

## UNIT-I INTRODUCTION

### COMMUNICATION:

#### MEANING:

Communication is the two-way process of telling, listening and understanding then giving the response.

#### DEFINITION:

According to Kith Davis “Communication is defined as the process of passing information and understanding from one person to another person.”

According to Lewis A Allen “Communication is the sum of all things one person does when he wants to create understanding in the mind of another person.”

#### COMMUNICATION SKILLS:

1. Speaking Skills
2. Listening Skills
3. Reading Skills
4. Writing Skills

#### OBJECTIVES OF COMMUNICATION:

1. Information
2. Persuasion
3. Instruction and Orders
4. Education and Training
5. Advice
6. Suggestion
7. Warning
8. Appreciation
9. Motivation
10. Request

#### PRINCIPLES OF EFFECTIVE COMMUNICATION:

1. Clarity
2. Effectiveness
3. Two-way communication
4. Media of communication
5. Courtesy
6. Completeness
7. Actions more important than words
8. Cordial relations
9. Correctness
10. Conciseness

#### ELEMENTS OF COMMUNICATION:

1. Sender
2. Message
3. Communication channel or Media
4. Symbols
5. Receiver
6. Feedback or Response

#### IMPORTANCE OF COMMUNICATION:

1. Smooth and unrestricted working
2. Quick decisions and implementation
3. Proper planning and coordination
4. Maximum production
5. Democratic management
6. High morale
7. Increase in efficiency
8. Communication with the outside world

## **COMMUNICATION PROCESS:**

1. The Communicator
2. Encoding
3. Message
4. Media or Channel
5. Receiver
6. Decoding
7. Understanding
8. Feedback or Response

## **MEDIAS OF COMMUNICATION:**

1. Written communication (Post, Peon, Mechanical Device)
2. Oral communication (Face to Face, Telephone, Interview, Electronic Machine, Mobile)
3. Face to Face communication
4. Audio Visual communication
5. Visual communication (Body language, Graph, Maps, Maths, Pictures, Symbols, Sign)
6. Electronic communication (Telephone, Mobile, Fax, Email, Video Calling)
7. Gestural or Non-Verbal communication
8. Silence as communication

## **TYPES OF COMMUNICATION:**

### **I. On the basis of direction:**

1. Downward
2. Upward
3. Horizontal
4. Diagonal

### **II. On the basis of relationship:**

1. Formal
2. Informal

### **III. On the basis of medias:**

1. Oral
2. Written
3. Non-Verbal

### **IV. On the basis of method:**

1. Face to Face
2. Written

### **V. On the basis of scope:**

1. Internal
2. External

## **ESSENTIALS OF COMMUNICATION:**

1. Clarity of language
2. Clarity of Message
3. Reciprocal Participant
4. Appropriate Communicating Tool
5. Suitable Environment
6. Distance
7. Suitable Symbols
8. Facility of Visual and Audio-Visual Communication

## **ORAL COMMUNICATION:**

### **MEANING:**

Oral communication is the process of expressing information or ideas by word of mouth.

## **TYPES OF ORAL COMMUNICATION:**

1. Face to Face communication
2. Meetings
3. Telephone

4. Speaking in Lectures
5. Personal Interviews
6. Call Bell, Buzzer Sound
7. Audio Visual
8. Radio, TV, Cinema

#### **MERITS OF ORAL COMMUNICATION:**

1. Time saving
2. Cost saving
3. More powerful
4. Effectiveness
5. Immediate Feedback
6. More suitable
7. Flexibility
8. Easiness
9. Motivation

#### **DEMERITS OF ORAL COMMUNICATION:**

1. No record
2. Expensive
3. Inaccuracy
4. Limited use
5. Confused speech
6. No legal validity
7. Late decision
8. Less important
9. Creates misunderstanding

#### **WRITTEN COMMUNICATION:**

##### **MEANING:**

Written communication refers to the process of conveying a message through the written symbols.

