

## LETTER WRITING

### 1. BUSINESS LETTERS

A letter is a written mode of communication which is flexible and can be used in a wide variety of situations. It is useful in providing a written record and confirmation of the matters discussed.

### 2. MOVEMENTS OF BUSINESS LETTERS

- (i) External
- (ii) Internal
  - a) For confidential written record
  - b) For personal handling of the matter

### 3. ADVANTAGES / BENEFITS/ FUNCTIONS/ PURPOSE OF A BUSINESS LETTER

Letter is a very flexible mode of communication. It can be used for multi-purposes. Mentioned below are the few most important advantages of letters:

- (a) Letters are very helpful for exchange of information which aims at creating profitable opportunities.
- (b) Through letters, sellers can promote their products and services and persuade customers to buy their products. Thus letters are a potential source of opening new markets and advertising campaigns.
- (c) A business firm can bring back old customers and regain their confidence through a well prepared courteous letter.
- (d) Also, letters bring into notice of sellers different complaints and problems that may arise from their products or services.
- (e) Most business firms buy and sell. Letters help firms to receive credit and conveniently trade their products. Thus letters help organizations to bring more finance.
- (f) Similarly, letters (collection letters) are very useful for collection of default amount while retaining the customer and building goodwill simultaneously.
- (g) Business letters give incentives to the dealers and encourage them to promote business relations. Thus goodwill of a firm can be maintained through a well-drafted letter.
- (h) A well planned persuasive business letter is very handy means of communication for organization to introduce their newly launched products to existing & prospective dealers, suppliers and customers.

### 4. KINDS OF BUSINESS LETTERS

A businessman has to write many kinds of letters. A brief introduction to some important letters is given below:

- (1) **Inquiry Letters:** These letters are also called information letters. They are written for getting or giving information. They are the most important business letters because they bring valuable information which aims at providing profitable opportunity.
- (2) **Order Letters:** If the information about certain goods given through the reply is acceptable to the receiver, he places an order. Actually an order letter is a contract of purchase and sale.
- (3) **Claim Letters:** Claims letters are also termed as problem letters because the primary purpose of writing such letters is to bring a complaint or problem to the notice of the seller. For example, if the goods supplied by a seller are defective or not in accordance with the order, the customer will have a claim against the seller for their replacement or compensation.



- (4) **Adjustment Letters:** The letter written in reply to claim letters are called adjustment letters. Such letters are written in different situation. An adjustment letter accepting the claim is easy to write. But letter refusing adjustment is very difficult to write because it may irritate the aggrieved customer if not properly handled.
- (5) **Credit Letter:** Most of the business firms sell or buy on credit. There are four types of credit letters asking for credit information; requesting for credit; granting credit and refusing credit. The last type of letters is very difficult to write because if the credit is flatly refused, one may lose the customer. Such letters therefore, should be written very carefully and tactfully.
- (6) **Collection Letters:** These letters are written to a defaulting customer when he fails to pay within specified period of time. Such letter should be written with the greatest amount of care and tact. An effective and successful collection letter collects the money, retains the customer and builds up good-will.
- (7) **Sales Letters:** These letters aim at increasing the sales. Through such letters the customers are persuaded and prompted to buy the products.
- (8) **Sales Promotion Letters:** Very much allied with the sales letter is another type of letter which is known as sales promotion letter. Unlike the sales letter this letter does not sell goods directly. The main difference between sales and sales promotion letter is that while writing the sales letter the writer urges the reader to buy, in the sales promotion letter the writer merely induces the reader to buy.
- (9) **Letter of Application:** Letters of applications or letters of employment deal with job opportunity. Letter of application is, in fact, a sales letter through which an applicant wants to sell his skill, experience, service, etc.

## 5. PARTS OF LETTER

- (i) Essential Parts
- (ii) Non-essential Parts

### 5.1 Essential Parts of A Letter (Standard Parts)

A letter is generally made up of seven essential parts which are arranged in a proper sequence that makes the letter meaningful and contributes to attaining the purpose of the message. If their arrangement is ignored or any single part is missed, the letter would become defective. The following are the seven essential parts of a business letter:

1. The Heading/or Encoder's Address/The Letter Head
2. The Date
3. The Inside Address OR the Decoder's Address/the Receiver's Address
4. The Salutation
5. The Body / the Message
6. The Complimentary Close
7. The Signature

#### 1. The Heading/or Encoder's Address/The Letter Head

The heading consists of the address of the writer, the telephone number, fax, cable code, e-mail address, mobile number, the reference number, etc. Generally, every established firm uses high quality stationery with its necessary data printed on it. However, if the stationery is not printed, the address should be given at the top of the right corner for the convenience of the addressee to reply letter.

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A letter-head is an expression of a firm's personality. Many firms engage the services of expert designer to design their letter head because its content and design help to project the firm's image.

## 2. The Date

Every business letter requires a date. It is so important that without it, the information given in a business letter loses its importance. The date should be placed about three or four line-spacing below the letter head in the middle of the page. If a printed letter head is not used, it is written at the right upper corner below the address of the writer. These are two ways in which date can be placed in a business letter:

- (i) Month, day and year as September 6, 1965.
- (ii) Day, month and year as 6 September, 1965.

The style of writing date in figures in a business letter is not appreciable because it shows haste and discourtesy. Besides, date in figure could easily be confusing. For instance, in correspondence with the United States, there is the practice to write dates in the order of month, day and year. English practice follows the order of day, month and year. So it is not advisable to write date in figure.

## 3. The Inside Address OR the Decoder's Address/the Receiver's Address

It consists of the name and address of the person or group of persons to whom the letter is addressed. It is written at left margin two spaces below the level of the date and two spaces above the salutation. It should correspond with the address given on envelope.

The necessary information which is essential for prompt delivery should be given in the inside address. Abbreviations should not be used while writing the street-address, city and country in the inside address of the business letter. When the business letter is addressed to an individual, the proper title of courtesy such as Mr, Mrs, should precede the name. When a letter is addressed to an individual as a representative of a firm, it is always good to use the business title such as President, Manager, Director, etc.

## 4. The Salutation

The salutation is the complimentary greeting with which the writer opens his letter. It shows courtesy on behalf of the writer towards the addressee. It is written at the left margin two spaces below the inside address and comma or colon is always used after it.

The proper forms of the salutations with description of their use are given below:

Dear Masood, Dear Jalil,		Use for informal business correspondence-shows a personal friendship
Dear Mr. Ashraf, Dear Mr. Aslam,	Dear Messrs Ashraf and Aslam	Used in routine business correspondence addressed to one or several individuals – formal but cordial
Dear Sir,	Dear Sir,	Used only for very formal correspondence
Dear Madam,	Dear Madams	
Sir,	Sirs,	
Madam,	Mesdames, Ladies and Gentlemen, Gentlemen, Ladies,	Used for correspondence addressed to a company or a group

If a letter is addressed to a company which consists of men or of men and women, the correct salutation is Gentlemen. Otherwise the conventional form of the salutation for addressing a firm is Dear Sirs. In case we are addressing a company composed entirely of women, we should use the salutation Dear Madams.



When a letter is addressed to a business title like the Manager, or the President or the Director etc. the correct salutation is Dear Sir.

If you know the name of the person to whom you are addressing, use the name in the salutation.

## 5. The Body / the Message

The body, of course, is the most important part of the letter. It contains the message to be conveyed to the reader. It is here that the writer does his best to convey his message to his reader effectively. The body should be paragraphed, well-spaced and centered with proper margin. It should begin two spaces below the salutation.

If more than one topics are discussed in a letter, each paragraph of the body should be confined to one topic. In case there have been previous correspondence, refer to it in the opening paragraph. The paragraphs that follow will contain further details, and the closing paragraph of the body a statement of the writer's intentions.

The body of the letter should not be closed with a participle expression. It is better to avoid the participle closure if you can and to say quite simply, for example, we hope to hear from you soon.

## 6. The Complimentary Close

The complimentary close marks the end of the letter. It serves the same purpose as we do by wishing "Good bye" in personal relationship. The tone of the complimentary close should strictly match with that of the salutation. Examples of suitable complimentary close according to salutation are:

### COMPLEMENTARY CLOSE SALUTATION

#### For Greatest Formality

Yours respectfully,  
Respectfully yours,  
Yours obediently,  
Obediently yours,

Sir, or Madam,

#### For Ordinary Business Correspondence

Yours truly,  
Truly yours,  
Very truly yours,  
Yours faithfully

Dear Sir, or Dear Madam,  
Dear Sir, Dear Mesdames,  
Gentlemen,

#### For Least Formality

Yours sincerely,  
Yours very sincerely,  
Yours cordially,

Dear Mr. \_\_\_\_\_  
My Dear Mr. \_\_\_\_\_  
Dear \_\_\_\_\_

The first word of complimentary close should usually begin nearly in the centre of the page or slightly to its right, about two spaces below the body of the letter. Its end should never extend beyond the right hand margin. The first word is always in the capital and it is always followed by a comma (,).

## 7. The Signature

The signature is placed just below the complimentary close. It should always be in hand or in ink and never be typed or stamped. As far as possible the signature should be legible, otherwise the name of the writer should be typed below the signature. The designation is also mentioned whenever required.

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## 5.2 The Non-Essential Parts of A Business Letter

The following are the non-essential parts of a business letter:

1. Reference Line
2. Attention Line
3. Subject Line
4. Identification Line
5. Enclosure
6. Carbon Copies
7. Blind Carbon Copy
8. Postscript

### 1. Reference Line

When a firm writes to another, each will give a reference and these are marked: Our ref: and Your ref: to avoid confusion.

In the block style, to give a balanced effect, the references are placed at the left-hand margin on the same line as the date. In the full block style they are usually placed immediately above the date.

The reference number is used to identify either the department and branch of department from which the letter was written, as:

Our ref: Dept. S

Your ref: Dept. P

Or the particular file in which the correspondence is to be found.

Each company adopts its own method of quoting references but whatsoever the method, the purpose is the same – to enable the replies to be linked with the previous correspondence. Failure to quote references causes inconvenience to the recipient and is regarded as discourtesy.

### 2. Attention Line

This line is placed two spaces above the salutation. It directs the letter to particular person or department or branch to speed up handling of the letter. It is used when the writer does not know an individual's name but wants the letter reach title – Manger (Sales).

It is also useful for calling the attention of a department or person who is most likely to act upon the letter. The following are various styles of attention line:

Attention Mr. Islam Sheikh

Attention Mr. Manzoor

Attention Purchase Manager

Attention General Manager

### 3. Subject Line

Subject line is placed below or above the salutation and centered but in a full block style it begins like other parts with the left-hand margin. It enables the reader to understand at a glance what the letter is about. In long letters, it is necessary to write but in short letters it becomes unnecessary. When the subject is stated in the opening sentence of the body, it is dispensed with. It should be as brief as possible, such as:

Sub: Supply of Books

Subject: Decline in Sales



**4. Identification Line**

This line is used to identify the name of the person who dictates the letter and the one who transcribes and types the same. In fact, identification line consists of their initials. They are at the left margin types on the same line as the last line of the signature block or two spaces below:

Yours faithfully,  
Tanveer Ahmed  
(Manager)

TA: mh

The identification line TA: mh indicates that Tanveer Ahmed dictated and signed the letter and Muhammad Hussain typed it.

**5. Enclosure**

If any document is included with the letter, it is indicated two spaces below the identification line. It helps the writers and recipients to confirm that all the enclosures are included when the letter is sent and received. The widely used forms of writing enclosure are:

Enclosure are:

Enclosure	Enclosure: Cheque	Enclosure
Encl.	3 Enclosures	1. Cheque
Enclosure (3)	2 Encl.	2. Envelope
Encl 3	2 Enc.	3. Site plan

**6. Carbon Copy**

When the writer wishes to send a copy of the letter to one or more persons, and wishes the reader to know the fact, a carbon copy (cc) caption is indicated on the original and all the copies of the letter. The cc caption is typed below the enclosure and it may be followed by a colon. The following are the widely used carbon copy caption styles:

cc Sales Department	cc: Law Department.
cc Regional Director	cc: Mr. J. Siddiqui

**7. Blind Carbon Copy**

The blind carbon copy is never indicated on the original copy of the letter. Sometimes, the writer wishes to send a copy to a person other than the addressee without letting him know this. It is indicated in the upper left corner of the carbon copies so that it may be quickly noticed when referring to any carbon copies. The blind carbon copy (bcc) appears like this:

bcc: Mr. Husnain Haider.

**8 Postscript (PS)**

Sometimes, we forget unintentionally to mention something in the body which we can add as PS below everything in the letter. Besides, some writers deliberately add postscripts to draw the reader's attention to a very important point. Though a postscript is part of body yet it is always mentioned in the closing section of the letter.

**6. LETTER STYLES****6.1 Punctuation Styles**

Open and closed punctuation are the two styles used in business letters. In open punctuation no line of any part except the salutation, complimentary close and body is closed with punctuation unless an abbreviation requires a period. In closed punctuation style a colon or comma follows the salutation, a comma follows the complimentary close and the reading and the inside address has a punctuation.



## 6.2 Letter Styles

A letter must be typed and its parts be arranged strictly according to the set pattern. Any attempt to ignore it makes the impression of the letter dull.

There are two main styles of arranging a letter in current use – The Full Block, The Semi-Block.

### 6.2.1 The Full Block Style

In this style all the parts of a letter begin at the left margin. This is the most common style. It saves typing time since the typist does not have to use the tabulator in setting up the letter.

In full-block letter open punctuation style is used and division between all the parts is indicated by leaving double space.

### 6.2.2 The Semi-Block Style

In arranging a letter in semi-block style, the inside address, the salutation, the body begin at the left margin whereas the heading, the date and the complimentary close start at right hand side of the page.

In this style closed punctuation is used.

## 7. FORMATS OF VARIOUS BUSINESS LETTERS

### 7.1 Semi block format with closed punctuation

The professionals' Academy  
of commerce, 41-T, Gulberg  
II, Lahore.

29th January, 2012

Reference: MM/tp

The Manager Sales,  
Philips Electric Company,  
Karachi.

Attention Manager Sales

Supply of an Electric Generator

Dear Sir,

(Body of letter)

Yours sincerely,  
Asad Ali,  
Sales Manager

AA: ZA (Identification Line)

Enclosures are:

CC: Regional Manager

BCC: Mr. Hussain Haider (Law officer)

PS: Post script



**7.2 Full block format with open punctuation**

The Professionals' Academy of Commerce

41-T Gulberg II

Lahore

Reference: MM/tp

March 20, 2012

The Manager Sales

Philips Electric Company

Karachi

Attention Manager Sales

Supply of an Electric Generator

Dear Sir,

(Body of letter)

---

Sincerely yours,

Asad Ali

Sales Manager

AA: ZA (Identification line)

Enclosures are:

CC: Regional Manager

BCC: Mr. Hussian Haider (Law Officer)

PS: Post script



**FULL BLOCK FORMAT WITH OPEN PUNCTUATION**

This arrangement should be followed in ICAP's exam.

**IF INFORMATION GIVEN**

Stylo Shoes

161 Quaid-e-Azam Industrial Estate

Kot Lakhpat Lahore

Reference: MM/tp

20<sup>th</sup> December 2011

The Manager Sales

Pak Electronics

Karachi

Subject: Supply of Electric Generator

Dear Sir,

**IF INFORMATION NOT GIVEN**

Examination Hall

City ABC

Should be written on left hand side replacing the address

(1)

This indicate (One line Space)

(2)

(3)

Date can also be written on right side

(4)

The designation of receiver should be assumed in any case

(5)

(6)

BODY

(7)

Yours truly,

(8)

Marketing Officer

(9)

(1) Heading

(Sender's Address)

(2) Reference line

MM/tp can be assumed)

(3) The Date

(4) Inside address

(Receiver's Address)

(5) Subject line

(In case of bad news or persuasive message subject line should be avoided or it should be neutralized)

(6) The Salutation

(use comma after it)

(7) The body

(150-200 words should be used with 3-6 paragraphs)

(8) The complimentary close

(use comma after it)

(9) The signature

(it contains Sender's name and designation if name is not given then write "XYZ" or designation can be assumed)

No one line space between complementary close and the signature



## 8. FORMAT OF LETTER TO EDITOR

25th March 2012

The Editor

The News

Karachi

Subject:

Dear Sir,

(Body of letter)

Yours sincerely,

Sender's Name and address

### SPECIMEN BODY (LETTER TO EDITOR)

Problem	As we know the recent price hike of fresh milk has created resentment among the public who blame the dairy farmers to beguile the gullible masses in order to pocket the hefty profits.
Reasons	Through your well read newspaper, being the chairman of the Pakistan Dairy Farmers Association, I would like to highlight unavoidable factors forcing dairy farmers to raise prices of milk.  Facing daunting challenges like poor infrastructure, financial constraints, quality assurance, price regulations and seasonality – all are contributing to steep prices of milk. Apart from this, monopoly of multinational, middle men and transportation are adversely contributing towards the produce and accessibility of milk.
Solution	To sooth such an alarming situation, it is mandatory to promote smallholders based dairies, enhance access to credit, upgrade milk marketing chain through adoption of modern technology, ensuring veterinary services. Concerned authorities are requested to take some pragmatic steps in order to give relief to an average Pakistani.

