented to the point, using proper symbols (bullets) and not in form of sentences.
- (10) Graphics and animation should be used to illustrate the information.
- (11) Audio, visual, charts and dynamic effects can be included as per demand of the content.
- (12) Total number of slides should be limited, keeping in mind the content.
- (13) The last slide should thank the audience and queries should be invited with readiness to respond.

6.6 Characteristics of Impressive Presentation

We have already studied the formatting specifications for writing letters, notice and memo. We shall now learn formatting specifications for proposal writing and report writing :

- (1) When an event is to be organised in future, its objective, prefixed order of execution, necessary human resource, money and time - all have to be considered in advance in order to secure permission. This process is a part/type of presentation and called proposal writing.

- (2) When a live programme/match is going on a live report is presented. For eg. Cricket match sports tournament.
- (3) Report writing also includes briefing about event, how it was conceptualized and what has been its outcome.

Formatting and specifications are characteristics of effective presentation to be kept in mind, while writing individual or committee report.

Let us discuss precise points to remember while preparing powerpoint presentation.

Specifications for Preparing Individual Report : When an individual is assigned to prepare a report as part of duty, in form of a proposal a letter format needs to be followed. Matters should be presented to the point and necessary documents should be enclosed.

An essay format is followed while writing a report after the completion of task/visit. (Presentation no. 6.7.4 of Examples supplied)

Specifications for Preparing Committee Report : Following points should be considered while preparing a committee report of a project or event :

- (1) Essay format is used.
- (2) Appropriate title must be given.
- (3) Mention objectives.
- (4) Enlist members with their designations.
- (5) As part of pre decided policy mention assigned responsibilities/duties of members.
- (6) Observations, interpretations, suggestions and conclusions derived from time to time and agreed upon unanimously should be mentioned.
- (7) Expressing thanks, the chairperson and secretary, should sign on behalf of the committee mentioning their designations on the right hand side.
- (8) On the left, place and date should be mentioned in separate lines. (Refer to Example Presentation no. 1)

Specifications for presenting a Powerpoint Presentation :

- (1) In a power point presentation, not only the pre-prepared slides are presented, the personality of the presenter too is presented. It means it depends much on the personality and oratorical flair of the presenter.
- (2) Presentation is meant for attendees therefore they should be at the centre.
- (3) Presentation should be gripping for the attendees.
- (4) Dynamism and enthusiasm on part of the presenter will infuse the same feelings in the attendees.
- (5) Presentation should proceed in logical manner and to the point.
- (6) The dressing and outward appearance of the presenter should match his/her dignity.
- (7) Facial expressions and eye-contact are necessary on part of the presenter.
- (8) The voice of the presenter should be audible and impressive.
- (9) With correct pronunciations, the presenter should pay attention on pauses and intonation.
- (10) Possibly all the queries should be answered.
- (11) Presentations should be rehearsed properly.

6.7 Examples of Presentations

(1) Celebration of Teachers' Day :

Celebration of Teacher's Day

The co-curricular and intellectual activities secretary of the school students union had proposed celebrating 5th September, 2017 as Teacher's Day and this has been approved by the Principal. In accordance with his suggestion we would like to make a presentation on how to celebrate it with students ongoing classes. The presentation has been prepared by a 5 member team.

Members :

- (1) Mr Rutvij Purohit - Co-curricular and Intellectual Activities Secretary,
(Chairperson, Committee) Std - XII-C
- (2) Mr Adesh Parmar - Class Representative, Std - XII-B
- (3) Ms Swarup Nandan - Ladies Representative (Secretary, Committee) Std XII-A
- (4) Ms Ujma Sheikh - Class Representative, Std - X-B
- (5) Mr David Christie - Class Representative, Std - X-C

In the first meeting the committee members distributed work to be done as part of their duty and decided to meet after two days. After meetings among themselves and with the Principal, the following suggestions were made unanimously :

- Wednesday, 5th September, 2017 should be celebrated as 'Teachers' Day' in the school.
- Keeping in mind, interest in the subject and permission from the teacher, the students will avail information in advance about the units to be taught in class and prepare them well.
- The assembly will begin with respects paid to teachers. After this, Principal Mr. Kaushal Mehta Sir will apprise the assembly of the participating students.
- All students are expected to co-operate.
- When, for a day, the student playing the role of a teacher is teaching, it is the duty of the class representative to see that discipline and decorum are maintained in the class.
- For the subjects of Science and Physical Education, instead of practical conducted in laboratory or on grounds, classroom teaching would be conducted.
- Teaching would be conducted for seven periods including recess.
- A gathering would be held after seven periods and activities of students who worked as teachers would be applauded and commended.
- They would get an opportunity to express their experience.
- Co-curricular and Intellectual Activities Secretary would prepare a report of the entire celebration and present it to the principal in five days.