#### **MEDIAS OF WRITTEN COMMUNICATION:**

1. Communication through Post
2. Communication through Peon and Assistant
3. Communication through Mechanical Device

#### **MERITS OF WRITTEN COMMUNICATION:**

1. Easy to preserve
2. Permanent record
3. Prevents wastage of time
4. Accurate presentation
5. Used as a reference
6. Delegation of authority
7. Longevity
8. Effective communication
9. Maintaining image
10. Easy to verify

#### **DEMERITS OF WRITTEN COMMUNICATION:**

1. Expensive
2. Time consuming
3. Red tapism
4. Useless for illiterate
5. Difficult to maintain secrecy
6. Lack of flexibility
7. Delay in response
8. Delay in decision making
9. Complex words
10. Lack of direct relation

#### **BUSINESS CORRESPONDANCE:**

### **MEANING:**

Information which flows between individuals and firms through business letters is called as business correspondence.

### **NEEDS OF BUSINESS LETTER:**

1. Simplicity
2. Objectivity
3. Mastery over the language
4. Quality of the paper
5. Size of the paper
6. Colour of the paper
7. Typing of the Message
8. Margin of the letter
9. Folding of the letter
10. Address of the letter

### **CHARACTERISTICS OF BUSINESS LETTER:**

1. Completeness
2. Correctness
3. Conciseness
4. Clarity
5. Courtesy
6. Concreteness
7. Character
8. Coherence
9. Consideration
10. Clearness
11. Cheerfulness
12. Creative Language

### **STRUCTURE OF BUSINESS LETTER:**

1. The Letter Head
2. The Date and Address
3. The Inside address
4. The Salutation
5. The Subject Matter
6. The Reference
7. The body of a Letter
  - a) Introductory paragraph
  - b) Main paragraph
  - c) Concluding paragraph
8. Complimentary Close
9. Signature
10. Designation
11. Enclosures

### **FUNCTIONS OF BUSINESS LETTER:**

1. Permanent Record for future reference
2. Lasting Impression
3. Widening the Market
4. Easy Access to Inaccessible persons
5. Authoritative proof
6. Building goodwill

## TRADE INQUIRIES AND REPLIES

### TRADE INQUIRY:

#### MEANING:

It is a means to know the prices of goods, their quality, terms of trade, such as rate of discount, mode of payment, mode of transport, freight to be borne etc.

#### DO'S TO BE OBSERVED:

1. Straight forward, compact and courteous
2. Brief but Comprehensive and clear-cut
3. Positive and confident in tone
4. Complete in all respects

#### DON'T'S TO BE OBSERVED:

1. Avoid lengthy and unnecessary statements
2. Avoid Repetition
3. Avoid unambiguous words
4. Avoid slavery words like beg to, please, yours obediently etc.

### QUOTATION:

#### MEANING:

It is a specific offer for sale in response to an enquiry from a particular person or business firm.

### OFFER:

#### MEANING:

It is an offer in which the seller undertakes to accept an order at the specified price and conditions and within a specified time only.

#### TECHNICAL TERMS RELATING TO PAYMENT:

1. Cash on Delivery
2. Cash with Order
3. 3%, 15 Days
4. Prompt Cash

#### TERMS USED IN QUOTATION AND OFFER:

1. Loco price and Ex warehouse price
2. At station price
3. Free on rail
4. Free on board
5. Carriage forward
6. Carriage paid
7. Cost and freight
8. Cost, Insurance and Freight
9. Franco price
10. Current price
11. Trade discount
12. Cash discount
13. Performa price
14. As is where is

### ORDER LETTER:

#### MEANING:

An order letter is written by the buyer to the supplier to send a particular quantity of goods as per terms and conditions mentioned in the offer or quotation.

#### POINTS TO BE NOTED WHILE DRAFTING ORDER LETTER:

1. Quality of goods
2. Quantity of goods
3. Packing Expenses
4. Price and Terms of Payment
5. Mode of Transport of goods
6. Time and Place of Delivery
7. Insurance
8. Order Form

9. Order by Telephone
10. Changes in the order
11. Cancellation of order

### **LETTER OF CREDIT AND STATUS ENQUIRIES:**

#### **MEANING:**

It is a letter written by a seller to the buyer to know the financial standing, reputation, credit worthiness etc. Such enquiries are credit and status enquiries.