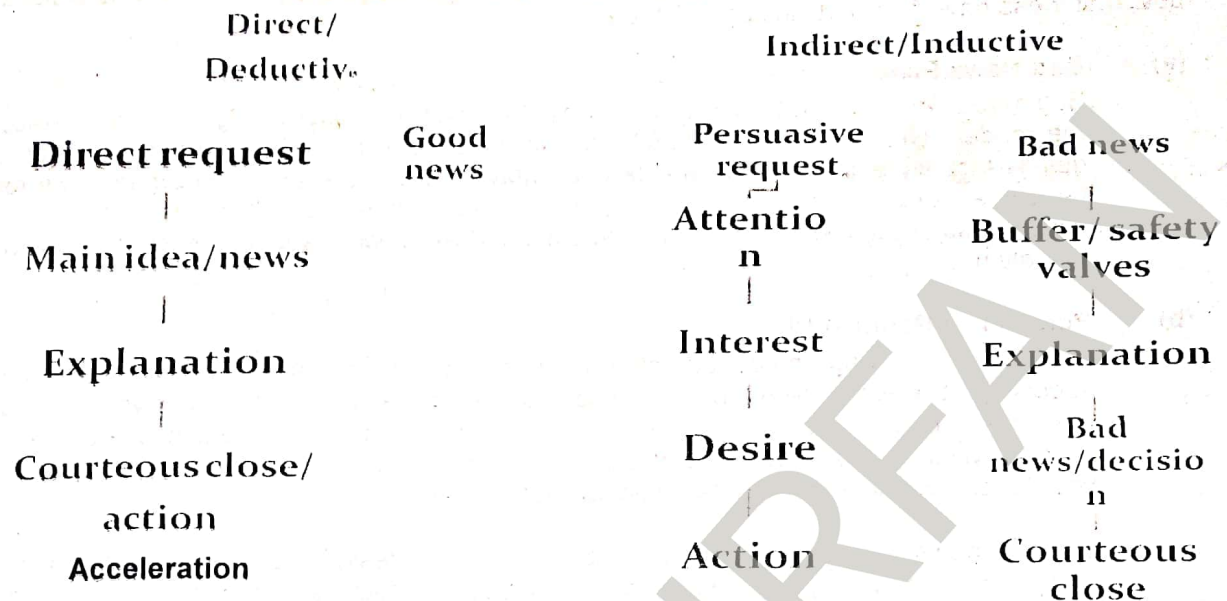
## 9. CIRCULAR LETTER

- Circular letters are designed to be read by a large number of different people.
- It may be used to give information to a group of individuals.
- There will not be inside address.
- For example: Informing clients or customers of price changes or new products.



## 10. ORGANIZATIONAL PLANS FOR LETTER WRITING

## plans

**Basic Organizational Plans**

An effective and successful message is one that makes your reader react as you wish. This is the main purpose of almost every business message. Your organizational plan depends on this purpose. The favourable reaction of your reader also depends on his mental filter and the content of your message.

There are four basic organizational plans to design a message: the direct request; good news; bad news; persuasive plans. The first two require the direct (deductive) approach that starts with the main idea. The last two use the indirect (inductive) approach that begins with the main idea later.

**10.1 Direct (Deductive) Approach**

When you think that your reader will react to your message favourably and consider its contents suitable, you can use the direct approach. Open your letter with the main idea or good news followed by all necessary details and end it with a friendly note.

There are three basic parts of direct request and good news plans.

- (i) Main idea
- (ii) Explanation
- (iii) Courteous and friendly close

**(a) Direct Request Plan**

While using the direct request plan, begin your message with the request or question, then mention all necessary and desirable details and close your message courteously with motivation to action.

**(b) Good-News Plan**

When you write a good news message, start with good news which is the main idea of your letter. Then give all necessary and desirable details based upon the main idea. In the last, give clear statement of action desired and show willingness to help further. For example, if you write an adjustment letter accepting the claim of your customer, tell him the good-news immediately in the opening paragraph, then explain how you will make adjustment and close the letter assuring your customer of similar cooperation in future.



**10.2 Indirect (inductive) Approach**

When you think that your reader will not react to your message favourably, you should not start your letter with the main idea. You should avoid to do this and begin with some pleasant, neutral or reader benefit statement. Then give some reasonable explanation before you state the bad-news. Similarly, when you make a persuasive request, you should not mention it in the opening paragraph. Instead, you should first draw the attention of your receiver, then go ahead with your plan. It is important to note that these have four parts instead of three.

**(a) Bad-News Plan**

Begin your message with pleasant and neutral statement expressing your consideration for the reader. This is first part of your letter. In the second part of your letter, state necessary details tactfully explaining favourable and unfavourable facts. In the third part, state reader-benefit reasons. In the last part of your letter, express appreciation and give invitation to future action. Also show your willingness to help him further. Then close your letter with positive and friendly note.

**(b) Persuasive Request Plan**

In the opening paragraph of your letter, draw the attention of your reader to his benefit. In the second part, create interest of your reader by giving descriptive details of your product and make psychological appeals to convince him. In the third part, arouse desire of the reader by giving a vivid picture of your product and telling him what it will do for him. In the last part of your letter, stimulate your reader to act by inducement.

The bad news messages are the most difficult ones to design because they are unfavourable to the reader. Similarly, in persuasive request you may face resistance from your reader. It is very difficult to persuade your reader to act as you wish unless he is convinced of his benefit.

**11. DIRECT REQUEST****Definition of Request**

When the main purpose of your message is to ask the reader to do something, you are writing a request letter.

**Definition of Direct Request**

Generally when you make a simple inquiry or a routine request, you will not have to persuade your reader to do what you ask.

**Organizational Plan:** For a routine inquiry or request you assume that the reader will do as you request, once he or she understands what you want and why you want it. Thus you use the direct approach. The direct request plan has three basic parts:

- (i) Main Idea**
  - (a) Introduce your request.
  - (b) State reasons to justify the request.
- (ii) Explanation**
  - (a) Include details necessary to help the reader respond to your request correctly.
- (iii) Courteous close with motivation to action.**

**TYPES / KINDS OF DIRECT REQUESTS**

You can usually handle the following types of messages with the direct request plan.

- (i) Inquiries
- (ii) Claims, complaints and requests for adjustments
- (iii) Invitation
- (iv) orders
- (v) Credit letter (Request for credit)
- (vi) Early stage collection messages



## 12.1 Inquiries

**Definition of Inquiry**

To get facts that you need and you cannot obtain yourself, you write inquires requesting information. The questions asked are important in all inquires.

**Kinds of Inquiries**

Usually inquiries include direct-request messages that seek information about (1) person, (2) messages inquiring about products, services and (3) other matters requiring no persuasion.

**(a) Inquiries about persons**

When you need information about a person, you usually direct your request to a reference which is a responsible source of information. You ask the reference (source) to give information about an applicant for a job, a loan, credit, membership in an organization, an award or insurance protection. Inquires to a reference may be written by a person who seeks information about the applicant.

**(b) Inquires about products or services**

Both as a consumer and as a business or professional person, you will have many occasions to seek information (i) from the seller of products and services or (ii) from customers, employees and others.

**(i) Direct request to the seller**

When your inquiry goes to a seller, his self-interest should make him glad to comply with your request. The request to the seller of products may include a price list, or booklet about products, deliveries or payment plan.

**(ii) Direct Request to Customers, Employees and others**

As the seller of products or services, you can use direct request inquiries. You can use direct-request inquires to win back "missed" customers who have not bought from your firm for sometime or to obtain information about your firm's product or services.

**(c) Other Inquires about Your Firm's Products or Services**

Often you will need information from employees, colleagues or other persons about your firm's products or services. To obtain this information you can use direct-request plan.

**SPECIMEN BODY 1 (INQUIRY LETTER ABOUT A PERSON – DIRECT REQUEST)****PERSONALISED REQUEST LISTING NUMBERED QUESTIONS IN LETTER.**

Name; why being considered; a few facts he has told Mr. Aslam, one of your former employees, has applied here as assistant manager of our electrical supplies department. He states that he was in charge of your electrical appliances section for about a year, and he has given your name as a reference

Request We need a qualified person who can, in about two years, become department manager. I will appreciate your frank answers to the following questions and any other pertinent facts you can include:

Questions

1. When was he in your employ and why did he leave?
2. How satisfactory were his services as a section head in your store?
3. Do you know of any personal habits or characteristics that might hinder or help his success in a position of responsibility?

A promise Your statements will, of course, be kept confidential

We have read your advertisement in a local newspaper about your publications. We are sole agents of many publishers in Pakistan and from abroad. We are interested in your publications and want to stock and sell your books.

We shall appreciate if you send us a price list. Please state your terms of business and also tell us whether you can supply your books on credit if we give you some reliable references.

We assure you of a long term business if your terms suit us. An early reply will be appreciated.

## **12.2 Claims, Complaints and Requests for Adjustments**

Whenever you are dissatisfied with a product, service or policy, it is better for you to communicate with the right person promptly about the desired correction and write an effective letter to the proper company official.

When you state your complaint, you usually make a claim or request for some kind of adjustment. These are also called claim letters.

### **(a) Characteristic of A Well-Written Claims**

- (i) To be fair to the seller, product or service and yourself, write promptly.
- (ii) Be sure, your letter has all the C qualities that is it should be courteous, considerate, correct, clear, complete and concrete.
- (iii) Show by your attitude and wording that you have confidence in the readers' fairness and that they will make the adjustment after they get the fact (claim).
- (iv) Omit any statement that sounds like appeals or threats.

### **How to write a claim letter**

1. Begin the letter with main idea and regret the need to complain.
2. Make your claim immediately because delay will likely weaken your case.
3. Explain carefully and tactfully what wrong is.
4. Avoid negative accusations or threats, such as, "I demand", "Unless you", "you will have to", "why can't you", and so on. Such discourteous statements lessen the likelihood of obtaining the best possible solution.
5. Include any necessary details for identifying your claim-----date, order number, catalogue number, style, invoice number. Etc.
6. Indicate the loss or inconvenience you have suffered without exaggeration.
7. In the action paragraph state how the matter could be put right or let the reader decide the action.

### **Organization and context of the Simple Direct Claim**

- (i) **Main Idea:**  
Begin your direct claim with the main idea namely, the need for an adjustment or correction of an error.
- (ii) **Explanation:**  
In the explanatory paragraph include all facts the reader will need to understand your claim clearly.
- (iii) **Action:**  
In your action paragraph, ask for what you want and leave the decision to your reader.

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**SPECIMEN BODY 1 (CLAIM LETTER ABOUT A PRODUCT – DIRECT REQUEST)****A COURTEOUS CLAIM TO A SPORTSWEAR DEPARTMENT MANAGER FROM AN OUT-OF-TOWN CASH CUSTOMER WHO NEEDS AN EXCHANGE OR A REFUND.**

Main idea; request	Enclosed is the sweater which nelson's delivery truck left yesterday and which I wish to exchange for the correct size or a refund
Explanatory details	When I selected and purchased this oxford sweater in your department last week (for \$30.50 cash), I asked that a size "L" be sent to my home. The size I received is only an "S", and of course, I can't wear it. My sales check is #7902, dated June 4, written by salesclerk #801.
Specific request	Will you please send me the correct size "L" in exactly this same style and color or, if this is not available now, a cash refund of \$30.50? As I am leaving on a one-month trip June 17, it is necessary that I receive the sweater or the cheque before that date
Dated action	

**SPECIMEN BODY 2 (REQUEST FOR ADJUSTMENT/ CLAIM LETTER/ COMPLAINT LETTER – DIRECT REQUEST)****A CONSIDERATE COMPLAINT FROM A GIFT STORE OWNER TO A WHOLESALER, ABOUT FAULTY MERCHANDISE.**

Main idea; request	Our shipment of Swedish tumblers was checked in yesterday and put on sale, then hurriedly withdrawn when the stockroom reported it to be a completely defective shipment. We are asking you for an adjustment of these tumblers.
Details	<p>The news about this shipment was especially disappointing to me because we had already advertised that the sale was to begin today. I personally washed and examined a dozen glasses of each size, four each (not necessarily the worst) of which we are sending by express for your examination and comment.</p> <p>There is no regularity in the marks, scratches, and abrasions, or whatever the defects should be termed to indicate faulty moulds. In fact, I've never seen anything in domestic or imported glass to equal the variety of imperfections apparently present to some degree in every glass of this shipment.</p>
You-attitude	I realize fully that you had no opportunity to check this merchandise and that it is only through your customers that you learn of its condition and can seek an adjustment from the factory.
Action	We are withholding sale of the glasses and payment of the bill until we hear from you.

**SPECIMEN BODY 3 (CLAIM LETTER ABOUT A PRODUCT – DIRECT REQUEST)**

Main idea	Thank you for the delivery of Philips Refrigerator which the truck of Swift Transport Company left here yesterday. Though the refrigerator is in perfect condition, yet I wish to exchange it for the correct size and colour.
Explanation	You may recall that while visiting your display section on May 13, 2011, I selected a refrigerator of large size and white colour. And also made payment in advance for the same.
Motivation to Action	Please send the appropriate refrigerator in place of the one you have delivered by the end of this week. I badly need it as it is hard to do without a refrigerator in blazing summer.



**SPECIMEN BODY 4 (CLAIM LETTER ABOUT A PRODUCT – DIRECT REQUEST)**

Main idea	We received your consignment of March 30, 2012, containing 300 fountain pens. This consignment has been found to be defective. We felt embarrassed when we received complaints from our customers. This not only gave set-back to our goodwill but also caused inconvenience to the customers. In some cases we had to refund purchase price to the customers. We want the replacement of these defective pens.
Explanation	We placed order for these pens on the basis of a sample supplied by your representative. But the pens were not true to the sample. We ourselves also examined the pens. Some of them leak while the others do not write fluently. We have stopped selling them.
Action	Now we are returning the defective pens with the request to replace them. We also hope that no such mistake will recur in future.

**SPECIMEN BODY 5 (CLAIM LETTER ABOUT REPLACEMENT OF A PRODUCT – DIRECT REQUEST)**

Subject: Claim for Compensation due to Mishandling of Consignment in transit

Dear Sir,

Main idea	We have received our Consignment of 1200 computers packed in 12 pallets shipped from Taiwan to Lahore via EFA Airway Bill No 674 dated 23-11-2009 on 26-11-2009 and found that 200 computers have been damaged due to mishandling by your loading staff. Letter No 886 dated 26-11-2009 issued by your Manager Cargo, Lahore regarding the status of the damaged computers is enclosed. The surveyors report certifies that the damaged computers cannot be repaired and are a total loss. We request you to refund for these damaged computers.										
Explanation	<p>The computers were imported to fulfil an order of one of our most important customer and our inability to supply the equipment within the time limit would cause considerable loss to our customer. This would be a major setback for our reputation and future business relations with our valued customer and we are afraid that they would lodge a claim for our failure to supply the goods within the specified deadline.</p> <p>Details of the financial loss caused by the negligence of your staff are given below:</p> <table border="1"> <thead> <tr> <th></th><th>Rupees</th></tr> </thead> <tbody> <tr> <td>1. Cost of 200 Computers at Rs. 40,000 per unit</td><td>8,000,000</td></tr> <tr> <td>2. Freight paid on 200 computers at Rs. 300 per unit</td><td>60,000</td></tr> <tr> <td>3. Miscellaneous Expenses of clearing, transportation etc.</td><td>50,000</td></tr> <tr> <td></td><td><b>8,150,000</b></td></tr> </tbody> </table> <p>You would appreciate that we have been availing your services since the past 5 years and have always been impressed by the quality of your customer-caring attitude. This incident of gross negligence by your loading staff is a matter of serious concern and we would certainly consider our future business relationship in the context of your response in meeting our legitimate claim.</p>		Rupees	1. Cost of 200 Computers at Rs. 40,000 per unit	8,000,000	2. Freight paid on 200 computers at Rs. 300 per unit	60,000	3. Miscellaneous Expenses of clearing, transportation etc.	50,000		<b>8,150,000</b>
	Rupees										
1. Cost of 200 Computers at Rs. 40,000 per unit	8,000,000										
2. Freight paid on 200 computers at Rs. 300 per unit	60,000										
3. Miscellaneous Expenses of clearing, transportation etc.	50,000										
	<b>8,150,000</b>										
Dated Action	We would request you to please settle our claim and send us a cheque for Rs. 8.15 million within 10 days. Your positive and prompt response would be appreciated.										

Sincerely,  
Manager Imports

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### 12.3 Invitations

Invitations that require no persuasion can be classified as both good-news announcements and simple requests. They are organized according to the same three-part plan:

- (1) Main idea
- (2) Explanation
- (3) Action

#### SPECIMEN BODY 1 (INVITATION LETTER- DIRECT REQUEST)

Subject: Invitation as a Key Note Speaker

Honorable Sir,

Palm Tree College of business is an oldest institute and a high seat of learning. It enjoys countrywide reputation of producing CEOs of the companies. Keeping in view your presence in Karachi these days, we wish to invite you as a key note speaker on the topic "Business Strategies of Leading Global Corporations." Our senior faculty, research scholars, alumni and leading industrialists of the country are eager to attend this lecture as they believe that you are the declared authority on the suggested topic. We wish you to enlighten our audience with your erudition and experience.

The program of the lecture is as follows:

Date & Time	Venue
-------------	-------

25 July 2012	College Auditorium
--------------	--------------------

Timing and venue of the lecture is proposed one and may be changed as per your convenience.

We do understand that you are very busy but please find some spare time out of your hectic routine and oblige.

Sincerely

Director Student Relations  
Enc.: Brochure & Prospectus

### 12.4 Orders

When you are ordering supplies or equipment and do not have to persuade the company with which you are placing the order, you can accomplish your purpose by writing a letter according to the direct-request plan.

Order letter include three kinds of facts:

- (i) Details about what you are ordering or reserving
- (ii) Directions for shipment
- (iii) Manner of payment

#### SPECIMEN BODY 1 (ORDER LETTER – DIRECT REQUEST)

Thank you for your letter of March 13,2012 alongwith list of books. We shall appreciate if you send us the following books by train before the end of this month.

- |                                       |           |
|---------------------------------------|-----------|
| 1. Commercial Grammar and Composition | 12 copies |
| 2. Economic Problem of Pakisan        | 3 copies  |
| 3. Applied Accounting                 | 6 copies  |

Please send railway receipt alongwith two copies of bill through Allied Bank Ltd... after deduction 20% discount.