The committee expects co-operation from the administrative staff and help from the support staff in decorating the school.

The committee wishes success for the celebration and thanks one and all.

On behalf of the committee,

Anandnagar
30th August, 2017

Swarup Nandan
(Secretary)

Rutvij Purohit
(Chairperson)

UJAS

DETERGENT POWDER LAUNCHING OUR NEW PRODUCT →

Slide Number : 1

AGENDA

- Details of Product
- Speciality of Product
- Consumers and their Trend
- Business Opportunities
- Availability of Variety in Packing
- Propaganda of Product amongst Consumers
- Speciality of the Producer
- Competitive Price
- Attractive Offers
- Publicity and Advertising
- Demonstration and Sale
- Tagline

Slide Number : 2

DETAILS OF PRODUCT

- **Name** : Ujas Detergent Powder
- **Type** : Grade 1 : Premium Quality
- **Producer** : Ujjwala Chemicals, GIDC, SANAND-382110 (Dist. : Ahmedabad)



SPECIALITY OF PRODUCT

- Light in weight, More in Quantity
- Granules, containing Enzymes
- Containing Optical Brightening agents
- Fluorescent Whitening Agents in Proportional Quantity
- Containing Fresh floral Fragrance
- Effective on White and Colored Clothes
- Suitable for Cotton and Synthetic Clothes



Slide Number : 3

CONSUMERS' TRENDS

- Gujarati Homemakers' Preference for washing Clothes Daily
- Need of Detergent for washing Clothes Manually or in Machines
- Homemakers - the Selectors
- Never prefer Low Grade Detergent for High Quality Clothes
- Should produce Foam, remove Dirt and Brighten Clothes



Slide Number : 5

BUSINESS OPPORTUNITIES

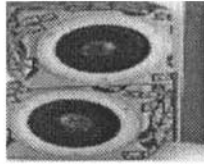
- Regularly Used Consumer Goods
- Need for Frequent Purchase
- Purchase in Various Quantities
- Direct Impact of Individual Recommendation
- Brand Changing on Experimental Basis
- Loyalty to Local Product



Slide Number : 6

Availability of Variety in Packing

- 200 gms, 500 gms, 1 kg, 2 kg Packings
- 200 gms in Polythene Bag, 500 gms in Box and Polythene Bag Packing
- 1 kg and 2 kg in Plastic Container; that can be used for other purpose
- 25 gms Pouch Packing



Slide Number : 7

Among Consumers

- Local Product, Local Consumers
- Sale, Limited to Gujarat
- Ahmedabad and Surrounding Area in 1st Stage
- To conquer North Gujarat, Saurashtra and Kutchh in 6 Months
- Movement towards South Gujarat after a Year

Slide Number : 8

Speciality of the Product

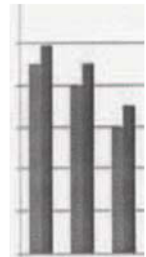
- Production as a Small Scale Unit
- Sale Locally and Limited to State in Future
- Cheaper Local publicity
- Reliability by Demonstration and Use
- No Higher Expenses as Multi-National companies



Slide Number : 9

Competitive Price

- Competitive Price in all Packings
- Advantage of Local Production
- Average 20% Low Price as compared to Multi-National Products
- Net 25% Less Price in 2 kg packing
- 25 gms Pouch Available for ₹ 2 only



Slide Number : 10

Attractive Offers

- Attractive and Useful Gift with all Packings (Excluding Pouch)
- 200 gms - Stainless Steel Spoons 6 pices
- 500 gms - Stainless Steel Tumbler
- 1 kg - Plastic Bucket - 5 Ltrs.
- 2 kg - Plastic Bucket - 12 Ltrs.
- Measuring Spoon Available with all Packings



Slide Number : 11

Publicity and Advertisements

- Advertisements in Local Dailies
- Advertisements on City and State Transport Buses
- Advertisements on Local TV Cable Connections
- Advertisements in Local Advertising Suppliments



Slide Number : 12

Demonstration and Sale

- Appointment of Agents in all areas
- Appointment of Door to Door Salespersons
- Creating Faith through Demonstration
- Sale only in Company Packings
- No loose Sale



Slide Number : 13

Tagline

- UJAS Guarantees Glow and Brightness

For Clothes; Colored or White...