### **ESSENTIAL INFORMATION ABOUT THE CUSTOMERS: (4 C's)**

1. Character
2. Capacity
3. Capital
4. Condition

### **SOURCES OF CREDIT INFORMATION:**

1. Internal Sources (Salesman Report, Past Records)
2. Customer Himself (Personal Interview, Financial Statements)
3. External Sources (Bank and Trade Reference by customer)

### **LETTER OF CREDIT:**

#### **MEANING:**

It is a request made to the recipient to pay a specified sum of money or sums within a specified limit to the person recommended on proof of identity and signature.

### **LETTER OF RECOMMENDATION:**

#### **MEANING:**

It is a generally given to help a known person to get some credit facilities or job opportunities with another person or the firm.

### **COLLECTION LETTER:**

#### **MEANING:**

It is a letter written by seller to buyer informing him of his past due payments.

### **METHODS OF COLLECTION:**

1. By telephone calls
2. By personal approach
3. By correspondence
4. By telegram
5. By drawing a slight bill of exchange

### **STAGES IN WRITING COLLECTION LETTER:**

1. Statement of account (Notification Stage)
2. Reminder Stage
3. Strong Reminder Stage
4. Final Collection Letter (Hint of Legal Action Stage)
5. Legal Action (Legal Action Stage)

### **PRINCIPLES IN WRITING COLLECTION LETTER:**

1. Collect debt
2. Write Collection letter in proper order (Step by Step)
3. The person in charge of credit and collection department should be diplomatic and should have a good knowledge of human nature.

### **SALES LETTER:**

#### **MEANING:**

The letter inducing buyers to purchase a given product which have not been purchased (earlier) previously, thereby effect an increase in the sale of given product is a sales letter.

### **FUNCTIONS OF SALES LETTER:**

1. Attracting Attention
2. Arousing Interest
3. Educating and Convincing

4. Creating an Urge
5. Securing Action

### **CIRCULAR LETTER:**

#### **MEANING:**

The letters which are meant to communicate some message to all customers, suppliers, business friends, dealers and all others concerned with the business of the firm.

#### **OBJECTIVES OF CIRCULAR LETTER:**

1. Publicity
2. To impress readers
3. To make readers take more interest
4. To gain confidence of the readers
5. To promote sales

#### **OCCASIONS OF WRITING CIRCULAR LETTERS:**

1. Opening of New Branch or New Shop
2. Establishment of New Business
3. Introducing New Article
4. Shifting of Business to New Premises
5. Price Reduction or Clearance sale
6. Appointment or Discharge or Retirement of an important employees
7. Change of name of the Firm
8. Issue of Bonds, Shares of the Firm.

#### **ADVANTAGES OF CIRCULAR LETTER:**

1. Less expensive
2. They can be printed in any number
3. They can be posted on single day

#### **PRECAUTIONS:**

1. Attractive style and Appropriate Tone
2. Interesting
3. Inspire Confidence and Convey the correct information clearly
4. Not arrogant
5. You Attitude, Catchy words and Colours
6. Conclude with encouragements, support and cooperation.

### **COMPLAINT LETTER:**

#### **MEANING:**

A letter written by customers to convey their complaints to the seller of goods or to the transport authority is termed as complaint letter.

#### **OCCASIONS OF WRITING COMPLAINT LETTER:**

1. Products not received
2. Part of the product not received
3. Delivery of defective product
4. Goods received in damaged condition
5. Quantity of goods is not what was ordered
6. Goods delivered to wrong address
7. Delivery of goods delayed
8. Poor quality of packaging
9. Charging high prices
10. Reminders for payment of bill, already paid
11. Price included for goods returned
12. Variance in terms and conditions relating to the payment and delivery
13. Poor after service sales
14. Mistake in bill or invoice

#### **POINTS TO BE NOTED WHILE DRAFTING COMPLAINT LETTER:**

1. Specific loss of complaint
2. Nature of loss
3. Amount of loss
4. Possible solution or remedy
5. Avoiding assumptions
6. Courteous language
7. Documentary proof
8. Controlling anger
9. Art of presentation
10. Mentioning preventive measures for future

### **GOOD NEWS LETTERS:**

#### **MEANING:**

A message that will receive favourable response or positive reaction from your reader. It is usually easy to write because such messages tell your reader something pleasant. It's a letter that contains good news or a good message or favourable information are good news letters.