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## 12.5 Credit Letter

A credit letter is a promise of future payment in kind or in money given in exchange for present money, goods or services.

### Importance of Credit

Credit plays an important role in business dealings. Millions of businessmen in the world enjoy credit facilities. Not to speak of a common customer, even reputed and established firms have to depend upon credit. The customer buys goods on credit from a retail store, the retail store purchases its stock on credit from the wholesaler, the wholesaler from the factory; the factory purchases its raw material from various suppliers ----also on credit.

No doubt, credit is a useful means of obtaining goods if somebody does not have ready cash. It also involves the risk of bad debt. Sometimes, a customer does not pay in time or delays in settling his accounts. So credit should be extended carefully and wisely. Before granting it, the credit man should keep in view "3 C's of credit" ----Capital, Capacity, and Credit.

The total value of assets of the person or firm should be judged before granting the request for credit. Then the credit man should keep in mind the education, business experiences, and competence of his customer. Similarly, the character of the credit customer should be carefully estimated. Character involves the reputation or good-will of a firm or a person.

### Letters Requesting for Credit

These are the letters in which information for credit facility is requested. A credit customer writes these letters when he needs credit facility. In such letters he tries to satisfy the credit man by supplying information about himself or his firm's financial worth, reputation and ability to return the credit. To make the letter more effective, some reliable references are also given in the letter. These letters should be written courteously and tactfully in serious tone.

#### SPECIMEN BODY 1 (REQUEST FOR CREDIT- DIRECT REQUEST)

We have been enjoying good business relations with you for five years and are thankful to you for handling our orders satisfactorily. Now we are expanding our business and hope to place larger orders with you in future. We would be highly obliged if you grant us credit account facilities with quarterly settlement.

For reference to our capacity to meet our financial obligation, we offer references of two firms with whom we have business dealings.

If you require any other information in order to extend credit facility with you, please write to us.

## .6 Early Stage Collection Letters(Reminder stage):

Messages in the reminder stage aim to jog the customer's memory. They are direct requests, ranging in number from one to six or seven. You first **present the main question or subject** then explain and end the message by **requesting action**. You don't attempt to persuade or to use any appeals. Generally they are obvious processed forms to avoid any suggestion that you are questioning the customer's integrity or ability to pay.

The statements following the first one might include hand-written or rubber stamped messages that say "Please" or "Perhaps you have forgotten" on computerized sticker without mentioning the name of the customer.

(Examples) 1. Your payment will be appreciated. 2. Past due. Please remit today.

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**SPECIMEN BODY 1 (REMINDER STAGE COLLECTION LETTER – DIRECT REQUEST)**

Main idea	While checking our accounts we found that we have not received payment of our account No. 251, dated December 6, 2012. Perhaps you have overlooked this bill. So we are bringing it to your notice.
Action	Presuming that you have not received our statement of account, we are enclosing another copy thereof. We shall be glad to receive a cheque at an early date.

**13. GOOD NEWS AND NEUTRAL MESSAGES****13.1 Good News Message**

A good news message conveys a pleasant and favourable information to your reader. A good-news message is usually easy to compose because it conveys a favourable information to the reader.

**13.2 Neutral Message**

A neutral message is easy to write because it communicates neither good nor bad news to your reader. The most important kind of neutral message is transmittal letter which is also called covering letter.

**13.3 Organizational Plan**

When you convey a good news message or neutral message - you can act upon the following organizational plan:

1. Main idea or good news
2. Explanation-Necessary details about the favour you want to do.
3. Courteous and positive close-clear details of action desired, willingness to help in future, motivation to action, etc.

**14. KINDS OF GOOD NEWS MESSAGES (SOLICITED)**

1. Answering favourable inquiries regarding individuals
2. Granting adjustments on claims
3. Approving Credit
4. Acknowledging Order

**14.1 Answering Favourable Inquiries for Individuals (Recommendation Letters)**

When you furnish (provide) favourable information about an applicant's qualifications, character and general conduct you are writing a recommendation.

You have a fourfold responsibility when you write recommendation.

1. You must be fair to the applicants.
2. Fair to the inquiries
3. Fair to your own conscience and reputation
4. You must abide by civil rights laws

**Good-News Plan for Recommendation**

- (a) Main Idea:** Write actual facts about the applicant. For example, state his name and his relationship to you\_\_ employee, client, customer, friend, tenant, club-member, etc. If your employee, mention length of service with dates, type of job.
- (b) Explanation:** Answer all the questions asked about the candidate. Mention specific facts about his performance with your evaluation\_\_ good, outstanding, excellent. Also state the specific duties he has performed.
- (c) Close:** Close your letter with your personal opinion about the applicant's fitness for the job.



**SPECIMEN BODY 1 (RECOMMENDATION LETTER – GOOD NEWS)**

Pleasure; purpose; name; job; length of time	I am glad to answer your inquiry about Mr. Jalil Because Jalil has worked with me nearly two years as a correspondence clerk, I know him well.
Answers to questions  Duties performed	During this time, he has demonstrated outstanding abilities in both general office and management work. In twenty years of military service, I have only once before made such a high recommendation, and presently I have over 800 officers and men in my command. With speed and efficiency Jalil has attended to the administrative correspondence of more than 800 men attached to this command, and he has never once complained of the work load or poor conditions under which he has had to work.
Personality  And  Character	I recognize in this man a great potential because he is intelligent, industrious, and so well liked by all who come in contact with him. Corporal Jalil does his work with no supervision and can be relied upon to deliver a finished product at all times. Also I get the very definite impression that he could, if placed in a position to do so, generate ideas as well as process those of others. As to conduct, personal habits, and ability to handle himself properly this man has no faults, to my knowledge. It seems to come natural to him. His loyalty is unquestionable and by his practices, he has influenced others to a great extent.
Qualified recommendation	I have two regrets: first, I cannot take this man to my next command and, secondly, I don't possess the word power necessary to describe this man. But I do say this; my information is accurate and I am sincere. He will make a real contribution to any organization which he may choose to join. I recommend him very highly without any reservation.

**SPECIMEN BODY 2 (RECOMMENDATION LETTER – GOOD NEWS)**

**A DEPARTMENT MANAGER COMMENTS ON A FORMER EMPLOYEE .**

Full name and brief summary	Confidential Appraisal by Request on Ahmed.  Mr. Ahmed worked hard for us as a salesperson in the electrical appliances section for about a year. He was such a dependable salesperson that when the section manager resigned to go to the West, we placed Ahmed in charge and found him well qualified for the job. He was with us 22 months—until June 30 for this year.
Experience	As section manager, Ahmed had much responsibility. Besides ordering all merchandise for the section, he was also in charge of the five salespeople working under him. He was well liked by subordinates and customers. He had a knack of being tactful and thoughtful with every customer. Because of his personality and his knowledge of the stock, he pleased a good many steady patrons and helped increase total sales within his section.
Experience	Ahmed's other personal habits are good. His personality, honesty, and physical appearance are an asset to any company. He takes an active part in outdoor sports and, is in fine health. It is quite probable that his move to your town will be a definite advantage to his family and himself.
Qualified recommendations	Ahmed is intelligent and well educated (a marketing graduate of Broadway College). Because he knows the electrical appliance business well and has so many other fine qualities, he can be a top-notch department or section manager especially in the electrical field.



## 14.2 Adjustment Letter

An adjustment letter is written in reply to a claim or complaint letter for the satisfaction of a customer. In business, mistakes are unavoidable. It is but natural that in case of a mistake a customer feels aggrieved and has a claim against the company. He may be dissatisfied with its merchandise, its services or its general efficiency. When a letter of complaint is received, it must be properly attended to in order to see:

1. Whether the claim is justified
2. Whether the adjustment can be granted

### Importance of adjustment

A good company always welcomes the complaints of the customers because they create opportunities to identify and remedy faulty products or poor service which bring bad name to the company. They also win back the goodwill of the company.

### Principles of writing Adjustment Letters

While writing an effective adjustment letter, the following principles should be carefully observed:

1. **Reply promptly:** An adjustment letter should be written without delay. The longer you delay in reply, the angrier the customer gets. A prompt reply will help you appease his anger.
2. **Show understanding:** A dissatisfied customer wants you to appreciate his inconvenience caused by your fault. Therefore, show the customer that you understand the problem and feel for his discomfort.
3. **Be exact:** State clearly and exactly what adjustment you are going to make for the customer. Even if you are not in a position to grant the claim, you should be exact in telling the customer why.
4. **Avoid Negatives:** Avoid negative expressions like, "your claim or your complaint", "not entitled to", "We are not responsible for \_\_\_", "We are sorry to refuse", etc. because they depict harsh tone and non-cooperative attitude. On the other hand, polite and pleasant words help you soothe the claimant's anger.

### SPECIMEN BODY 1 (ADJUSTMENT LETTER – GOOD NEWS)

#### A GIFT SHOP OWNER REPLACES A LAMP DAMAGED IN SHIPMENT.

Best news: replacement	A new Brighton lamp should reach you in a few days. Replace the one you received in damaged condition.
Explanation showing seller not at fault	As the Ace truckline gave us a receipt acknowledging that they received the original lamp in perfect condition, the porcelain base must have been cracked in the transit. We are sorry this happened, for we know how much you want this beautiful gift for your cousin's wedding anniversary. Although our responsibility ended when the truckline accepted the package, we are glad to make this replacement for you.
Suggested action to help claim with carrier	Will you please give the original lamp to the truck driver when the second lamp is delivered? We will then enter a claim with the truckline.
Courtesy; resale	Thank you for writing promptly. Our concern now is that you receive the lamp in time for the anniversary, and in perfect condition.

### SPECIMEN BODY 2 (ADJUSTMENT LETTER – GOOD NEWS)

We are sorry to note that one of the two suit cases you purchased last week was damaged. We offer our apology for this mistake. The company is ready to replace the damaged suitcase with a new one.

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Actually, we were awfully busy in Eid sale and the damaged suit case escaped our attention due to an oversight. This has all along been our practice to check the goods carefully before they are packed and delivered.

We once again tender our apology for inconvenience you suffered because of our mistake. Meanwhile, we assure you that no such mistake will be repeated in future. We also request you to get a new suit any time convenient to you.

### **SPECIMEN BODY 3 (ADJUSTMENT LETTER – GOOD NEWS)**

We are sorry to learn that the refrigerator you received is different from your order. On enquiry we learnt that the delivery staff mistakenly exchanged the addresses as we have received similar complaint of a customer of your city. We shall make arrangements for the exchange of the refrigerators at our own expense.

Now we shall send the refrigerator of appropriate size and colour which will reach you by tomorrow. In the end we once again express our deepest regret for the inconvenience you suffered because of our fault. We also assure you that no such mistake will occur in future.

### **14.3 Approving Credit:**

The message telling the customer of your granting credit often includes all parts of a basic good-news plan - best news first then terms, resale, sales promotion and appreciation. Mention briefly the basis on which credit was earned and clarify the terms. The credit-granting message should include customer-benefit resale information on the firm's services.

### **SPECIMEN BODY 1 (GRANTING CREDIT – GOOD NEWS)**

**A RETAILER USES A PROCESSED FORM LETTER TO GRANT CREDIT TO A CONSUMER; THE APPLICANT'S NAME AND ADDRESS ARE TYPED IN THE INSIDE ADDRESS AND SALUTATION.**

Best news; welcome; new account	We welcome you as a Hyperstar credit account customer. Your new credit card is enclosed and we invite you to use it often. This card will identify you at all Hyperstar stores; so please sign it in ink before putting it into your wallet or purse.
Credit terms	You will receive your statement soon after the first of each month, showing purchases up to the 23rd of the preceding month. Bills on this monthly account are payable by the 10th of each month. (unpaid bills are subject to a 1.5 percent finance charge.)
Resale on store services	As one of our regular charge customers, you will receive announcements of all our sales before they are advertised for the public. If you should wish sometimes to shop in the comfort of your own home without a trip to town, you can do so conveniently by phone. Just ask for "personal shopping services," tell your needs to the shopping assistant, and then just say, "Charge it to my account."
Invitation to future use of account	The enclosed leaflet explains the numerous Hyperstar services available for your convenience. Do use them often to save yourself both time and money. We look forward to giving you friendly, courteous service in any of our colorful stores.....for many years to come.

### **SPECIMEN BODY 2 (GRANTING CREDIT – GOOD NEWS)**

Best News	We welcome you as credit account customer of MCB Bank. We hope that this will be the beginning of a long and mutually pleasant association.
Explanation	As a credit customer, you will receive your statement soon after the first of each month, showing purchases up to the 25th of the preceding month. Bills on this monthly account are payable by the 10th of each month.
Courteous Close	The enclosed booklet explains services available with us for your convenience. Please make use of them. We look forward giving you cordial and courteous service for many years to come.

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**SPECIMEN BODY 3 (GRANTING CREDIT – GOOD NEWS)**

Best News	We welcome you as Popular credit customer. You will be pleased to find your new credit card enclosed with this letter. This card will identify you at Popular General Stores. We invite you to use it often.
Explanation	You will receive your statement of account soon after the first week of every month showing purchase upto the 25 <sup>th</sup> of preceding month. You will have to pay the bills on this monthly account by the 15th of each month.
Courteous Close	The enclosed booklet shows different services available with us for your convenience. We hope you will use them to save both time and money.

**14.4 Acknowledging Order**

An order acknowledgement performs several important functions. It lets the buyer know that his order has been received and is given attention. It helps to build goodwill.

**SPECIMEN BODY 1 (ACKNOWLEDGING ORDER – GOOD NEWS)****A WHOLESALER'S PERSONALIZED ACKNOWLEDGEMENT OF A FIRST CASH ORDER FROM A DEALER.**

Best news: shipment	You can expect to receive the two dozen Topskill lawnedgers, #L592, and the five manual mowers, M 687, in time for your garden sale Monday, May 15. They were shipped by prepaid express this afternoon.
Appreciation: check acknowledgement	Thank you for your order and for your \$425.50 cheque, which exactly covered the items as priced in your new dealer catalog. As you know, the suggested markup on these items is 30 percent.
Resale on services for dealer: customer benefit	Your customers will be pleased with these highly popular Topskill tools. Currently they are advertised in special half page, two-color ads in "House and Home" and "Western Garden" magazines, April through July. You can assure your customers that every Topskill is factory guaranteed according to the contract that accompanies each tool. A special feature of the Topskill edger is its ability to trim neatly within one inch of flower beds and rockeries. On the mower, a simple twist of the dial knob adjusts both wheels and roller for precise cutting height and ease of operation.
Services to dealer	Illustrations of counter and window displays and other free sales helps are sent with this letter. Just let us know your needs on the enclosed checklist.
Suggestion for credit Courtesy	You may be interested in our regular credit terms of 2/10, net 30 on future orders. If so, just fill in and return the enclosed form; we will gladly consider your credit application. Also, if you have any questions with which we might be able to help, just write us. We'll do our best to serve you promptly.

**15. NEUTRAL MESSAGES****15.1 Covering Letter**

A letter of transmittal, also called a transmittal letter, introduces a second document, such as a proposal, a draft or a report. Often less formal than the document being introduced, a letter of transmittal contains information related to but not necessarily a part of the accompaniment.

**15.2 Functions**

1. In a letter of transmittal, the writer provides the name of the accompanying document(s) and explains its purpose.
2. It is used as an introduction and may summarize important information detailed in the accompanying document.
3. The writer may also express his wish to maintain contact with the reader and to be considered for future engagements.

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**15.3 Features**

1. Though brief, a letter of transmittal can introduce the accompanying document in a number of ways. The writer may show the reader how the accompanying document meets the expectations or goals outlined earlier.
2. He may discuss how the information was gathered and who was involved, giving credit to those who could not be or were not mentioned in the document itself.
3. The letter may also direct the reader to act by requesting, for example, suggested edits to the accompanying draft or signatures on an enclosed contract.

**15.4 Specimen Letter**

April 04, 2012

Mr. Farooq H. Naek

Chairman

Senate

Islamabad

Dear Mr. Chairman,

In accordance with Section 9A(f) of the State Bank of Pakistan Act, 1956, I submit herewith the Second Quarterly Report for the year 2008-09 of the Central Board of Directors of the State Bank of Pakistan on the State of the Economy.

With best regards,

Yours sincerely,

Syed Salim Raza

Governor State Bank of Pakistan

**16. BAD NEWS MESSAGES****16.1 Definition of Bad News Message**

A bad news message conveys bad news to the reader. A bad news message is very difficult to convey because you fear that it would annoy, irritate or disappoint your reader. You are also afraid to lose his favour if it displeases him. Therefore, you should try to write messages carefully and tactfully because your purpose is to maintain goodwill of your customer towards your organization.

**16.2 Organizational Plan for Bad-News Message**

The purpose of every bad-news message is to state unfavourable and unpleasant facts to the reader without losing good-will and harming cordial relationship between your organization and customer. This purpose can be served only through tactful planning and careful choice of the words. You can choose either of the two plans--- the Indirect Plan or the Direct Plan.

**16.3 Indirect Plan to Write Bad-News Message (Right Attitude to Write Bad News Letters)**

When you expect a favourable reaction of your reader, you begin your letter with good-news message. In case of an unfavourable reaction, you cannot start your letter with bad-news. Because you cannot afford the displeasure and annoyance of your reader. Here you cannot follow direct approach plan.

Instead, you will have to act upon indirect approach plan which consists of the following four steps:

1. Buffer paragraph
2. Explanation of circumstances
3. Decision with helpful suggestions
4. Courteous end

**1. Buffer**

The term buffer means cushion, pillow, guard, absorber etc. As you know or a cushion protects you against a punch, buffer saves you from your reader's annoyance.

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If possible, begin your message with reader-interest information. Your buffer should be pleasant, relevant, honest, and neutral in tone. Avoid statements that might mislead reader into thinking you are granting the request; they merely set the reader up for a letdown. Apologies are unwarranted if your firm is not at fault.