Slide Number : 14

We will Achieve our Target,

Surely...

THANKS

Your Queries are Welcome...

**Ujjwala Chemicals,
G. I. D. C. SANAND-382110
02717-2371860 ujjalas@gmail.com**

Slide Number : 15

SAVING ENERGY

ONUS ON US ONLY...



Slide Number : 1

Understanding ENERGY ?

- Energy Illuminates our Area, Drives our Vehicles & Operates Machinery
- Absorbs Heat and Keeps our Home Cool
- Provides Food; also Entertainment
- Energy can be explained as the Strength and Productive Ability for the Driving force

Slide Number : 3

Types of Energy

(Renewable Energy)

- Continuous Production Without waste or Destruction of Source
- Energy Produced by Sunlight, Air, Water, Fire and Organic Means

(Non-renewable Energy)

- Produced in Soil and Self-Generated in Longer Period
- Energy produced by Burning of Fossil Fuels, Atom, Coal, Natural Gas

Slide Number : 5

Agenda

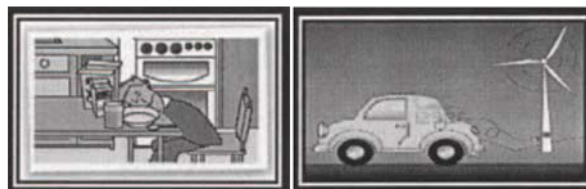
- Understanding Energy
- Types of Energy
- Saving-Conservation-Why ?
- Saving-Conservation-How ?
- Individual Contribution
- Group Contribution
- Social Contribution
- Technological Understanding
- Our Formula



Slide Number : 2

What is ENERGY ?

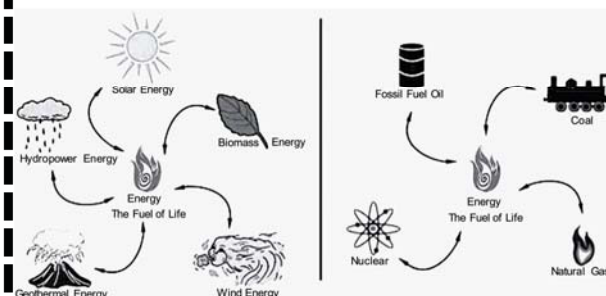
- Energy cannot be Produced or Destroyed
- It can be Converted from One Source to Another
- With Vehicles, Fuel is converted into Driving Force



Slide Number : 4

Renewable Energy

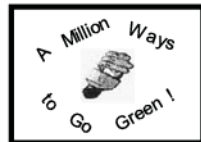
Non-Renewable Energy



Slide Number : 6

Saving/Conservation-Why ?

- ENERGY- Constant and Limited in Universe
- Limited Fuel available on Earth
- Demand for Energy increasing Day by day
- It will be Imperative to find Alternative Fuel when all quantity will be exhausted; Saving/Conservation therefore Necessary Today



Slide Number : 7

Saving/Conservation-How ?

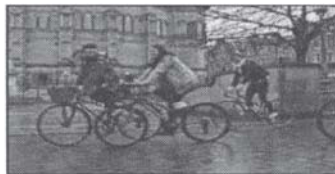
- Use of the Least, Possible Energy for Same Result
- Economical Use of Energy saves Money and Environment
- Judicial Use of Energy brightens our Future



Slide Number : 8

Individual Contribution

- Limited use of Energy at Home/Institution
- Being Particular about Switching off after use
- Fridge Not to be Opened Frequently and for Longer Period
- TV to be Switched off after watching Program
- Insistence for Walking rather than Using Vehicles



Slide Number : 9

Collective Contribution

- Street Lights to be kept on Only during Darkness
- Special/Alternative Energy to be Preferred
- Two-wheelers for Limited Persons to be Advocated
- Pooling/Sharing and Use of Public Vehicles to be Promoted



Slide Number : 10

Social Contribution

- Motivation for the Use of Solar Energy
- Use of Windmills for Flow of Energy
- Production of Energy through Wind Energy
- Construction of Dams on Rivers and Use of Water for Irrigation and Hydro-energy
- Use of Biodegradable Waste for Producing Fertilizers and Bio-gas

Slide Number : 11

Social Contribution

- Extension of Common Understanding by way of Demonstration-Exhibition in addition to Syllabus
- Wide-spread Programs for Common People
- Compulsion for the Use of Natural Energy for Certain Applications
- Felicitation of Aware Individuals/Institutions
- Insistence for the Use of Natural Energy through Various Media
- Acceptance as Ethical-Social Duty

Slide Number : 12