#### **Examples:**

1. Approval of loan and credit from bank
2. Favourable replies to enquiries
3. Job acceptance letter
4. Goodwill messages (Congratulations, Appreciations)

### **BAD NEWS LETTERS:**

#### **MEANING:**

A letter or email that conveys negative or unpleasant information that is likely to disappoint, upset or even anger a reader is called as bad news letter. It's a letter that contains bad news or a bad message or unfavourable information are bad news letters.

#### **Examples:**

1. Rejection of loan from bank
2. Denial of promotion (Demotion letter)
3. Giving a negative performance appraisal



## BANKING CORRESPONDENCE

### BANKS:

#### MEANING:

It is a financial institution which deals with money. It accepts deposits from public and makes the fund available to those who need in terms of loans and advances.

#### FEATURES OF BANKS:

1. Brief or Conciseness and clear
2. It should be easy to understand
3. It should be accurate
4. Complete
5. Secrecy of customer account
6. Have courtesy
7. There should not be a ambiguities

#### FUNCTIONS OF BANK:

1. Primary functions
2. Secondary functions

##### **I. Primary functions:**

1. Accepting deposits:
  - a) Savings
  - b) Fixed
  - c) Current
  - d) Recurring
2. Granting loans and advances:
  - a) Overdraft
  - b) Cash Credit
  - c) Loans
  - d) Discounting Bill of Exchange

##### **II. Secondary functions:**

1. Agency functions
  - a) Transfer of funds:
  - b) Collection of cheques
  - c) Payments of various items
  - d) Purchase and sale of shares and securities
  - e) Letter of credit or reference
2. General Utility functions:
  - a) Safekeeping of valuables, documents in locker
  - b) ATM card, Credit card facility
  - c) Issue of Demand Draft
  - d) Internet and Mobile Banking
  - e) Sale of application forms of Competitive exams
  - f) NEFT and RTGS

#### OPENING OF AN BANK ACCOUNT: (PROCEDURE)

1. Decide the type of Account
2. Approach any bank of choice and meet its bank officer
3. Fill up Bank Account opening form
4. Give References for opening your Bank Account
5. Submit Bank Account opening form and documents'
6. Officer will verify your bank account opening form
7. Deposit initial account in newly opened bank account

### INSURANCE:

#### MEANING:

Insurance is a contract in which an individual or company receives financial protection against losses from an insurance company.

Insurance is a contract that transfers the risk of financial loss from an individual or business to an insurance company.

#### TWO PARTIES IN INSURANCE:

1. Insurer or Assurer

2. Insured or Assured

### **TYPES OF INSURANCE:**

1. Life Insurance
2. Fire Insurance
3. Marine Insurance

- I. **Life Insurance:** It can be termed as an agreement between the policy owner and the insurer where the insurer for a consideration agrees to pay a sum of money upon the occurrence of the insured individuals or individual's death such as illness or maturity of the policy.

### **MERITS OF LIFE INSURANCE:**

1. Guaranteed protection for your family
2. Financial security at old age
3. Safe and Profitable Investment
4. Different types of duration to suit different ages
5. Payments are tax free and tax benefit
6. Risk Coverage
7. Protection against rising health expenses
8. Builds the habit of long-term savings
9. Removes worries
10. Affordability

### **DEMERITS OF LIFE INSURANCE:**

1. Lack of Trust
2. Confusing
3. Not necessary
4. Opportunity cost
5. Expensive
6. Complicated

- II. **Fire Insurance:** It is a contract under which the insurer in return for a consideration agrees to protect the insured for the financial loss which the latter may suffer due to destruction or damage to property or goods caused by fire during a specified period.