The following are ways to begin a bad-news letter:

- a) Agreement. Agree with your reader on something, if possible (perhaps business conditions, costs, or any other pertinent item).
- b) Appreciation. Thank the reader (for a check, information, application, request, inquiry, co-operation, or whatever applies).
- c) Assurance. Assure the reader of your careful consideration and honest explanation of all available facts about the problem.
- d) Compliment. Try to compliment the reader on something good about his or her past record or request (sincerity, careful listing of facts, or other).
- e) Cooperation. Show a sincere desire to be as helpful as possible.
- f) Good news. If you can grant any part of a request, and you think your reader will be pleased, begin with that good news.
- g) Neutral courtesy. Keep your opening paragraph noncommittal. For instance, if you must announce a price increase or service decrease, use a neutral word such as "change."
- h) Understanding. Show you understand or sympathize with the reader's problem.

## 2. Explanation of Circumstances

Explain the circumstances with convincing reasons in which the matter cannot be set right the way the reader wants. Place the explanation after buffer statement and keep the following suggestions in your mind.

- (i) Convince your reader that you are acting according to law applicable to all and he cannot be an exception to it. Also tell him that you are acting in his best interest.
- (ii) Explain sincerely and honestly all the relevant factors leading to your decision.

## 3. Decision with helpful Suggestions

If you are sure that your reader will be convinced that you are justified in refusing his request for adjustment, refund, payment, etc. make the bad news decision carefully. Do not use negative expression like "We regret" or "We cannot grant....". If possible offer a counter proposal, compromise, alternative solution to retain the goodwill of your reader.

## 4. Courteous End

Close your letter with a happy note appreciating the reader as a valued customer. Also request him to continue his future patronage and express your continued interest in his affairs. The courteous close may also include your offer to be helpful in future.

## Direct Plan to Write Bad News (various situations)

- (i) While communicating negative messages to busy seniors executives who have to take prompt decisions;
- (ii) To illustrate the gravity of the bad news;
- (iii) When communication of unfavourable message is not of much significance to the recipient;
- (iv) If the recipient is known to have tendency to skim the full text of the letter and there are chances that the important message may be missed; and
- (v) If the reader refuses to see reason and accept the bad news and there is likelihood that the buffer may be interpreted as weakness.
- (vi) An urgent message that should be called to the readers' attention forcefully, as in the late stages of a collection procedure.

## 16.4 Kinds of Bad News Message

Many of the bad-news letter and memoranda can be grouped under the following unfavourable replies and unfavourable unsolicited messages.

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**1. Unfavourable Replies(Solicited)**

- (i) Answering inquiries about individuals when information is unfavourable.
- (ii) Refusing adjustments on claims and complaints.
- (iii) Refusing credit
- (iv) Declining invitations and requests for favours

**2. Unfavourable Unsolicited Message**

- (i) Announcing bad-news about prices or services.
- (ii) Announcing other bad news.

**(i) Answering inquires about individuals when information is unfavourable.**

When you receive a request for a recommendation on a person about whom you have only unfavourable information and when you honestly cannot recommend, you have three alternatives.

- (a) Call the inquires on the telephone and discuss the matter
- (b) Write a brief refusal
- (c) Omit the applicant's name throughout the reply rather use: "The person about whom you inquire in your letter."

**SPECIMEN BODY 1 (NON-RECOMMENDATION LETTER – BAD NEWS)****A FRANK CONFIDENTIAL NON-RECOMMENDATION OF AN UNSATISFACTORY FORMER EMPLOYEE.**

Full name; work	Mr. Aleem, about whom you inquire, was on our payroll five months—from April 2011---until two months ago. He was hired as a messenger and a sign painter's helper.
Facts	Because his job was his first since he quit high school, we tried to be more understanding about his personal problems that affected his work. I must tell you confidentially that Aleem had been victimized by unfortunate home experiences which caused him to drift into careless habits from the standpoint of responsibility and reliability.
Unfavorable work	His attendance record with us shows an average of one absence every six days. As both a messenger and helper he abused rules and privileges. Because each time he promised to do better, we gave him several extra opportunities to straighten himself out. Unfortunately the pattern became worse instead of better and we finally had to replace him. I am sorry I cannot recommend him for responsible work. I am glad to see that he is now getting the help of your counseling service and sincerely hope he will develop right attitudes.
Decision	
Hope for the future	Perhaps in time, he will be able to establish himself with really worthwhile activities. You have my sincere good wishes.

**(ii) Refusing Adjustments on claims and complaints**

When you refuse a request for adjustment, realize that the customer is probably disgruntled and even irritated. You should be tactful on the fairness of your refusal.

When the customer is at fault regarding a **product** because he violated instructions for using it. In this case, the message includes a tactful explanation and a clear refusal followed by a constructive suggestion and reader-benefit ending.

**SPECIMEN BODY 1 (REFUSING ADJUSTMENT ON CLAIMS – BAD NEWS)****A RETAIL CLOTHING STORE ADJUSTMENT MANAGER REFUSES TO ACCEPT A RETURNED NIGHT GOWN.**

Buffer: assurance; thanks	To please our customers is the foremost aim of Outfitters. Thank you for writing us explaining your wishes about the night gown you purchased from here, a month ago.
Reader benefit facts about exchange policy in general	We want you and all our other customers to enjoy the confidence of knowing that any purchase from us is for merchandise of outstanding quality and style and that it is absolutely clean, fresh, and new. Wearing apparel may be returned for full credit anytime within 30 days provided the garment is in clean, resalable condition.



Findings in this case	To maintain the high standard on the goods we sell, we carefully check returned merchandise before it is again placed for sale. This examination of the gown you mailed to us disclosed facial makeup at the neckline and several brown spots near the hemline. As cleaning would render the garment "used" to anyone wishing to repurchase it, the gown is unacceptable for resale.
Implied decision	
Helpful suggestions	You can be sure that the skilful touch of our fitter will make the sleeves of your night gown just the length you like best. For this reason, we suggest that you stop in to see Mr. Aleem, who served you when you purchased the gown. He will hold it for you until you can come in for a fitting; or, if you want us to send it to you without any changes, he will arrange its prompt return.
Easy action	Please check and mail your preference on the enclosed card. You can depend upon us to do everything possible to help you pleased with the gown. You can wear it for several years with confidence that it is a highly fashionable night garment.
Resale	

**SPECIMEN BODY 2 (REFUSING ADJUSTMENT ON CLAIMS – BAD NEWS)**

**LETTER FROM THE CUSTOMER SERVICE MANAGER OF QUICK CUT LAWN MOWER COMPANY REFUSING TO REPLACE FREE A RUSTED, MALFUNCTIONING LAWN MOWER.**

Buffer; Agreement, appreciation	When you buy a Quick Cut lawn mower, you are right to expect high quality. We appreciate your returning the lawn mower for our inspection so that we can meet our goal-satisfying your needs with quality products.
Resale; assurance of guarantee	Each of the thousands of Quick Cut lawn mowers we sell is guaranteed to give you the service for which it was designed. We provide an instruction book-let with each mower to simplify its use and care.
Reasons for breakdown Implied Refusal	As stated in the instruction booklet, the breakdown lawn mower you bought must be stored in a dry place while not in use. Our service department inspected the mower and discovered rust on the motor, which would prevent the mower from running properly, and rust on all the exterior parts. The rust is caused by exposure to the weather over long periods of time. Storing your mower in a dry place, such as a garage or tool shed, will prevent these problems from occurring in the future.
Constructive suggestion	Our repair shop will be happy to remove the rust from your mower and put it in working order. This will cost you approximately \$ 90. If you prefer, you may take the mower to any Quick Cut lawn mower dealer for the repairs. A list of dealers in your area is described in the new instruction booklet we have enclosed.
Easy action; reader benefit	After you have decided which alternative reader benefit best meets your needs fill out the enclosed card and check whether you want our shop to repair your mower and return it or whether you want us to return it to you for your own repairs. Either way, you can have many years of dependable service from your Quick Cut lawn mower.

**SPECIMEN BODY 3 (REFUSING ADJUSTMENT ON CLAIMS – BAD NEWS)**

**LETTER FROM THE MANAGER OF A KARACHI FABRIC DISTRIBUTOR REFUSING TO ACCEPT A RETURNED BOLT OF SILK**

Buffer; Assurance; thanks	To please our customers is the foremost aim of the Karachi Fabric Distributing Company, LTD. Thank you for writing us explaining your wishes about the bolt of silk fabric you purchased two years ago.
Reader benefit; facts about return policy	We want you and all our customers to enjoy the confidence of knowing that any purchase from us is for fabric of outstanding quality and that it is clean, fresh and new. Bolts of fabric may be returned any time within six months of purchase provided it is in clean, resalable condition.

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Findings in this case	To maintain the high standard on the case goods we sell, we carefully check returned fabric before it is placed for sale. Our examination of the silk you mailed to us revealed large discolored spots on some sections and mold on others, indicating storage in a damp place.
Implied decision	Because cleaning would render the silk "used" to anyone wishing to purchase it, the bolt of silk is unacceptable for resale.
Helpful suggestion	Our staff can arrange to have your fabric cleaned for a charge, or if you prefer, we will return it to you for your own cleaning arrangements. Although there is no guarantee that spots of this kind can be removed completely, we will do everything possible to help you feel pleased with your fabric.
Easy action	Please check and mail your preference on the enclosed card. Your fabric is an especially beautiful design, and it should, once cleaned, make a lovely garment or other item.

#### SPECIMEN BODY 4 (REFUSING ADJUSTMENT ON CLAIM – BAD NEWS)

Thank you for your letter of January 29, 2003 in which you have claimed repair and service of your watch under six months' guarantee period.

One of our watch experts has carefully examined the watch and found that the defect of the watch has resulted from an accidental breakage. We regret to say that as the guarantee does not cover such defect, you will be charged for repair and service.

If you are willing to bear the charges of repair, kindly inform us by return of post. You will always find us at your service.

#### SPECIMEN BODY 5 (REFUSING ADJUSTMENT ON CLAIM – BAD NEWS)

Thank you for your letter dated February 3, 2012 in which you have wished to return six shirts purchased at clearance sale. You may recall that we had clearly advertised through papers and banners displayed around the shop that no refund would be made on articles bought during clearance sale.

We have great regard for you as our old customer but we cannot set a wrong example because we shall have to adjust many other customers also. Besides, there is common policy of all the companies that they neither replace the goods nor accept back the articles purchased during clearance sale.

So it is against the policy of the company to accept these shirts. We also hope you will appreciate our inability to grant you adjustment and continue our patronage as a valued customer.

#### (iii) **Refusing Credit**

In this case it is very important to keep the receiver's goodwill when you are refusing a credit application. A person's credit reputation is quite important. Thus, a credit manager has responsibilities to make sound and informed decisions. If some credit manager makes a wrong decision his company could be involved in a lawsuit and unfavourable publicity. So a credit manager must be careful about what he writes.

#### SPECIMEN BODY 1 (REFUSING CREDIT – BAD NEWS)

#### LIST OF FACTORS (GENERAL REASONS) USUALLY CONSIDERED. A POPULAR RETAIL CREDIT REFUSAL INVITING REAPPLICATION AND LAYAWAY

Buffer; thanks	Thank you for your recent inquiry regarding the status of your credit application.
Explanation: list of factors considered	A number of factors are taken into consideration when reviewing an application. Length of time at one residence and employment are of vital importance—as well as income, assets, and the paying record of current and past obligations.
Implied decision; assurance; invitation	You are assured that all the above available information has been carefully analyzed in your case. Circumstances may improve in the future, at which time we would be pleased to consider your new request for credit.



Reader benefit invitation to purchase; no mention of cash	In the meantime, we invite you to save on your household and clothing purchases at Rana's regular everyday low prices and frequent sales. Also, of course, you're welcome to use our easy saving plan for bigger purchases.
--------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**SPECIMEN BODY 2 (REFUSING CREDIT – BAD NEWS)****SPECIFIC REASON, INADEQUATE INCOME. PERSONAL-TYPE LOAN REFUSAL**

Buffer: Compliment; favorable points	You are to be complimented on your desire to provide the best possible housing for your family. Also both your loan application and your credit report indicate that you have maintained a steady employment record. This too is commendable.
Explanation: Reasoning from general to specific	In mortgage lending, however, extensive studies have revealed that a certain relationship between a person's income, fixed monthly expense, and loan amount should exist to make a loan advisable. Our maximum loan is 2.35 times the annual income, or payments may not exceed 20 per cent of the monthly income. Since your income at present meets neither of these requirements, you can understand why we feel that an additional financial burden will not serve your best interests.
Suggestion	If you would like to stop by my office. I will be happy to go over with you the minimum requirements for a small loan. This discussion might help you in setting and planning for your desired goals for home ownership. As time goes on and your income increases, you will be able to improve your financial position to the point where we can help you buy a new and larger home.
Future Help	Feel welcome to come in any day between 9 and 5. We sincerely want to help you reach your desired goal.

**SPECIMEN BODY 3 (REFUSING CREDIT – BAD NEWS)**

Thank you for your letter of June 6, 2011 in which you have requested credit customer account with us. We appreciate your interest in our products and wish to extend business with you. Keeping in view your past dealings, we have considered your application very carefully and sympathetically.

Despite our earnest desire, unfortunately, we are unable to accede to your request as we have a number of commitments which we cannot put off.

So we sincerely regret our inability to give you credit account facility for the time being.

You may be sure that we will welcome the opportunity of considering your application as soon as the situation improves. In the mean time we hope that you will continue business on cash basis as usual.

**(iv) Declining Invitations & Requests for Favour:****SPECIMEN BODY 1 (DECLINING INVITATIONS AND REQUESTS FOR FAVOUR)**

Customers, noncustomers, and employees may extend invitations or request various privileges or favors that you may have to refuse. Some of these requests are business related; others are non-business and personal.

Buffer: Appreciation	The international Marketing Association has a great deal to offer business people, and have enjoyed the annual conference for several year. I appreciate very much your invitation to be the keynote speaker for this year's conference in Helsinki on June 5.
Reason Implied refusal	The date of the conference is, unfortunately, during a two-week period when I will be in Frankfurt for meetings with my firm's distributors. I did make an effort to reschedule these meetings, but I was unable to do so. I regret not being able to address this important forum and having to miss the conference

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Suggestion	May I suggest that you contact Eleanor Forman, our newly elected vice-present in charge of brand-name marketing for Europe? She is eager to become more involved in the IMA and has interesting experiences related to this year's conference theme, 'Selling the American Name Abroad' I am enclosing her address and phone number in case you would like to contact her.
Cordial Wishes	You have my best wishes for getting the right person. The conference plans look terrific.

### Unfavourable Unsolicited Messages

Sometimes you have to send unpleasant messages which are not response to an inquiry or request. These are called unfavourable unsolicited messages.

### Announcing Bad news About Prices or Services

When your firm finds it necessary to increase prices or curtail services to customers, a buffer opening followed by reasons before unhappy decisions will help break the news gently.

#### SPECIMEN BODY 1 (ANNOUNCING BAD NEWS ABOUT SERVICES – UNFAVOURABLE UNSOLICITED MESSAGE)

Sufi Builders is proud to inform you that the possessions of apartments are going to be confirmed by January 05, 2013. In this regard, company is hard up, as owing to petrol hike, natural disaster and abnormal rise in material cost as well as inflated utility bills, it has become impossible for the company to bear such over – expenditures.

As per agreement, Sufi Builders, has rights reserved to revise prices. You are well aware that we make no compromise at the stake of quality services and repute. So, the prices of already booked apartments have been revised upwards by 20%. Also it would be quite appreciable if we receive differential amount at the earliest so that we may fulfil our promise timely.

We shall leave no stone unturned to provide you the living of international standards. We are desirous of providing you the comfort of our architecture for many years to come.

Hoping positive response from your side.

#### SPECIMEN BODY 2 (ANNOUNCING BAD NEWS ABOUT PRICES – UNFAVOURABLE UNSOLICITED MESSAGE)

Buffer: Neutral courtesy	In reviewing the past year's business and trying to plan for a future in which Appalachiasocola Shrimp Brokers. Inc., can continue to give you good service, it has become evident that some modifications must be made.
Reasons	Expenses in the shrimp wholesale business have been constantly increasing without corresponding increases in profit margin. Rather than increase in prices, the following changes will become effective on July 15 of this year: 1) Free delivery will be continued only on orders of at least Rs. 3,500. Orders for a lesser amount will be sent by United parcel Service, and shipping costs will be added to the invoice. 2) Collect telephone calls will be accepted only in cases where we have been in error.
Fairness to customers" courteous invitation	A decision on these changes was made after careful analysis of our costs in relation to service. We feel sure you will agree that these changes are fair. If you have any suggestions as to how we may improve our product and service, please let us know.

### COLLECTION LETTER

Collecting over-due accounts is an important part of any business. After a customer buys goods on credit, he should make payment within specified period. Some customers, however, need to be reminded when their accounts are over-due. Collection letters are, therefore, reminders written to the customers when they fail to clear their accounts within specified period of time

#### 7.1 Purpose of Collection Letter

Collection letter have the following three-fold purposes:

1. Collecting of due amount.
2. Retaining the Customer.
3. Building C...

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**1. Collecting the Overdue Amount**

The collection letter must be courteous. It is much easier to collect money through courteous and tactful letters than through disagreeable letters. But the writer must not start begging. He has every right to demand payment of his overdue account. But the wise collection manager always assumes that the customer is honest and that he loves his good name. At first, therefore, there should be no hint of suspicion. The defaulting customer must be given a fair chance to explain why he is not making payment.

**2. Retaining the Customer**

A successful collection letter not only recovers the overdue amount but also retains the customer. How can we retain the customer as well as recover the money? The answer is tact and patience on the part of the collection manager. If he loses patience and mishandles the situation, he may most likely lose the money as well as the customer. This shows a poor collection policy. A good collection letter, therefore, recovers the outstanding amount as well as retains the customers.

