

ગુજરાત રાજ્યના શિક્ષણવિભાગના પત્ર-ક્રમાંક  
મશબ/1215/178/છ, તા. 24-11-2016 - થી મંજૂર

# 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.

**Price : ₹ 41.00**



**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.

**H. N. Chavda**

Director

Date : 23-01-2017

**Dr. Nitin Pethani**

Executive President

Gandhinagar

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# 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.

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\* Constitution of India : Section 51-A

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# PART : 1

## COMMERCIAL COMMUNICATION

### 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

**Date :** DD / MM / YYYY

### Scheme Code

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	

M/F

Customer ID (if any existing)

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

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

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

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

Name and address of Employer		
First Applicant	Second Applicant	Third Applicant

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

Cheque Book <input type="checkbox"/>		Statement of Account through	
Issued Cheques Series No. _____ to _____ Date of Issue :		Pass book <input type="checkbox"/> Post <input type="checkbox"/> E-mail <input type="checkbox"/> Delivery at branch <input type="checkbox"/>	
		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"/>	

First applicant  
Second applicant  
Third applicant

[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)**

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

**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 minor 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 regulations 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)

	<b>Photo Identity</b>			<b>Address Proof</b>		
	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.)

<b>LIST - I</b> (Latest / recent photo identification documents)	<b>LIST - II</b> (Latest / recent documents showing address proof)
1. Passport ( <b>Must for NRI</b> )	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	<b>Money Laundering Risk Classification</b> [ ] 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>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

16<sup>th</sup> 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

20<sup>th</sup> 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 19<sup>th</sup> 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

1<sup>st</sup> Floor, Charmi Tower,  
Div Cross Road,  
Somnath-362720

23<sup>rd</sup> 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 15<sup>th</sup> 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

11<sup>th</sup> 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

29<sup>th</sup> 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 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

15<sup>th</sup> 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 16<sup>th</sup> 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 :** 15<sup>th</sup> 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

16<sup>th</sup> 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

2<sup>nd</sup> 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

25<sup>th</sup> 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

18<sup>th</sup> 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

25<sup>th</sup> 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

2<sup>nd</sup> 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

12<sup>th</sup> 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 : AEHPM 05707.

We have been served with a demand notice on 2<sup>nd</sup> 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

18<sup>th</sup> 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 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,



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

25<sup>th</sup> 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 12<sup>th</sup> May 2017 with the aim of giving information to the students of entire Gujarat regarding options of studies available after the 12<sup>th</sup> 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 12<sup>th</sup> 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 :**

Vipulbhai Adesara  
'Sudama' Vasahat, Gandhipara,  
Morbi-363642  
Phone No. : (02822) 27XXXX

22<sup>nd</sup> 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  
(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.

22<sup>nd</sup> 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.

25<sup>th</sup> 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' between two villages?  
(A) Gram Panchayat (B) Sub-district panchayat  
(C) Municipality (D) District Panchayat
- (4) With which organisation is correspondence is carried out to get adequate water supply in big cities ?  
(A) State Government (B) Municipal Corporation  
(C) Municipality (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 a 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 of 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.

13<sup>th</sup> 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 10<sup>th</sup> August 2017 to 12<sup>th</sup> 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

5<sup>th</sup> 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

5<sup>th</sup> 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 15<sup>th</sup> August, Independence Day and 26<sup>th</sup> 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

15<sup>th</sup> 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

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

### 3.1.12 Model Letters :

#### (1) Memo giving information of the purchase process :

<b>NAVKAR DIAMOND LTD.</b>	
	Bapunagar, Ahmedabad-380024
<b>To, Administrative Officer</b>	<b>Ref. : NDL/A-191</b>
<b>From : Purchase Manager</b>	27 <sup>th</sup> February, 2017
<b>Subject : Regarding purchases made by the Purchase Department</b>	
(1) On 20 <sup>th</sup> 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 <sup>rd</sup> , 2017. against which ₹ 50,000 will have to be paid cash on receipt of the goods.	
Nitish Patel	
	
<b>Copy sent to : Accounts officer</b>	(Purchase Manager)