### **(FIRE SHOULD BE ACCIDENTAL NOT INTENTIONAL)**

### **MERITS OF FIRE INSURANCE:**

1. Replacements of contents
2. Temporary accommodation
3. Rebuild the damage
4. Preventive measures
5. Security to the machines
6. It provides medical expenses for the employees

### **OBJECTS COVERED UNDER FIRE INSURANCE:**

1. Building
2. Electrical Installation
3. Machinery, Plant and Equipment's
4. Goods (Raw Materials, Work in Progress, Finished Goods) in factories
5. Go downs
6. Shops and Hotels
7. Furniture, Fixture, Pipelines located inside or outside the compound

### **OBJECTS NOT COVERED UNDER FIRE INSURANCE:**

1. Loss due to fire caused by:
  - a) Earthquake
  - b) Civil War
  - c) Military Raising
  - d) Attack from Foreign enemy
2. Loss caused by Subterranean fire (Underground Fire)
3. Loss caused by Burning of property by order by any public authority

- III. **Marine Insurance:** It covers the loss or damage of ships, cargo and any transport by which the property is transferred or held between the points of origin and the final destination.

**MERITS OF FIRE INSURANCE:**

1. Coverage for goods
2. Covered locations
3. Theft of vessel
4. Theft of cargo
5. Mistakes in transportation
6. Pollution risks
7. Collusion
8. Compensation for illness or death or injury of persons on-board the vessel

## SECRETARIAL CORRESPONDENCE:

### MEETINGS:

#### MEANING:

A meeting may be defined as the congregation of persons in a particular place for the purpose of discussing some important matters and taking decisions on them.

#### REQUIREMENTS OF THE MEETING:

1. A meeting must be properly convened or called:
  - a) Date, Time and Place of the meeting
  - b) The agenda or the items to be discussed in the meeting
  - c) Date of the notice (21 days before the meeting)
  - d) Signature of the competent person calling the meeting
  - e) Any other additional information or enclosures of final accounts
  - f) The notice should be sent 21 days prior to the meeting through ordinary post or registered post
  - g) The notice should be sent to all the members of the company in India or outside India
  - h) Meeting must be on working days and working hours at the registered office or same town.
2. The meeting must be properly constituted:
  - a) The quorum or the required minimum no of persons must be present
  - b) There must be chairman who is duly elected at the meeting or already elected.
3. The meeting should be properly conducted:
  - a) The rules and regulations for conducting the meeting are followed maybe statutory or customary
  - b) The notes shall be continuously and correctly taken so that minutes can be prepared for evidence.

#### GENERAL MEETING TYPES:

1. Statutory meeting
2. Annual General meeting
3. Extra Ordinary General meeting

#### MEETINGS: TYPES:

1. General Body meetings
2. Board of Directors meetings

- I. **Statutory meeting:** It is a meeting which is held only once in the life time of the company. After commencement of business or company and within 6 months of commencement meeting should be held. It is 1<sup>st</sup> official general meeting.
- II. **Annual general meeting:** It is most important of all other meetings. It is held every year by a company. It should be held within 18 months then next meeting shall be held every year within 6 months of closing of financial year and where interval should not be more than 15 months.
- III. **Extra ordinary general meeting:** It is a meeting held to discuss any urgent and important matters which cannot be postponed.  
**Ex:** Retirement or death of partner  
Fraud of CEO  
Removal of any member of a company  
Changes in MOA and AOA  
Reduction in Share Capital
- IV. **Directors meeting:** It is a meeting which is held once in 3 months and 4 times in a year. (Meetings of committees of directors)
- V. **Board meetings:** it is a meeting held to take the major decisions relating to management.
  1. Appointment of Staff
  2. Appointment of Auditors
  3. Remuneration changes
  4. Discussions of financial and operative matters
  5. Managerial Issues

#### NOTICE:

**MEANING:**

A notice is a letter sent to all the directors and members of a company to meet at a place to discuss some important particular matters and taking decisions on them.

**SECRETARIAL DUTIES REGARDING NOTICE OF THE MEETING:**

1. The secretary should draft a notice of general meeting as per the directions of the board meeting in consultation with the chairman.
2. He shall specify in the notice of all the meetings date, time and place.
3. Attach a copy of the agenda of the meeting
4. The secretary shall get notice printed and issued before 21 days of the meeting
5. The secretary shall attach the required documents with the notice
6. He shall arrange to serve notice of the meeting to all the registered address
7. The secretary shall read the notice of the meeting in the meeting if required.