**3. Building Good-will**

A good collection letter recovers the outstanding amount as well as builds the goodwill of a firm. Building goodwill means that a collection letter should be written with courtesy and consideration. The credit man must consider the previous record of the customer as well as his present circumstances. He must not use harsh and impolite words because he may succeed in recovering the amount but he is sure to lose his customer as well as his goodwill.

**17.2 Right Attitude for Effective Collection Messages**

A debtor may be touchy about how and when the creditor asks for payment even though it is for a legitimate debt. The longer past-due the payment is, the more difficult the situation becomes. The right collection attitude for a creditor requires:

- (i) Understanding of Human Nature
- (ii) Choice of Collection Appeals
- (iii) Knowledge of Collection Policies and Laws.

**(i) Understanding of Human Nature**

When you send a collection message, remember you are communicating with a person not with an account number. The assumption to make is that your customers honestly want to pay as agreed. The majority of customers will pay when reminded. Some debtors promptly write or telephone their reasons for lateness. Some remain silent, and few are repeatedly uncooperative.

A tactful, courteous attitude coupled with firmness and patience always collect more money in the long run than impolitely worded demands. As a collection manager, you need to decide. Carefully how and when to contact customers about past-due accounts. If you are too lenient, some individuals may pay other bills that seem more pressing and you won't get the money coming to you. On the other hand, if you threaten or harass customers, they may not pay either. All the "C" qualities which are consideration concreteness, courtesy, clarity, correctness, conciseness and completeness are important for effective collection messages.

**(ii) Choice of Collection Appeals**

Those collection messages which must be persuasive should include well chosen appeals. There are two kinds of appeals:

- (a) Positive appeal
- (b) Negative appeal

The choice of appeal relates closely to the debtor's payment record. The following positive and negative appeals are effective in persuasive collection messages:

- (i) **Positive Appeal:** Positive appeals focus on cooperation, fair play, pride.
- (ii) **Negative Appeal:** Negative appeals arouse debtor's emotions of self-interest and fear.

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(i) **Positive Appeals Focus on Cooperation, Fair play, pride**

- (a) **Cooperation** the mildest appeal, shows consideration on the part of the creditor. In this case, a debtor is considered to be loyal to the creditor who has been courteous and friendly in asking for what is rightly due.
- (b) **The fair-play** appeal is usually developed by reviewing how long a payment has been past-due. This emphasizes the fact that since the creditor has carried out his or her part of an agreement, the debtor should keep his or her promise and pay.
- (c) **The pride** appeal can be developed in various ways by referring to what you know the customer is proud of:
  1. A good credit rating
  2. The respect and good reputation enjoyed in the community
  3. Sometimes the item bought

(ii) **Negative Appeals arouse Debtor's Emotions of self-interest and Fear:**

Individuals who care little about cooperation or fair play may be motivated to pay when you show what they will gain by doing so and will lose by further delay.

The **Self-interest** appeal usually has two objectives:

- (a) To show the value of the present advantages the customers have and
- (b) To convince them that further delay may cause them to lose the advantages.

**Fear** appeal stresses the loss of such benefits like good credit standing or possessions. The past-due account will be reported to the credit bureau and turned over to an attorney or collection agency to be taken to court as a law-suit.

You can use these appeals in persuasive messages. Your choice of appeals is influenced by the debtor's payment record, your knowledge of collection policies and the message's place in the collection stage.

(iii) **Knowledge of Collection Policies and Laws.**

You should be well-aware with your firm's collection policies and government regulations.

**Final Thought**

An effective collection policy necessitates bringing the debt to the debtor's attention promptly and regularly with increasing firmness as the past-due period lengthens. Just how soon after payment due-date the message should be sent and what you say in these messages varies also according to the type of credit account, the particular debtor's situation, your firm's collection policies and various legal aspects.

**17.3 Collection Series**

The first notification the customer receives after purchasing on credit or borrowing money on a loan is a statement (bill) or invoice showing the amount owed. If the customer does not pay by the due date, you begin to send a series of messages called a **collection series**. The length, content and collection methods of a collection series may vary according to circumstances.

**Three Collection Stages**

A well-planned series usually has three stages. The messages in each stage follow a typical organizational plan and general business practices.

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1. **Reminder Stage**
  - Plan : Direct Appeal
  - Assumption : Oversight
  - Number : Varies from 1 to 7
  - Appeals : None
2. **Discussion Stage**
  - Plan : Persuasive request
  - Assumption : Something unusual happened
  - Number : Varies from 2 to 5 more
  - Appeals : Positive
3. **Urgency Stage**
  - Plan : Persuasive request
  - Assumption : Debtor may need to be scared into paying
  - Number : Usually 1 to 2
  - Appeals : Negative

(i)

**Reminder Stage**

Messages in the reminder stage aim to jog the customer's memory. They are direct requests, ranging in number from one to six or seven. You first **present the main question or subject** then **explain** and end the message by **requesting action**. You don't attempt to persuade or to use any appeals. Generally they are obvious processed forms to avoid any suggestion that you are questioning the customer's integrity or ability to pay.

The statements following the first one might include hand-written or rubber stamped messages that say "Please" or "Perhaps you have forgotten" on computerized sticker without mentioning the name of the customer.

(Examples) 1. Your payment will be appreciated. 2. Past due. Please remit today

**SPECIMEN BODY 1 (REMINDER STAGE LETTER – DIRECT REQUEST)**

While checking our accounts we found that we have not received payment of our account No. 251, dated December 6, 2011.

Perhaps you have overlooked this bill. So we are bringing it to your notice. Presuming that you have not received our statement of account, we are enclosing another copy thereof. We shall be glad to receive a cheque at an early date.

**SPECIMEN BODY 2 (REMINDER STAGE LETTER – DIRECT REQUEST)**

This is with reference to our letter of April 13, 2012 alongwith our statement of account due to us long ago. You have not settled your accounts so far. As you have always been prompt and regular in payment, we wonder why you have failed to pay the bill?

We shall appreciate sending a cheque to us within ten days from the date of this letter.

(ii)

**Discussion Stage**

If you receive no response after the routine-request reminders you sent to the customer, you progress into discussion stage messages that are **persuasive request**. In this stage you usually personalize your messages by using an inside address and a salutation with the customer's name. You assume that something unusual has happened. For some reason unknown to you the customer cannot or does not want to say. Your purpose now is to get the debtor to send the payment or at least an explanation. Then you may be able to make mutually satisfactory alternate payment arrangements.

Discussion messages range in number from two to five or more. To get the customer to read your message you will follow the AIDA plan in which first try to attract the **attention** of the reader with some catchy sentences then begin with a reader **interest** theme – something beneficial, pleasant and interesting to the reader.



(34)

Your **desire** paragraphs may include facts, figures and reasons why the debtors will benefit by doing as requested. Well-chosen appeals will help convince the customer to do what is right and this will be your **action** paragraph.

Usually your first message is an inquiry, asking if something is wrong and inviting the customer to send either an explanation. The positive "cooperation" appeal may be effective. Successive messages become progressively stronger, ending with a hint of negative appeal in the last discussion message.

#### SPECIMEN BODY 1 (DISCUSSION STAGE –PERSUASIVE REQUEST )

We have already written you two letters on April 13 and May 2, 2012 requesting you to settle your accounts. But we regret to say that we have not heard anything in this regard.

As the payment is long-over-due and this is seriously affecting our business matters, we once again request you to look into the matter immediately and send a cheque by return of post.

- (iii) **Urgency Stage** During the reminder and discussion stage most messages may have been signed by someone in the credit or collection department. In the urgency stage messages may be signed by a higher executive, such as a vice president or even the president for greater impact on the past-due customer.

These messages follow the **persuasive-request plan** and use the stronger negative appeal for fear. In addition, it is often desirable to include at least one positive appeal, giving the debtor a chance to avoid the drastic action and extra costs, before the account is turned over to a collection agency or lawyer. The action request is firm and definite about the amount the debtor must send and the office to which it should be sent.

You can use one or two messages in the urgency stage. If two, the first one does not set a date for the drastic action, but the final message always sets the dates for legal action.

#### SPECIMEN BODY 1 (URGENCY STAGE –PERSUASIVE REQUEST)

Subject: Settlement of Overdue Accounts

Attention	We regret very much to say that despite three letters on the subject mentioned above, you have not settled your accounts in half or full settlement.
Interest	It shocks us to note that you have not even felt courtesy to reply our reminder. We shall feel constrained to send your case to our legal adviser if you fail to settle your accounts latest by the end of this week.
Desire	We hope you will never like unpleasant legal action against you and prefer to clear your overdue accounts.
Action	If you are willing to settle your accounts by sending a cheque immediately, please inform us so that we might withhold legal action against you.

#### **Conclusion**

The collection series is a pre-planned but still flexible three-stage procedure to collect from the past-due customer. For the persuasive messages may choose from five kinds of appeals which are cooperation, fair-play, pride, self-interest and fear. As the series progresses, each message makes greater pressure on the customer to pay. In all collection procedures, a creditor must be careful about federal and their state laws.

### 18. **PERSUASIVE REQUEST**

It is that request in which senders need to persuade their receivers.

#### **Kinds of Persuasive Request**

1. Sales letters
2. Request for donation
3. Applications to Authorities

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**18.1 Sales Letter (Persuasive Request)****Definition**

Sales letter can be defined as a written selling message seeking to provide persuasive business information that gives rise to a desire to buy.

A sales letter is a convenient and effective way of securing business. The purpose of the sales letter is to persuade the reader that he needs what you are trying to sell.

Every year millions of dollars' worth of goods and services are sold to consumers, business and industries by means of sales letters, both solicited and unsolicited.

**Kinds of Sales Letter****(1) Solicited Sales Letters.**

- (i) Good news replies to sales-related inquiries
- (ii) Bad-news replies to sales-related inquiries.

**(2) Unsolicited, Sales Letters.**

- (i) Making direct sales.
- (ii) Serving as stimuli to future sales.
- (iii) Bringing back lost customers

**Uses of a Sales Letter**

1. **Sales letters produce inquiries** When you write a sales letter to a customer, he is likely to write an inquiry letter about the offer made to him.
2. **Sales letters arouse interest** Sales letters are used to arouse interest in customers so that they might be induced to visit your store and make their purchases.
3. **Sales letters build goodwill** Sales letters are vital for building goodwill of the customers by thanking their patronage, sending seasonal greetings and informing them of the arrival of new stock, etc.
4. **Sales letters attract attention** Sales letters are an effective means of attracting attention of the customers.

**Unsolicited Sales letters** Unsolicited sales letters are initiated by the seller for various reasons and are not direct answers to inquiries. Direct mail successfully urges people to buy products and services. In general, the term direct mail refers to any printed matter that attempts to sell or promote sales by mail or letters. It includes post-cards, manuals, brochures, order blanks, pamphlets, leaflets, gadgets and reply forms. It supplements the letter and helps create a favourable seller-buyer relationship.

Although enormous potential income is possible using well-written sales letters, you need to be aware of the strong resistance many people have toward such messages.

**18.2 TECHNIQUES FOR WRITING THE UNSOLICITED SALES LETTER**

As sales letters are very important for your business, you need to do exceptionally careful planning before starting to write it. You should take special care of the following five planning steps while writing sales letters.

- (i) Gathering facts about your product
- (ii) Considering your reader and mailing lists of the users of your product or service.
- (iii) Deciding on Purpose: The purpose of an unsolicited sales letter may be to make (a) a direct sale (b) to serve as stimulus for future sales or (c) to win back lost customers.
- (iv) Choosing ideas and the central selling point. Here you decide ideas to include in your sales letter and select for emphasis a central selling point.
- (v) Organizing and planning the sales presentation. It involves organizational plan and letter contents. Our presentation must move the readers to take the desired action and yield a satisfactory profit.



### 18.3 AIDA Plan to Write Sales Letter or Steps to be followed in the preparation of persuasive message:

The sequence of steps which should be followed in the preparation of a Persuasive Business Message to attract, create and sustain the reader's interest and persuade the receiver to take action on the lines of the proposals / recommendations made in the message are:

- (i) Get the reader's attention by mentioning benefits of the message to the reader.
- (ii) Build the reader's interest by emphasizing relevance of the message to the reader.
- (iii) Increase the reader's desire by supporting the viewpoints stated in the message with relevant evidence. Attempt to convince the reader to make the change as suggested in the messages.
- (iv) Motivate the reader to take action and state the positive result of the action. The action should have clarity and be easy to adopt.
- (v) Present emotional and logical appeals in a balanced manner. Substantiate the appeal by presenting facts and evidence for complex ideas and recommendations.
- (vi) Reinforce the Proposal/Request by providing additional evidence of the benefits of the message and establish the sender's credibility in presenting the message.
- (vii) Anticipate objections from the reader and be prepared to offer convincing replies with the necessary pros and cons of the original message.

#### SPECIMEN SALES LETTER - 1

Being the Principal of Commercial Training Institute, you have to face complaints by the students that type-writers used by them remain out of order. So their repair creates great problems for you.	ATTENTION	AIDA PLAN
Now you need not worry because we have a solution to your problem in the form of Royal type-writer. This type-writer has especially been designed and manufactured for the students. It has surpassed all the other type writers available in the market because of its excellent features.	INTEREST	
Royal type-writer is less costly than any other type-writer. It has a soft touch system standard key board and its impressions are exceedingly visible. Besides, with every type machine we provide a tool box and spare parts. We also offer free after sale service.	DESIRE	
Moreover, we allow a special discount of 20% to the educational institutions. We hope you will take advantage of this offer and place an order immediately.	ACTION	


#### SPECIMEN SALES LETTER - 2

Do you need a laundry soap which has a number of qualities? We have a good news for you that a team of experts has developed a quality soap which comes up your expectations.	ATTENTION	AIDA PLAN
Though there is no dearth of laundry soap in market, yet we can safely say that Pakiza soap excels them in quality. It contains a powerful detergent which cleans the clothes in very short time. It gives sparkle to them. Besides, after wash, the clothes give out pleasant fragrance. It is highly economical because at least forty clothes can be washed with a single cake. Despite so many qualities it is less costly than any other washing soap available in market.	INTEREST	
We hope you will introduce and recommend Pakiza soap to your customers relying on its qualities. They will certainly give you favourable response. We are sending you samples which will convince your customers of its qualities.	DESIRE	
We also hope you will make use of our offer and place an immediate order.		


For More visit [www.castudymaterials.com.pk](http://www.castudymaterials.com.pk)



## SPECIMEN SALES LETTER - 3

We would like to offer you an excellent watch which has made giant strides in the field of electronics. As sole agent and distributor of Golden Watch Co. Japan, we have imported a vast variety of watches for your valued customers.	<b>ATTENTION</b>	
Golden watches have gained renown all over the world for the following qualities: 1. Accurate in time 2. Durable because shock-proof, water proof and scratch proof 3. Available for men and women's wear in attractive and beautiful designs 4. Equipped with musical alarm 5. A mini-computer because telephone numbers, dates important figures etc. can be stored in it 6. Also works as a calculator 7. Much cheaper than other watches	<b>INTEREST</b>	
When one looks at the aforesaid qualities, it appears to be wonder of the latest technology. We are enclosing a blank order sheet along with the letter.	<b>DESIRE</b>	
If your order exceeds Rs. 50,000/- we shall give you a discount of 5%.	<b>ACTION</b>	

## SPECIMEN SALES LETTER - 4

In your own particular work, you are an expert. And as an expert, you know the value of consulting other experts in order to get benefit from their knowledge and suggestion.	<b>ATTENTION</b>	
Suppose you had available, at any time, and at a very low cost, a group of experts in the field of cricket, hockey, football, and other related fields, with whom you could consult.	<b>INTEREST</b>	
Suppose, too, these experts, after continual study and analysis send you, every week a clear, comprehensive report, full with first-hand information, trends and reactions, for your personal interest. You will get this in our weekly SPORT SURVEY, a new magazine for sports lovers, on the bookstalls this week, for its first appearance. You cannot afford to be without it.	<b>DESIRE</b>	
If you sign the enclosed card, you will be entitled to a 25% discount on one-year subscription. You would gladly pay Rs. 396.00 a year. This offer is good for this week only. So send in your card today.	<b>ACTION</b>	



**SPECIMEN SALES LETTER - 5**

Clearwater Limited  
Karachi

June 21, 2012

Dear Sir,

All bottled waters are not the same. CWL's consistently water purification system removes substances which most other bottled water leaves in. So the only thing you taste in your water is water. Purity guaranteed every time.	ATTENTION	AIDA PLAN
Being the regular user of mineral water, you would like to get superior quality product. Now, CWL will solve your problem with our fastest growing network in whole Karachi. We assure you prompt & continuous supply of water.	INTEREST	
CWL is US based multinational company and after getting huge appreciation and recognition in most of European countries, CWL has started its operation in Pakistan and now has acquired the whole business of PWCL.	DESIRE	
Now you will get following distinctive qualities in product <ul style="list-style-type: none"><li>• Water obtained from deep underground sources</li><li>• Purified by latest purification plant "hydro 7"</li><li>• ISO certified product</li><li>• Conforming to Pakistan standards</li><li>• Over 200 branches in whole Karachi</li></ul>		
We regret for the inconvenience caused to you during last month due to change of management and replacement of empty bottles. Now all administrative issued have been resolved, so in future you will enjoy our continuous services.	ACTION	
CWL also announced to give all its valuable customers, "free supply of water, and equivalent to previous two week consumption". We look forward to give our valuable services for many years to come.		