**AGENDA:****MEANING:**

It means list of things to be done. It means the business to be transacted at the meeting. It is an itemised list of matters to be taken up for discussion at a meeting.

**SECRETARIAL DUTIES REGARDING THE AGENDA:**

1. The secretary shall prepare agenda in consultation with the chairman
2. The secretary should see that all the items to be discussed at the meeting should be included in the agenda
3. He should also see that the item included in the agenda are within the scope of the Company meeting and the items shall be arranged in the proper order.
4. He shall arrange for the printing of agenda well in advance so that it may be sent to members on time
5. He shall take notes of the proceedings of the meetings on the agenda paper.

**MINUTES:****MEANING:**

It is an official record of the points discussed at a meeting. It means a note to preserve the memory of an event or transaction that takes place in the meeting. It is written by secretary in a register.

**REQUIREMENTS OF THE MINUTES: (CONTENTS)**

1. The separate books have to be kept for Board of Directors meeting and Annual General meeting
2. The minutes of every meeting is to be written in minutes book within 30 days of the meeting held
3. Every page of minute book is to be initialled by the secretary and last page to be signed by the chairman with date
4. The names of the directors' present in the meeting should be entered in the minutes book and signatures of all of them
5. The minutes book should be numbered serially in order of discussion
6. Nothing should be written in minutes book without the permission of the chairman
7. If any member fails to attend the meeting with a reason, the reason should be entered in a minutes book
8. It is not necessary that every word is to be entered in a minutes book, only important points should be entered
9. The minutes should be entered in a single language and in a systematic manner.

**SPECIMEN OF NOTICE AND AGENDA OF MEETING: (SAMPLE)**

**MAHENDRA SINGH DHONI COOPERATIVE SOCIETY**

Gautam Gambhir building 29/A, Vidyanagar, Delhi

Ref No: 123456

Date: 07/12/2000

**NOTICE**

NOTICE is hereby given that the Annual General meeting of the club will be held at the club premises on Monday, the 14<sup>th</sup> July 2001 at 4.00 P.M to consider the agenda items given below. All of our members are requested to be present at the meeting.

**By Order**

**MD Rohit Sharma**  
Secretary  
(Signature)

**AGENDA:**

1. To confirm the proceedings of the last Annual General Meeting
2. To receive and adopt Secretary's Report
3. To consider and adopt the audited accounts of the club for 1998-1999
4. To consider and sanction the proposed budget for 2001-2002
5. To elect office bearers for 2001-2002
6. To appoint auditor for 2001-2001
7. To consider the proposal for raising the rate of annual subscription from 10 to 20 per head
8. To consider the celebration of silver Jubilee of the club
9. To consider the proposal for repairing the club building
10. Miscellaneous

**QUORUM:**

**MEANING:**

Quorum means the minimum or fixed number of members or persons required to be present or assemble for transacting or establishing valid business.

**MOTION:**

**MEANING:**

The term motion is a subject proposed at a meeting by any number. (Proposal, Question)

**RESOLUTIONS:**

**MEANING:**

When proposal or motion are passed and accepted by required majority of members present in the meeting it becomes resolution. (Decisions in/of a meeting)

**REPORT:**

**MEANING:**

Report is a communication or advice from a person who has collected and studied the facts to a person who has asked for the report for a specific purpose.

**ESSENTIALS OF GOOD BUSINESS REPORT:**

1. Accuracy
2. Simple and Unambiguous language
3. Clearness and Clarity
4. Precision
5. Accuracy of Facts

6. Brevity and completeness
7. Objectivity of recommendations
8. Relevance

### **TYPES OF BUSINESS REPORTS:**

#### **I. On the basis of the Legal Formalities:**

1. Formal Report (Statutory and Non-Statutory Reports)
2. Informal Report (Committee of Directors or Ad hoc committee)

#### **II. On the basis of Methodology:**

1. Periodic Reports
2. Progress Reports
3. Recommendation Reports
4. Statistical Reports

#### **III. On the basis of No of Members drafting Reports:**

1. Report by Individual
2. Report by Committees

#### **IV. On the basis of Functions:**

1. Informative Report
2. Analytical Report

#### **V. On the basis of Nature of Subject:**

1. Problem Determining Reports
2. Fact finding Reports
3. Performance Reports
4. Technical Reports

### **PREPARING A REPORT: (STEPS)**

1. Defining the purpose and scope
2. Collecting the data
3. Taking notes
4. Analysing the data
5. Making an outline
6. Writing the Report

### **THREE WAYS TO PREPARE THE REPORT:**

1. Letter Form
2. Memorandum Form
3. Letter Text Combination Form

### **LAYOUT OF THE REPORT:**

1. Headings, Address and Date
2. Introduction
3. Body of the Report
4. Recommendation
5. Conclusions
6. Signatures

### **PROXY:**

#### **MEANING:**

A proxy is an agent legally authorised to act on behalf of another party or a format that allows an investor to vote without being physically present at the meeting.

### **POINTS RELATING TO PROXY:**

1. Proxy cannot speak
2. He can vote through poll
3. Maximum 50 members whose share capital is less than 10% of capital
4. MGT II form should be signed by both member and proxy before 48 hours of the meeting

## APPLICATION LETTERS

### APPLICATION LETTER:

#### MEANING:

It is a letter of introduction attached to or accompanying another document such as resume or curriculum vitae. It is also called as covering letter or motivational letter.

In other words, it is a document with your resume to provide additional information about your skills and experience. It is intended to provide detailed information on why you are a qualified candidate for the job.

### FORMAT OF APPLICATION:

1. Name and Address of the candidate
2. Date of Application
3. Address of the employer
4. Salutation
5. Subject
6. Reference
7. Introductory paragraph
8. Body of the application
9. Concluding paragraph
10. Complimentary close
11. Signature
12. Enclosures

### INTERVIEW LETTER:

#### MEANING:

An interview letter is a written invitation sent to a candidate applicant inviting him/her for a face to face interview at the employer's office or at the venue which an employer decided to conduct the meeting.

### APPOINTMENT ORDER:

#### MEANING:

The letter which invite the candidate for joining is called Appointment order.

### JOINING REPORT:

#### MEANING:

A joining report is a letter written by the candidate to the employer to communicate about his joining to the post for which he/she is appointed.

### REFERENCE:

#### MEANING:

It means referring to some authority for getting information about the honesty and integrity of a person in question.

### TESTIMONIALS:

#### MEANING:

A Testimonial is a certificate of character, conduct or qualifications issued in favour of a person.

### CONFIRMATION LETTER:

#### MEANING:

It is an official letter handed over to the employee when he/she completes the probation period and moved as a confirmed employee of the organisation. It acts as a great source of motivation for the employees.

### RESUME:

#### MEANING:

A resume is a document of summery of your relevant education, experience, skills and accomplishments relevant to the field of work you are entering.

A resume is a simple and well organised profile of your qualification.

### CIRRICULUM VITAE:

#### MEANING:

It is a summary of your career history and the skills and experience you have gained. It is an overview of a person's experience and other qualifications for job the opportunities.

### PUBLIC SPEECH:



## **MEANING:**

It is the process or act of performing a good speech to a live audience. A public speech means making speeches at public meeting or conference.

## **FEATURES OF PUBLIC SPEECH:**

1. It should be short as possible
2. It should be interesting
3. It should have good grammar and easy language
4. Speeches should be well planned and prepared
5. Speeches should impress the audience
6. Speech should be clear
7. Voice modulation should be there in speech
8. Speaker should crack jokes related to subjects in between so that audience don't get bored.