Yours truly,  
Director Marketing

**19. REQUEST FOR DONATION****SPECIMEN LETTER - 1**

**Subject: Establishment of Schools for Displaced Children in the Northern Areas**

To live with the awareness that disaster or tragedy could strike at any time, and to still live with love and care for fellow human beings is to live with compassion and grace. The tragedy caused by the conflict in our northern areas has already struck and has caused immense loss and misery to the inhabitants. The most vulnerable are the children who have lost their parents and homes and are facing a life-long fear of hopelessness and destitution. They need our help, and they need it now!	<b>ATTENTION</b>	<b>AIDA PLAN</b>
Children Welfare Trust, a charitable institution, with an impeccable and credible record of past performance in numerous relief efforts intends to implement a project for establishment of 500 primary and secondary schools with boarding and lodging facilities for displaced children in the northern areas. The total cost of the network of schools is	<b>INTEREST</b>	

For More visit [www.easystudymaterial.com.pk](http://www.easystudymaterial.com.pk)



estimated at Rs 1.5 billion. We are pleased to mention that our appeal for help has not gone unheeded and are grateful to our donors for their most generous donations of Rs. 250 million in the past one month. In addition, pledges amounting to Rs 350 million have been received from philanthropists and our staff is making vigorous efforts for their collection		
Kindly help us to help the displaced children by your contribution of Rs 5 million. It is a cause worthy of your most generous support as it will bring life-changing benefits to a very large number of children in whose young hearts and minds dwells the destiny of our beloved country.	<b>DESIRE</b>	
Your organization can send a tax-exempted contribution using the enclosed form and envelop.	<b>ACTION</b>	

**SPECIMEN LETTER – 2****Subject: Donation of Money or Other Valuables for Community Fund**

Our recent newspaper articles leave little doubt about the needs of our community. In fact, volunteer organizations, along with our philanthropist institutions, are already making their own contributions of time and money.	<b>ATTENTION</b>	AIDAPLAN
Because we are one of the larger employers in this community, more is expected of us. We did well last year; we made our goal of 100% of the employees contributing to the community fund.	<b>INTEREST</b>	
Each of us sets the figure our conscience dictates, but I sincerely hope that you could increase your contribution this year. Our company goal is Rs. 1,340,000.	<b>DESIRE</b>	
Please return the enclosed pledge card indicating the amount of your contribution for this year. Your support is needed this year more than ever. I personally thank you in advance for your gift and wish you well in your daily work in our company.	<b>ACTION</b>	

**SPECIMEN LETTER – 3**

Edhi Foundation  
Karachi

5<sup>th</sup> March 2013

The president  
Famous Bank Limited  
Karachi

**Subject: Blood Collection Campaigns**

Respected Sir,

Living with the awareness that disaster could strike at any time and living with love and care for fellow human beings is living with compassion and grace. The tragedy caused by spread of dangerous diseases in Karachi, Lahore, Peshawar and Quetta has created a dire need for blood to the poor inhabitants of these four important cities. For proper treatment and recovery, the sufferers need a large amount of blood for saving innocent lives which involves huge amounts. The research data shows that 80% patients in these four cities cannot afford costly treatments involving the provision of blood.	<b>ATTENTION</b>	AIDAPLAN
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------	----------

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



Edhi Foundation a charitable institution, with an impeccable and credible record, has planned to launch blood collection campaigns in Karachi, Lahore, Peshawar, and Quetta. The purpose of these campaigns is to collect blood donation from volunteers. This collected blood, then, would be supplied to the poor and deserving patients all over Pakistan.

It is an established fact that our foundation is non-profit oriented institution. So all its activities and campaigns are conducted purely through the help and donations provided by philanthropist institutions. These blood collection campaigns also involved high amounts as the Foundation has to purchase transfusion bottles and other necessary supplies, payment of daily allowances to doctors and medical technicians and provide charges of tents, furniture etc besides providing bottled water, orange juice and snacks to the donors. The total cost of these campaigns has been estimated at approximately Rs. 10 million.

It is a well known and established fact that Famous Bank Limited is a leading philanthropist institution which is actively participating in social welfare activities. Kindly help us through your valuable donation to enable us to help poor patient in their struggle to live. It is a cause worthy of your most generous support as it will bring life-changing benefits to a very large number of poor patients.

Each of us sets the figure our conscience dictates but I sincerely hope that your bank could contribute the whole amount. Your support is needed this time more than ever. Please return the enclosed pledge card indicating the amount of your contribution.

Your bank can send a tax-exempted contribution using the enclosed form and envelop.

**INTEREST****DESIRE****ACTION**

Yours truly,  
Saib Ahmed  
Executive Director

## 20. APPLICATIONS TO AUTHORITIES

### SPECIMEN LETTER - 1

All Pakistan Goods Transport Association  
Badami Bahg Lahore

9<sup>th</sup> May 2012

The Director General  
Roads and Highway Authority  
Islamabad


Subject: Condition of Inter-City Roads

Respected Sir,

Our country has recently gone through a natural disaster in the form of floods. These floods have badly affected some cities of our country. Especially inter-city roads have been badly hit due to this severe flooding. This situation has caused various problems and numerous hardships to goods transporters. For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)

**ATTENTION**



<p>Roads are integral part of a country's infrastructure and they are used on regular basis by almost every individual. They are a key to the progress of a country. They connect people of different cities and provinces so they are a symbol of unity too. But due to recent flooding, the roads have been deteriorated badly. This situation has led to many problems especially to goods transporters in the form of increased commuting time, higher fuel consumption and frequent breakdowns. Long traffic jams and serious accidents are common these days because of collapse of bridges and creation of diversions.</p> <p>The economy of any country depends on the internal infrastructure of the country. This disaster has also hit the economy of the country adversely. It has caused high inflation because freights have been increased and goods transportation has become very expensive.</p>	INTEREST	
<p>This situation calls for adopting drastic steps for the improvement of this disastrous condition. Any negligence in this regard may cause severe damage to internal condition of the cities and further delay will make it very difficult to overcome this situation. It is the responsibility of higher authorities to adopt all necessary measures to improve the situation.</p>	DESIRE	
<p>To prevent further loss and deterioration, I request you to take urgent measures and make arrangements for the construction of inter-city roads on war footings so that the current situation might be improved. Moreover, it will ease the problems of citizens and help them continue their business activities conveniently. Immediate action in this regard will be highly appreciated.</p>	ACTION	

Yours truly,

Zahid Khan

The President

### SPECIMEN LETTER - 2

Sterling Paper & Board Mill Limited  
Lahore  
June 21, 2012  
The Director  
Environment Protection Board  
City ABC

Dear Sir,

<p>We appreciate your remarkable steps for the protection of environment. Now in the 21<sup>st</sup> century, protection of environment has become a global issue. It is a time of machines, technologies and fastest economic growth. Industries have become backbone of economy of any country.</p>	ATTENTION	
<p>We know the fact that growing number of industries &amp; mills are serious threat for preservation of natural environment but situation can be handled by adopting certain precautionary measures.</p>	INTEREST	

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



<p>We are pleased to inform you that Sterling Mill has taken necessary measure to rectify the problem. We setup a separate filtering plant which filters out poisonous &amp; chemical material from water before discharging it into the river. We will also conduct a laboratory test. A sample of water will be collected to analyze the weight age of minerals in it. After getting laboratory clearance slip, we will discharge the water.</p>		<div style="text-align: right;">(42)</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: 2em; font-weight: bold;">AIDAPLAN</div>
<p>We took the ownership of mill about 8 months ago; we immediately started to take rectifying measures which are complete now by setting up filtering plant. Although we are responsible only for damage occurred during eight months but by considering its welfare process we provide free fertilizers, which will neutralize the effect of chemicals, to all owners of affected lands. We also appointed a team of experts by giving them all financial &amp; scientific resources to remove effluent from river water to save marine life.</p> <p>Our mill is one of the biggest paper &amp; board mill of country which produces 35% paper of country's need. With its closure there is danger of crises &amp; increase in prices of paper &amp; board.</p>	<b>DESIRE</b>	
<p>We request you by considering our rectifying measure to please allow us resume our manufacturing operations. We are hopeful that you will sincerely consider the whole matter and decision in our favour.</p>	<b>ACTION</b>	

Yours truly,

Khalid Ahmad  
CEO

## 21. LETTER OF APPLICATION / JOB LETTER / COVER LETTER TO RESUME

Having completed the education, almost every young man is anxious for seeking an employment. He looks for a job opportunity suited to his education, training, interest and ambition. Whenever an offer for a job is made or a vacant position comes to his knowledge, he has to write an application for it. An application for employments is, in fact, a sales letter written by a job seeker for selling his services.

### 21.1 Types of Application

There are two types of letter of application

- (a) Solicited
- (b) Un-solicited.

A solicited application is one written in response to an advertisement from the employer.  
An un-solicited application is one written for job which is not advertised.

### 21.2 Lay-out of an application

A letter of application is written or typed in form of a business letter. It consists of the heading, the inside address, the salutation, the body, the complimentary close, the signature. In the body, the applicant must give the resume of his personal background i.e. academic qualification, experience, age, names of reference, etc. The personal resume can also be given on a separate sheet as a supplement to the application. In that case it is not mentioned in the body of the application. Sometimes, testimonials in support of qualification and experience are also attached with it. In the last paragraph of the body a request for interview is made which stimulates action on the part of the employer.

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



## THE RESUME OR CURRICULUM VITAE (C.V.)

As application for job is a kind of sales letter written by the applicant to sell his services, it should be accompanied by a written summary of his qualification. This summary – called a resume, a data sheet, or a personal record – is a description of applicant's qualification. It is also called Curriculum Vitae or C.V. It usually includes a statement of education, employment record (experience), a list of references and other data that helps the applicant to obtain the job he wishes.

The resume should look attractive. The applicant should present his resume in an effective and impressive way so that the employer may be convinced of his usefulness. It should be typed, written or composed perfectly balanced on the page and free from errors. Furthermore, a resume should be prepared carefully to suit the employer's needs for the job.

### 22.1

#### The attributes of a well-prepared resume

- i) Should be absolutely business like and carry a professional style
- ii) Should highlight the applicant's special talents, qualifications and suitability for the position
- iii) Should have an easy to read style and contain verifiable and correct information
- iv) Use of action verbs and quantifiable indicators of achievements should be encouraged
- v) Use of pronoun "I" should be avoided
- vi) Superior quality paper and a good printer should be used.

### 22.2

**In a chronological-format resume**, Job-by-job work history is listed in a date wise order in a prominent position immediately after the name and address of the applicant. In a Chronological CV the particulars of work experience, names of the organisations with which the candidate was associated, the positions held by the candidate and a statement of the responsibilities handled along with dates of joining and leaving the organisation are presented in the most dominant position. The employment history is presented beginning with the most recent position held. **In the functional-format resume**, the emphasis is on the candidates work skills, capabilities and achievements which are placed immediately after the name and address of the applicant. The previous work history and qualifications are relegated to a secondary position.

**Chronological-format resume** is suitable in situations when:

- (i) the candidate has a strong track record of relevant experience with companies who have a good reputation for providing sound training to their employees
- (ii) the candidate has demonstrable record of career growth and progression
- (iii) the candidate is being considered for a professional position where a proven track record of competence, ability to work in a team environment and soft skills are accorded considerable weight.

**Functional-format resume** are more suitable when:

- (i) the special technical skills of the applicants match closely with the specific requirements of the position for which employment is sought and in situations;
- (ii) where the candidate has changed jobs frequently; or
- (iii) there are gaps in the employment record.



23. **JOB LETTER**

The professionals' Academy of Commerce  
41-T Gulberg II  
Lahore

20th March 2012

The Human Resource Manager  
Haseeb Waqas Investment Company  
Gulberg Lahore

Application for the Post of Chartered Accountant

Dear Sir,

(Body of letter)

Yours faithfully,

Ali Raza

**Bio-data**

- Name: Ali Raza
- Father's Name: XYZ
- Address: ABC
- Qualification: 1. Chartered Accountancy
  - 2. B.Com
  - 3. F. Sc
  - 4. Matriculation
- **Experience:** 5 year experience as Chartered Accountant in a multinational company.
- **Achievements:** Won the award for the best Chartered Accountant in the Year 2008.
- **Objective:** I want to work and flourish in a vibrant and flexible organizational environment.
- **References:** 1. The Chairman Multinational Company
  - 2. The HR Manager Multinational Company

**SPECIMEN BODY 1 (SOLICITED JOB LETTER)**

In response to your advertisement in today's Dawn, I submit my application for the post of Chartered Accountant. I feel that I possess necessary qualification and experience required for the post.

I have special aptitude for accounting and qualified Chartered Accountancy with distinction in the subject. My present employers are fully satisfied with my work as is evident from the testimonial enclosed with the application.

I hope enclosed bio-data will convince you of issuing me an interview call.

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## Bio-Data Sheet

Name: A B C  
Father's Name: X Y Z  
Date of Birth: 28-7-1970  
Place of Domicile: Lahore.  
Postal Address: 35-H, Sector 4  
Education: S.S.C. Examination, A Grade, 1986  
D.Com, First Division, 1988, G.C.T.I.  
B.Com, First Division, 1992  
Chartered Accountancy 1994 with specialization and distinction in Accounting and Auditing  
Experience: Having qualified CA I have been working with ABC Company as Chartered Accountant. Here, I am doing the job of Ledger maintenance of business clients. Besides, I maintain the cash book and prepare bank reconciliation statement  
Reference:

### SPECIMEN BODY 2 (SOLICITED JOB LETTER)

Subject: Application for the post of private secretary

Dear Sir,

Reference your ad appearing in daily "The Pakistan Times", dated March 15, 2012, I offer my services for the captioned post. My brief bio-data is given below for your kind perusal:

Name:	Faisal Azeem	
Father's Name	Muhammad Azeem	
Date of Birth	24 <sup>th</sup> April, 1970	
Domicile	Lahore	
Postal Address	254-Mumdot Block, Mustafa Town, Lahore	
Academic Qualification		
Name of Examination	Year of passing	Marks obtained
S.S.C Examination	1985	615
D.Com. Examination	1987	487
B.A.	1989	425
Diploma in Computer	1990	A Grade

Experience: 4 year's experience as P.A, good typing and short hand speed, well-acquainted with business correspondence

In view of the above, I hope you will give me a chance to work against the captioned post. Meanwhile, I assure you of diligent work and honest discharge of duty to the best satisfaction of my superiors. I shall remain ever grateful to you if I am lucky enough to be selected for the said post.

Reference:

### SPECIMEN BODY 3 (UN-SOLICITED JOB LETTER)

I have been informed by one of my friends who is in your employ that you have planned to recruit instructors in English for your Commercial Training Institutes. I, therefore, take this opportunity to submit my application for the subject noted post. I give below my brief bio-data for your kind consideration.

I passed my M.A (English) from the Punjab University in 1989. Having obtained Master Degree, I joined a private college as lecturer in English where I have been teaching upto degree classes.

As I have an aptitude for teaching, I teach the students devotedly and diligently. Although my employers are happy with my performance, but I do not find my present job as ideal as I like it to be. Besides teaching, I take great interest in students games and supervise their activities.

I am a young man of 26 and possess good physique. I hope my application will receive your favourable consideration and you will give me a chance of interview.

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



#### SPECIMEN BODY 4 (UN-SOLICITED JOB LETTER)

One of my friends who is employed in your sales department indicated that you are looking for a sales officer. Would my 5 years of experience with ABC Biscuits as sales representative be of interest to you? .

As seen from the enclosed C.V. my training and experience has enabled me to fill the position of sales officer in your firm. I have always been interested in marketing the products and promoting the sales. I am especially eager to work for an outstanding organization.  
I need only a few minutes to tell you that I am the person you need to fill the vacancy. Would you please be kind enough to call me for interview?

#### **C.V.**

Name .....  
Father's name .....  
Date of birth .....  
Domicile .....  
Postal address .....

#### **Academic qualification**

Matriculation in 1996 A grade  
Diploma in commerce in 2002 1<sup>st</sup> Division  
B.Com in 2004 1<sup>st</sup> Division

#### **Experience**

Working with ABC Biscuits for five years.

#### **Reference**

- (i) Prof. Sajid Haider Khan  
Government College of Commerce, Abbottabad
- (ii) Ahmed Hassan  
M.D FARUQE Textile Mills

#### SPECIMEN BODY 5 (UN-SOLICITED JOB LETTER)

In September, will one of your grade schools need a physical education instructor who can make learning realistic and interesting for students? If so, please consider me for the position. My qualifications include a degree in physical education and a minor in business subjects.

On June 10 this year I shall graduate from School. Where I did several things: played on the varsity basketball team. Majored in physical education, and minored in business subjects. Several students and I also headed a three-week workshop on drug abuse; during that time we had outside speakers and two all-school convocations. If you are thinking about adding a special program on drug abuse, I will gladly give you my ideas about setting up such a program.

Three years of summer work have given me insights into the frowning need for the kind of education needed by young people. My work with Opportunity Inc. Freedom Toys and Mershon Investing added to my course work in physical education. Each of the above companies-after my work with them during the summer-contributed financially to the drug abuse seminar I mentioned above. Furthermore, my respective different positions in the above companies- handicap student assistant, product design assistant, and healthcare analysis assistant- developed my qualities of concern for young people.

My student evaluations-summarized in the enclosed resume-suggest I have done well in teaching. So well that I have decided that grade school teaching will be my chosen career.

To discuss further your requirements and my qualifications, will you please grant me an interview? You can reach me during the evening hours at [www.beststudymaterial.com.pk](http://www.beststudymaterial.com.pk) because your school district is within one day's driving distance, I could visit you at your convenience.



## BUSINESS CORRESPONDENCE

### 1. A letter to a Station Master, requesting reservation of berths in a train.

25 New Pearl Road  
Peshawar

16<sup>th</sup> February 2012

The Station Master  
P. W. Railway  
Peshawar

**Subject:** RESERVATION OF BERTHS IN A TRAIN

Dear Sir,

I shall be much obliged if you will reserve 2 second class berths (from Peshawar to Karachi) in the Chenab Express leaving Peshawar on Saturday the 28<sup>th</sup> instant.

The reservation fee is sent herewith.