## **TYPES OF SPEECH:**

1. General Speech (Social)
2. Speech in Seminar
3. Speech in Debate
4. Political Speech
5. Business Speech

## **SUB TYPES OF SPEECH:**

1. Welcome Speech
2. Introduction speech
3. Main Speech
4. Presidential Speech
5. Vote of Thanks

## **ATTRIBUTES OF A GOOD SPEAKER:**

1. Should have habit of reading
2. Habit of collecting subject matter
3. Knowledge of type of speech
4. Stock of quotations
5. Habit of Praising
6. Vote of thanks

## **DIFFICULTIES OR BARRIERS OF THE SPEAKER:**

1. Lack of Stage Courage
2. Lack of Preparation
3. Lack of Suitable Stage
4. Lack of Cooperation of Audience
5. Lack of Time Keeping

### **I. WANTED FOR THE JOB:**

1. The employee should mention number and name of vacancies.
2. Required educational qualification, training, experience should be mentioned clearly.
3. He should also mention pay scale and allowances and incentives
4. Mention the age limit of the candidate
5. Mention clearly the last date to submit the application
6. Mention clearly the documents required to submit along with the application

### **II. APPLICATION FOR THE JOB:**

1. The application should be in a high quality and white paper
2. The application may be written in hand or computerised
3. Write the name and address of the employer correctly
4. The style of writing should be clear and attractive
5. Photo copies of the certificates regarding educational qualifications, experiences should be attached or enclosed with application
6. Do not mention about your family difficulties in the application
7. Do not mention or express the words which show your inabilities in the application

### **III. INTERVIEW LETTER:**

1. Name and Address of the candidate
2. Time of Interview
3. Place of Interview
4. Documents to be produced
5. Other Instructions.

**IV. APPOINTMENT ORDER:**

1. Write correctly the Name and Address of the candidate
2. Mention the designation of the post
3. Mention clearly in the order letter the last date for joining the service
4. Mention n clearly the pay scale, allowance and other facilities for the post
5. Mention the rules and regulations of the service probationary period
6. Mention clearly the branch for which a candidate has to join
7. Mention clearly to whom joining report should be submitted

**V. JOINING REPORT:**

1. Name and Address of the candidate
2. Date of joining.

# RESUME

**Name:** xxxxxxxxxxxx

**Email id:** xxxxxxxxxxxx

**Cell no:** xxxxxxxxxxxx

**OBJECTIVE:** To be a part of a reputed organisation, where acquired technical knowledge can be practically implemented in continuous development of existing technology for benefit of mankind, with application of innovative and creative skills.

## **TECHNICAL SKILLS:**

- Basic computer knowledge (M.S Word, M S Excel)
- Tally ERP
- SAP

## **OTHER SKILLS:**

- Good analysing ability, punctuality, honesty and sincerity.
- Quick Learner.
- Good Team Player.
- Effective in verbal and written communication.
- Flexible and interested to explore in new technologies.
- Hard-working & committed towards the given task.

## **EDUCATIONAL QUALIFICATION:**

Examination\Discipline	Board\University	Year of passing	Aggregate
SSLC	KSSE Board	March-2011	87.24%
PUC (Comm)	PU Board	April-2013	84.00%
B.Com	KUD	June-2016	93.02%
M.com	KUD	June-2018	71.80%

## **ACTIVITIES:**

- Active in CRICKET, SHUTTLE BADMINTON.
- SINGING and READING.

## **ACHIEVEMENTS: -**

- Secured 10<sup>th</sup> Rank in B. Com for Karnataka University Dharwad for the year 2015-16.
- Participated in HUBLI PREMIER LEAGUE and represented MUNDGOD MONSTERS  
And emerged as champions for the year 2015-2016.
- Participated in KLE -T20 cricket tournament and represented J.G. COLLEGE OF COMMERCE and emerged as Champions in the year 2017-2018.
- Was nominated for BEST BOY award for the year 2015-2016.

**PERSONAL DETAILS:**

**Father's name** : xxxxxxxx  
**Mother's name** : xxxxxxxx  
**Date of Birth** : xxxxxxxx  
**Sex** : xxx  
**Marital Status** : xxxxx  
**Nationality** : xxxxx  
**Medium of School** : xxxxxx  
**Languages known** : xxxx xxxxx xxxxx  
**Personal interest** : xxxx xxx xxx  
**Permanent Address** : xxxxxxxx

I hereby declare that the above-mentioned information is true to the best of my knowledge.

**Place:** Hubballi  
**Date:**

Name  
(Signature)