Yours faithfully,

XYZ

### 2. Write a letter to a firm of booksellers asking for some books.

Al-Hilal  
Sargodha

26<sup>th</sup> August 2011

Messrs Ripon Book Depot  
Booksellers and Publishers  
Lahore

Dear Sir,

Will you please send me by V.P.P the following books?

1. Tavern's Knight by Sabitini, 1 copy.
2. A Tale of Two Cities by Charles Dickens, 1 copy.
3. A Manual of Translation by M. R. Sadiq, 1 copy.

Awaiting your early compliance.

Yours faithfully,  
XYZ



3. **Requesting a gentleman to preside over an Inter-Collegiate Debate.**

Government College  
Sargodha

12<sup>th</sup> April 2012  
Mr. ABC  
National Training Institute  
Islamabad

Dear Sir,

**Subject: PRESIDE OVER AN INTER-COLLEGIATE DEBATE**

Our Literary Union is holding an Inter-Collegiate Debate at 6 p.m. on Friday, the 16<sup>th</sup> instant in the College Hall. Many Colleges have agreed to send their teams to participate in the debate. The subject is:

"Women are Better Administrators"

We shall be obliged to you if you are good enough to take the chair on this occasion. I hope you will consent and write to me accordingly so that I may issue the necessary notices announcing you as the chairman of the evening. With many thanks, I remain.

Yours faithfully,

XYZ

Secretary Literary Union

4. Consider yourself as the chairman of the board of trustees Alfalah Primary and Secondary High School, a non profit educational institution. You are required to write a circular letter addressed to the leading philanthropists requesting them for donations. Assume that your name is Abdul Aleem Khan.

Board of Trustees  
Alfalah Primary and Secondary High School  
ABC

September 04, 2011

Subject: **REQUEST FOR DONATION**

Dear Sir,

Alfalah primary and secondary high school was established in 1998 with a sole mission to provide free boarding , lodging and schooling facilities to very young children who had lost their parents in the devastating earth quake in the northern region of the country our is a donation based organization. So we appeal for donations for the smooth functioning of this non-profit oriented organization.

Since its inception, the trust has completed many welfare projects for the recovery and improvement of earth quake effected children. In this regard, the trust has performed a positive role for the rehabilitation and education of over 5000 deserving students without any financial burden on them.

In addition to this the entire staff of the trust is seriously committed to provide the much needed parental care and free education to the orphaned and displaced children of the earth quake hit region so that they can recover the bad effects of this destruction. We are committed to spend every penny of your donations for the betterment of these children. Consequently, many employees of the trust are extending their services to the trust free of cost.

Yours truly,

Abdul Aleem Khan  
The Chairman

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5. Write a letter to The Director General National Highway Authority Islamabad apprising him of the factors responsible for the increasing number of road accidents and offering suggestions to curb this menace.

Examination Hall  
ABC

22<sup>nd</sup> March 2012

The Director General  
National Highway Authority  
Islamabad

### INCREASING NUMBER OF ROAD ACCIDENTS

Sir,

I want to invite the attention of your good self towards increasing number of road accidents which have increased to an alarming level. These road accidents are causing huge death toll and great number of serious injuries. The high rate of death toll and serious injuries leave a large number of families completely shattered. Unfortunately, the injured are often deprived of the opportunities of leading normal lives and earning their livelihood.

I am one of the affectees of these fatal road accidents. In a road accident, I lost two cousins and I got very seriously injured. After that horrible experience, I decided to share certain submissions with the concerned authorities.

These days, road accidents have been on the increase. There are many causes responsible for this increase. The main cause is rash and reckless driving. The drivers try to overtake one another. Their reckless driving is causing fatal accidents.

The roads and highways of our country are neither properly planned nor constructed according to the international road safety standards. Consequently, the vehicles plying on these dangerous roads are always in danger of meeting some accident.

There is no transparent procedure for issuance of driving licenses to the drivers. By adopting illegal means, even inexperienced drivers can obtain licenses to drive LTV and HTV. These untrained drivers are also a cause of road accidents.

City traffic police and highway traffic police are not equipped with latest system of traffic control. They cannot monitor traffic according to the international traffic control methods. This encourages irresponsible and inexperienced drivers to violate traffic rules. These violations cause serious accidents.

Now, sir, I want to suggest certain measures to curb the menace road accidents:

The licensing authority should issue licenses only after an acid test of the drivers. The procedure should be fair and transparent.

The traffic police should be well trained and well equipped so that they can monitor and control traffic efficiently.

The main roads should be constructed according to the international road safety standards. These roads should be broader. There should be two way traffic on as many roads as possible.

The encroachments on the roads, which block the free flow of traffic, should be removed.

Different programs, highlighting the best ways of motor cycles, car and bus driving should be presented on the radio, TV and cable etc.

Police check-post should be set up at small distances. Surprise raids should be made on buses piloted by reckless drivers.

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



Licenses of the drivers who are in the habit of rash driving should be cancelled at once. If the bus companies neglect the warning, their route permits should be cancelled.

In the end, the public should also co-operate with the government. The passengers should force the rash drivers not to exceed the speed limits. They should refuse to travel the buses which do not follow traffic rules.

If the concerned authorities and the public strictly act upon the aforementioned steps, the rate of road accidents can drop to a great extent.

Yours truly,

Manzoor Ahmad

6. On February 20, 2012, you went to an airport to catch a 2300 hours flight. You were treated unfairly at the airport. The security staff subjected you to unnecessary questioning and waiting for hours. Write a letter to the Public Relations Manager, Civil Aviation Department against the offensive behaviour of the security personnel. Urge him to undertake a thorough investigation to prevent recurrence of such incidents in the future. Maintain a firm but respectful tone. You may assume necessary details. The body of the letter should contain the following:

- detail of the event;
- resultant consequences;
- suggestion for investigation;
- solution and future course of action.

**Answer:**

Examination Hall  
City ABC

March 06, 2012

The Public Relations Manager  
Civil Aviation Department  
Karachi

**Subject: COMPLAINT AGAINST THE OFFENSIVE BEHAVIOUR OF THE SECURITY PERSONNEL AT THE AIRPORT**

Dear Sir,

I have been travelling from PIA for the last six years. But I never experienced an offensive behaviour of the security staff which I had to undergo on February 20, 2012. I had a confirmed seat of a Boring aircraft PK-707 which had to depart for Hong Kong at 2300 hours. Just before the time of check in the security staff subjected me to unnecessary questioning as if I were a criminal. They also mishandled my luggage and damaged the articles. Before this, I had to wait for many hours to undergo the process of screening.

This was totally unbearable for me. I had to undergo an acute mental trauma. Many of my costly perfumes and watches were damaged or lost during this unruly investigation. During this mess, I also lost my wallet which contained two thousand pounds. Resultantly, I was the last one to board on the plane with half of my possessions were damaged or lost.

This is an entirely dismal situation. As I am a responsible citizen, I should not have been treated in this manner. Now, I plead your good self to look into the matter immediately and conduct an official inquiry at a responsible level. The security officials involved in this mess should be brought to the book and a departmental disciplinary action should be taken against them.

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In order to present, I have certain submissions. Firstly, the security staff should be well trained. Secondly, the criterion of their selection should be strictly followed, adopted in letter and spirit. Thirdly, the security staff should be constantly supervised by some high ranking officials of the Civil Aviation Department so that their service and duty can be improved to a higher level.

In short, by adopting the aforementioned suggestions, the department can enhance the level of service of the national airline.

I hope you will consider my submissions and take steps to redress my grievances.

Yours truly,

XYZ

7. Mr. S. Aslam, Managing Director of CDS Limited has passed away. He was widely known for his social services, especially for his efforts to provide health facilities for under-privileged children in down-trodden areas of Karachi. He also helped in setting up free clinics and immunization centers which benefited the society at large. You are the Manager of ASRA Trust which is an NGO engaged in welfare activities in Karachi, and have been able to accomplish various joint projects for the underprivileged in collaboration with Mr. S. Aslam. You are required to send an official condolence letter to CDS Limited on behalf of your NGO. The tone of the letter has to be sympathetic, yet formal.

**Answer:**

ASRA Trust  
Karachi

18<sup>th</sup> September 2011

The Chief Executive  
CDS Limited  
Karachi

**Subject:**

**CONDOLENCE LETTER**

Sir,

The death of Mr. S. Aslam is a great shock for the whole ASRA Trust. The demise of such a noble man has caused a setback for the missionary activities of ASRA Trust. He not only possessed an astute business sense but also enjoyed a benevolent spirit in him.

Mr. S. Aslam always joined hands with ASRA Trust in providing health facilities for under-privileged children in down-trodden areas of Karachi. In this regard, he also helped ASRA Trust in setting up free clinics and immunization centres, which improved the health standard in the slum areas of Karachi and benefited the society at large. For this purpose, he spent huge amounts and also donated handsome amounts to ASRA Trust. These noble steps of Mr. S. Aslam have improved the health standard of poor people who are, otherwise, unable to spend money on costly treatments.

Mr. S. Aslam also joined hands with ASRA Trust for the establishments of school for the deprived and poor people of Karachi. CDS limited has not only earmarked huge amounts for the budgets of these schools but also accorded numerous scholarships for the talented poor youth.

Mr. S. Aslam was an incarnation of nobility, patience, for generosity and forbearance. Through his spending on social benevolent projects, he earned a noble status especially in the hearts of Karachi. Even after his death, these benevolent projects will keep his memory fresh in the hearts of the under-privileged people of Karachiites. May God rest his soul in peace!

Yours truly,

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The Manager



- X 8. 'Education Foundation', a Trust, established in 1990 and successfully managing various welfare projects all over Pakistan, has undertaken the task of building an elementary school for children residing in the Korangi Industrial Area (KIA). The Trust has identified a vacant plot in KIA that belongs to Pak Packaging Ltd., a company that is running its packaging factory, very close to the vacant plot.

Write a letter on behalf of Mr. Ali Samad, the Administrator of Education Foundation, to the CEO of Pak Packaging Ltd. requesting him to donate the plot for construction of a school, which would not only help them achieve one of their company objectives of community service but also be beneficial for children of neighbouring areas and those of their own employees.

**Answer:**

The Administrator  
Education Foundation

7<sup>th</sup> May 2012

The CEO  
Pak Packaging Ltd.  
Karachi.

**Subject: DONATION OF A PLOT FOR BUILDING AN ELEMENTARY SCHOOL**

Dear Sir,

Education Foundation is a trust established in 1990. Since then it has been successfully managing various welfare projects all over Pakistan. Presently, the foundation has undertaken the task of building an elementary school for children in the Korangi Industrial Area (KIA). The trust has identified a vacant plot in KIA that belongs to Pak Packaging Ltd. It is humbly requested that the aforementioned plot may kindly be donated for construction of an elementary school.

The location of the plot is very ideal. As it is situation in the middle of KIA, it is easily approachable not only for the children of KIA but also for the children coming from the surrounding localities. There is an immense flow of public transport in and around the location. The place is fit for a school because it is very peaceful and there are two lushly green parks which are adjacent with the aforementioned plot. There are many private schools in the area but these schools are charging huge fee-packages which are not affordable for most of the people of the area. This school will be a sigh of relief for the residents of KIA who are living below the poverty line as the foundation is building this school with an objective of communally service. In addition to this, school will also be beneficial for the employees of Pak Packaging Ltd. because they will be imported free education in the school.

Sir, reviewing the abovementioned facts I hope you will give kind consideration to the request for the donation of the plot for the constructions of the school.

Tanking you in anticipation.

Yours truly,

Ali Samad

9. Write a letter to Messrs Dawlance Ltd., Victoria Road, Karachi, asking them to replace the 1 ½ ton split air conditioner that you bought from them last week. When the split was delivered, it had scratch marks on the body and the colour was silver while you had ordered off white. Ask them to pay the return and delivery charges. Address your letter to the manager sales.



**Answer:**

Examination Hall  
City ABC

10<sup>th</sup> April 2012

The Manager Sales  
Messrs Dawlance Ltd.  
Victoria Road  
Karachi

**Subject: REPLACEMENT OF THE 1 ½ TON DAWLANCE SPLIT AIR CONDITIONER**

Dear Sir,

I request you to replace a 1½ ton Dawlance split air conditioner which I bought from you last week. The air conditioner which was delivered to me was not the one which I selected at your display shop and booked for the delivery. The air conditioner is not new as it is full of scratch marks on its body. It is giving a very bad impress on. In addition to there, the colour of the air conditioner is quite different from the one which I booked for myself. The air conditioner which is delivered to me is silver while the air conditioner which I purchased and booked was off white. Therefore, this air conditioner is unacceptable to me.

I am an old customer by your company. I want to replace this air conditioner as early as possible. I also want the company to pay the return and delivery charges of the AC as I have already paid the charges. I hope the process of the replacement of air conditioner will be completed within the next 10 days because I am moving out of the city for some personal engagements.

Yours truly,

XYZ



**QUESTION NO. 1**

Write an informal letter to Nasir Ahmed, your former college friend, who is presently living in the United Kingdom, asking him to visit Pakistan for a 10-day mountaineering expedition in Gilgit. Also request Nasir Ahmed to persuade Sultan Khan, a close common friend also living in the UK, to participate in the expedition (all of you have keen interest in mountaineering and had previously gone together on several expeditions). You have not seen your friends for the past 3 years and it would be real fun to spend some time together and re-live old fond memories.

You should make your letter appealing to convince your friends to accept the invitation.

Assume you are Rashid Ahmed and are living in Islamabad and your friend Nasir Ahmad lives at 264, Larson Building, Vista Avenue, London, United Kingdom.

(Autumn 2012, Q10)

**QUESTION NO. 2**

The increasing number of beggars in our cities and towns is a matter of deep anxiety and considerable distress for the concerned citizens in our country. This manner of earning one's livelihood has become a shameful profession, sponsored and supported by organized mafia groups. Hordes of young children, women carrying infants in their arms, old men displaying their mutilated bodies and limbs and retarded individuals are seen begging at traffic signals, petrol pumps, outside shopping malls and even knocking at your residence doors. While shopping for necessities and medicines, a beggar or two would hang on and attempt to touch physically or pull your clothes to draw attention to lodge an appeal for alms. These beggars are not only a public nuisance but at times, indulge in anti-social and criminal activities.

As a concerned citizen, write a letter to the Inspector General Police to bring his attention towards this serious problem. You are required to provide two workable suggestions which would help to control this menace.

Assume that your name is Usman Ali.

(11)  
(Spring 2011, Q9)

**QUESTION NO. 3**

The stray dog menace has become a grave problem. Stray dogs can often be seen roaming around almost every street of the town particularly after dusk. An estimated 150,000 dog-bite cases are reported every year across the country. Children are the main victims.

Matters become worse during night times for pedestrians with the pack of canines pouncing on them in the dark and causing injuries which at times also result in deaths. There have also been instances of motor bike riders and cyclists being chased by the dogs, resulting in serious accidents.

Similarly, stray dogs prowl the meat and fish markets, making visits to the markets a nightmare for the people. People, attacked by dogs, face the risk of contracting Rabies. Shortage of rabies vaccine in government health institutions further complicates the situation.

As a concerned citizen, write a letter to the City Administrator requesting him to act immediately to tackle this issue. Assume that your name is "Aman".

(10)  
(Autumn 2010, Q9)

**QUESTION NO. 4**

The dumping of solid waste in residential areas is an increasing menace. Heaps of garbage can be seen everywhere across the city creating several problems for the residents. Besides posing a health threat, it mars the visual beauty of the area. It becomes home for rats, mosquitoes and flies which carry germs and spread diseases. The situation is unbearable, specially these days, when we are trying to prevent an outbreak of dengue fever and swine flu.

Write a letter to the Area Councilor requesting him to have the streets and lanes cleaned and relieve the residents of mental agony, by implementing a well-planned garbage disposal system. Assume that your name is Shahrey.

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)

(11)



### QUESTION NO. 5

The occurrence of serious accidents on the major highways in the country has reached alarming proportions in recent years.

The loss of 15-20 lives and even a greater number of serious injuries due to tragic road accidents are reported in the media on almost a daily basis. The extremely high rate of losses of valuable lives renders a large number of families completely shattered. The injured are often deprived of the opportunity of leading normal lives and earning their livelihood.

Assume that you are Manzoor Ahmed, a person who has been affected by such a loss. You are required to write a letter to the Director General, National Highway Authority Islamabad apprising him of the factors responsible for the increasing number of road accidents and offering suggestions for instituting measures to curb this menace.

You may apply your imagination to identify the causes of the accidents and offer suggestions to reduce the number of accidents on the highways.

(11)

(Spring 2009, Q8)

### QUESTION NO. 6

Mr and Mrs Shehzeb Khan recently went to dinner at an expensive restaurant, "The Kababish", and invited their four foreign guests to join them. The restaurant was highly recommended by friends. On one other occasion they themselves had lunch there and the food and service had been excellent. However, on this occasion, the evening was a disaster and they felt particularly embarrassed. In spite of the prior reservation, they had to wait for 50 minutes before the first course was served, the soup was cold, the grilled shrimps were not shelled and deveined properly, and the cheesecake ordered for dessert was most unappetising. The waiter kept forgetting to clear the empty plates after each course.

Imagine yourself as Mr Shehzeb Khan and feel that the situation warrants a letter to the owner because the bill was extremely high despite the poor quality of food and service.

Write a letter of complaint to the owner of "The Kababish". Remember, you are seeking to express your disappointment, embarrassment and waste of money. Do not be rude or sarcastic or ask for refund. Your complaint should be genuine and constructive.

(13)

(Spring 2008, Q6)

### QUESTION NO. 7

On February 20, 2007, you went to an airport to catch a 2300 hours flight. You were treated unfairly at the airport. The security staff subjected you to unnecessary questioning and waiting for hours. Write a letter to the Public Relations Manager, Civil Aviation Department against the offensive behaviour of the security personnel. Urge him to undertake a thorough investigation to prevent recurrence of such incidents in the future. Maintain a firm but respectful tone. You may assume necessary details. The body of the letter should contain the following:

- detail of the event;
- resultant consequences;
- suggestion for investigation;
- solution and future course of action.

(10)

(Spring 2007, Q5)

### QUESTION NO. 8

Write a letter to the editor expressing your concern about the increase in prices of petrol and diesel that has affected the common man.

(06)

(Spring 2005 Q 7)

### QUESTION NO. 9

Write a short letter to Pakistan International Airlines (PIA) informing them about a Hand bag you left on the plane during your trip from Dubai to Karachi. Be sure to describe the bag and its contents fully and give any other information you think necessary.

(08)

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



**QUESTION NO. 10**

Write a letter to your friend expressing your views about one of the two bomb blasts that took place in Karachi recently, that you might have heard in the news bulletin or read in the newspaper.

(10)  
(Autumn 2002 Q 14)

**QUESTION NO. 11**

Write an application and full resume in response to the following advertisement:

(12)

Business Executive; we are a pre-eminent financial brokerage company dealing in foreign exchange and commodity derivative markets.

We seek young and highly motivated professionals who are interested in a challenging career.

- a) Between 25--30 years of age, with a good numerical degree.
- b) Good command of English and good communication skills.
- c) Ambitious and result oriented.

You may assume any name and address of the organisation.

(April 97 Q5)

**QUESTION NO. 12**

Recall an advertisement from a newspaper or magazine for a product about which you have some interest. The ad probably does not have sufficient space to provide all the information you need to make an intelligent purchase decision. Write to the company (you may use imaginary name and address), asking at least three questions about the product. Be sure to mention where you heard about the product. Try to encourage a prompt response.

(10)

(April 95 Q3(a))

**QUESTION NO. 13****Spring - 12**

The Selection Committee of Atlas University of Engineering reviewed 35 applications for the position of Head of Metallurgy Department. After two rounds of eliminations, the top three candidates were invited for the final interviews in which the Committee met with each candidate for one hour. The top three candidates were then invited to the campus to meet and exchange views with the key faculty members and the students' representatives.

The Committee finally recommended the selection of Dr. Jamil Ahmed who has a doctorate in metallurgy from a prestigious university.

As Secretary of the Selection Committee you are required to write a letter of approximately 150 words to the candidates who were eliminated in the first two rounds, advising them that they will not be receiving offers of employment. This letter should be addressed to:

Mr. XYZ  
Plot No. F- 4000  
North Nazimabad, Block 5  
Karachi - 12345

**Note:**

- (i) Identical letters will be sent to the applicants who were eliminated in the preliminary rounds at their respective addresses.
- (ii) Assume your name is Khalid Khan.

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## QUESTION NO. 14

Autumn - 10

Superb Fans Limited (SFL) are manufacturers of a wide range of electrical fans and have been acknowledged as a key player in the market due to the elegant design, durability and reliable performance of its products. Since the past two years, SFL has been affected by decline in domestic demand, fall in exports due to global recession and rising prices of its essential raw material inputs. This has caused a drop in sales revenues and increase in costs resulting in sharp erosion of the company's profitability. The board of directors has decided to strictly curtail all expenditures, including freezing of salaries, reduction in fringe benefits and withdrawal of loan facilities to employees.

In your capacity as Chief Executive Officer of SFL, you are required to write a Circular Letter addressed to the staff explaining the circumstances which have forced the company to adopt stringent austerity measures. Also inform the staff that the SFL would avoid layoff of its employees as they have made invaluable contributions towards the company's achievements.

The Circular Letter should apprise the employees that the hardships would be overcome and the situation would change with the improvement in the economic conditions.

Assume that your name is Zahid Awan.

(10)

## QUESTION NO. 15

Autumn - 10

You are the manager of Elegant Furnishers which manufactures superior quality furniture exclusively for the high-end of the market. Your customers belong to the affluent class who prefer to change the décor and style of their residences at regular intervals and purchase furniture of latest contemporary designs and fashions. Each individual client is important and you would go to any lengths to retain the goodwill of these customers. Most of your customers have close social interactions and adverse comments by even a single customer may result in loss of business from other customers.

Mr. Zaman Khan, who is your valued customer, has complained that the quality of the furniture purchased by him amounting to Rs two million is not satisfactory. The quality of wood used is substandard and the workmanship of polishing of the furniture is poor. He has expressed his disappointment and asked you to replace the entire furniture.

You are required to write a letter to the customer to convey your apologies for the inconvenience caused and offer to undertake the polishing and other works at your cost to the entire satisfaction of the customer. Your letter should be worded politely and convey the message that customer satisfaction is very important for you.

Assume that your name is Muhammad Sadiq.

(11)

## QUESTION NO. 16

Spring - 2008

Safe and Swift Transport Company Limited (SSTCL) is an affiliate of a worldwide group engaged in the business of door-to-door transportation of goods. The Company has a fleet of 300 trucks in Pakistan with offices in all the important cities and towns. The Company has highly skilled and competent truck drivers, loaders and other support staff on its payroll. SSTCL takes pride in the quality of its prompt, safe and efficient services for which it charges premium freight rates as compared to other goods transport companies. Consequently, its clientele includes foreign embassies, top-tier national and multinational companies, besides high net-worth individuals who value the quality of reliable services offered by SSTCL.

Mr Robert Smith, a senior consular in a foreign embassy in Islamabad has lodged a complaint that his valuable 60 inch Plasma TV which was booked from Karachi to Islamabad under Freight Bill No 4896 dated January 28, 2008 has been damaged and is a total loss. The carton containing the television had the following distinctive markings:

"Fragile – Handle with Care."

Mr Smith has lodged a claim of Rs 100,000 for the loss of his TV. Mr Smith, through his Consulate, provides substantial lucrative business to SSTCL on a regular basis.

In your capacity as Director of Operations of SSTCL, Islamabad, write a polite letter to the customer, offering apologies for the mishap and undertaking to pay compensation for the loss immediately. Also state that you will make full investigation in the matter and assure the customer of your continued safe and efficient services in future.

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(12)



Autumn - 2007

## QUESTION NO. 17

The entire business of processing and marketing of Pure Water Co Limited (PWCL) has recently been acquired by Clearwater Limited (CWL), a US-based multi-national corporation. PWCL is a domestic company established in 1995 and, has over the period, created a reputation as a supplier of superior quality product with a highly efficient and reliable distribution network in Karachi. Approximately, 1200 PWCL customers are the large corporate entities and affluent households who are not only extremely conscious of the quality of water they consume, but are also willing to pay premium prices for the uninterrupted and reliable delivery of water at their premises. Consequently, any breakdown in supplies would drastically affect the water consumption habits of these customers who may switch-over to other suppliers vying for this highly lucrative segment of the market. These 1200 customers account for 80-85 per cent of PWCL's total turnover.

CWL's decision to acquire the business of PWCL at a substantial goodwill was based largely on the retention of this established and lucrative customer profile. In the intervening period of change of management and replacement of PWCL's empty/filled bottles, there were considerable disruptions in supplies. This has created resentment among the important customers who have threatened not only to switch-over to other suppliers, but also claim refund of deposits for the empty bottles retained by PWCL. This threat, if carried out, would adversely affect CWL's business and cause huge losses.

As Director Marketing of CWL, you are required to write a persuasive letter to be issued to the important customers, apologizing for the inconvenience and assuring them that such disruption in supplies would not occur in future. Also state, that as a gesture of goodwill, supplies of water equivalent to the previous two weeks consumption would be provided free-of-charge to the customers.

(12)

## QUESTION NO. 18

Spring - 2005

Write a letter to the Editor of "Pakistan Accountant", the official journal of the Institute of Chartered Accountants of Pakistan stating your views on an article on any topic of your interest. Your letter should cover the following:

- Author's name and qualifications.
- Quality of the article.
- Pros and cons of the article.
- Areas where the article could be improved.
- Any other aspect you consider appropriate.

(06)



## ANSWER TO PRACTICE QUESTIONS

### ANSWER. 1

Sector ABC  
Islamabad

9<sup>th</sup> September 2012

Dear Nasir Ahmad,

I have been recollecting the sweet memories of our last meeting three years ago. It was really an amazing experience. I hope you would also be interested to re-live these old fond memories.

I am well-aware with your hectic professional routine in the UK. I also know that long Christmas break is around the corner. I have chalked out an amazing plan for a life time experience. I have settled all the details for a 10 days mountaineering expedition in Gilgit with an agency which arranges mountaineering campaigns.

I earnestly wish you would be the part of this expedition. Your company during the expedition will be a fun. I have anxiously waited for this expedition for the last three years. I have finalized all the arrangement except the dates. The dates of this adventure will be finalized as per your availability. So finalize your availability out of your busy schedule and send me your schedule accordingly.

I assure you this expedition will be a package full of fun and daring adventure as have been our previous several expeditions. To enhance the fun and amusement, I request you to persuade our close common friend, Sultan Khan, also living in UK.

You people know that Gilgit is surrounded by charming valleys and meadows. The valley itself is considered a paradise on earth. The valley has some of the most attractive mountains in the world. The mountaineering expedition of these mountains will be adventurous.

I hope you would not miss this great opportunity to refresh our golden memories and would be dreaming to experience this vista of pleasure. I am anxiously waiting for your schedule of visit. So be prompt so that I can finalize the remaining formalities.

Yours affectionately,  
Rashid Ahmad

### ANSWER. 2

The Inspector General Police  
Lahore Division

Sir

#### The increasing menace of beggary in our cities

With due respect, I would like to draw you attention to the alarming increase in the number of beggars in our streets and roads.

I'm extremely ashamed and sorrowful to mention that beggary has crept as a booming profession in our social fabric. Unemployment, increasing poverty, exploitation of youth and organized criminal mafia are some of the causes of this corruption in our society. As a concerned citizen I would like to suggest few steps in order to curb this spreading nuisance.

1. As a large number of our educated youth remains unemployed before they finally fall prey to this ugly profession, I suggest to provide vocational guidance and to expend job opportunities for all these unemployed educated people.
2. Quite a number of beggars are none other than shelter less old citizens. Public and private partnership should help construct old houses for these desperate and discarded senior citizens.



(60)  
Apart from these suggestions, I demand strict legal action to check the involvement of any criminal element in this profession.

Yours faithfully

Usman Ali  
A concerned citizen

**ANSWER. 3**

The Administrator  
City Government  
Lahore

September 20, 2010

Subject: Stray Dog Menace

Sir:

As a concerned citizen, I would like to draw your attention towards a grim issue of stray dog menace.

Stray dogs are roaming about almost in every street of town and they are posing open threat to everybody. Though small children are the main victims of dog bites, yet pedestrians, bike riders as well as cyclists are also terrorised and victimized by their wild actions. In the dusk, the dog bites are more common and people cannot get out of their homes even in case of emergency. Injuries and deaths have now become common due to dog bites. The situations has become averse owing to shortage of vaccine and insufficient paramedical.

The purpose of this letter is to capture your attention towards the solution of this grim and grace issue; thus helping people to get rid of such a social bane. Sincere and timely efforts in this regard will be highly appreciated.

Yours sincerely

Aman

**ANSWER. 4**

The Area Councilor  
Lahore.

Sir

**Subject: Request for proper garbage disposal system**

I have been residing in this congested area since 20 years. I must appreciate your active contribution for the welfare of the residents of this area. Many roads were built and broadened, street lights were arranged and a local school has been established for the children of the area.

Apart from the above mentioned achievements, I must divert your attention to the burning issue of garbage disposal system. I'm much aggrieved to state that the solid waste lie scattered on the sides of roads.

These heaps of garbage are the breeding grounds for many diseases. With the arrival of summer season, the situation has worsened. They are open threats to dengue fever, malaria and swine flu.

Sir, I humbly request you to take required steps to control worsening situation as:

1. Cleaning the streets and removing the heaps of garbage.
2. Blocked drains should be cleaned.
3. Manholes should be properly covered.
4. Garbage collectors should be appointed for various sectors in the area.

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These are some of the recommendations I would like to make on behalf of the residents of our colony. This will help remove the mental agony we are facing now-a-days. I hope you will consider the gravity of our problem and help us out of this situation.

Thanking you in anticipation.

Sincerely yours  
Shahrey

**ANSWER. 5**

Examination Hall  
City A. B. C  
March 30, 2009

The Director General  
National Highway Authority  
Islamabad

**Alarming rate of Highway Accidents**

Dear Sir,

I have been frequently traveling on the national highway connecting Lahore with various major cities like Islamabad, Multan and Faisalabad for business and family trips. Recently during one such trip to Multan, I lost my closest friend in a horrible accident with an over speeding truck. My departed friend was the sole breadwinner of a large family and his untimely death left the whole family in shatters. Besides this personal loss, I have been frequently witnessing such deadly accidents on the highways.

Being a responsible and educated citizen, I suppose it is my duty to bring such incidents into your personal notice. According to my observation, the major factor leading to such accidents are the negligence of rules and regulations, the laxity of some highway traffic sergeants, over speeding of commuters to earn hefty money and bad patches.

I hereby request you to take proper steps to implement safety measures and to punish lawless agents severely. Only by such strict and sincere measures, we can drive safely on our national highways, in order to reach our destinations as well as to meet our business objectives.

Hoping positive and prompt response from your side.

Yours sincerely  
Manzoor Ahmad

**ANSWER. 6**

The Owner  
The Kababish  
Gulberg, Lahore

Subject: Poor Food Stuff and Pathetic Services

Sir,

I, as well as my friends, am frequent visitors of your restaurant. We have personally experienced pleasing environment, excellent food and quality service at your place.

The purpose of this letter is to inform you about the most embarrassing experience I had at your restaurant a few days back. It was an important occasion for me as I had invited highly prestigious guests from abroad at Kababish. Despite prior reservation, we had to wait for more than 50 minutes. Owing to poor foodstuff and pathetic service, the evening was a disaster. The waiters also neglected their duty. Even our repeated requests to the person in-charge were futile and to worsen the situation, the bill at the end was extremely high echoing "Poor Food Stuff at expensive rates here".

Being a responsible citizen and your well-wisher, I suppose it is my obligation to intimate you about the whole event. I know you have put in a lot many years to establish this successful restaurant but I am sorry if such bitter experiences happen with few more people in the town, it may bring your reputation down.



Please intervene into the matter personally. After all it is a matter of great concern in this age of cut throat competition in thriving food industry and hospitality management.

Sincerely,  
Shahzeb Khan

**ANSWER. 7**

Examination Hall  
City ABC

March 06, 2007

The Public Relations Manager  
Civil Aviation Department  
Karachi

**Misconduct of Security Personnel**

Dear Sir

I have been travelling from various airlines for the last six years but I have never experienced an offensive behaviour of the security staff which I had undergone on February 20, 2007. I had a confirmed seat of a Boeing PK-707 which was supposed to depart for Hong Kong at 2300 hours. Just before the time of check in, the security staff interrogated me in a very rude manner. They unpacked my luggage and damaged some of the precious belongings. It was beyond my patience as most of my precious perfumes and watches were either damaged or lost during this undue investigation. Resultantly, I was the last passenger to board on the plane with half of my belongings.

This is a sorry state of affairs that a responsible citizen like me has been mistreated in this way. Now I plead your good self to look into the matter immediately and conduct an official inquiry at a responsible level. The security officials involved in this mess should be brought to the book and a departmental disciplinary action should be taken against them.

Being a sagacious person, I do understand that it is the sheer responsibility of CAA to observe security measures, Therefore, keeping customers, care in view, some remedial measures may be taken.

First, the security staff should be well trained.

Secondly, the criterion of their selection should be strictly followed.

Thirdly, the security staff should be constantly supervised by some high-ranking officials.

Also change in policies must be properly advertised and communicated to travelers.

Following the above stated suggestions, the stature of national airline can be elevated.

Yours truly

X.X:Z.



## ANSWER. 8

April 03, 2005

The Editor,  
The News,  
Lahore.

Subject: **INCREASE IN THE PRICES OF PETROL & DIESEL**

Sir,

Through the esteemed column of your leading newspaper, I would like to draw the attention of the concerned authorities towards petrol and diesel hike. Though such persistent rise can be seen on fortnightly basis just to meet the international market standards, but while increasing petrol prices, concerned authorities have neglected its negative impact on a layman. It is but natural that increase of petrol prices will bring abnormal rise in the prices of petroleum based products and our 80% population is living below poverty line. It is the vicious circle of poverty which has not only deprived our gullible masses of human rights, rather these poverty stricken people have become the root-cause of terrorism and criminal acts. Sir, the purpose of this letter is to involve your into the matter personally so that we may capture the attention of the concerned authorities towards this grim and grave situation.

Sincerely,

X Y Z.

## ANSWER. 9

October 30<sup>th</sup>, 2004,

The Admin Officer,  
PIA,  
Lahore.

**Information about Lost Handbag**

Sir,

Being a regular traveller, I personally believe that PIA is the other name of quality services. All the luxuries provided to passengers are really up to the world standards.

The purpose of this letter is to inform you about my lost handbag that I forgot to collect on October 25, 2004 during my flight from Dubai to Karachi. It was black in colour and made in China. There was a PIA tag attached to its handle and also a red coloured letter 'A' was engraved on its left corner. I am a doctor by profession and my original MBBS degree, USMLE result reports, Medical school transcripts, Dean's letter and National Identity card are in the bag.

Sir, I just want to make you realize that these documents are quite indispensable to my carrier. Please help me out in this matter and oblige.

Yours Sincerely,

(Spring 2004 Q 8)



## ANSWER. 10

Examination Hall,  
X.Y.Z.

2 September, 2002.

Dear Ali,

Many thanks for your letter and the concern you expressed about the law and order situation prevailing in the country. I am largely in agreement with your view that the law and order situation in Karachi has gone from bad to worse over the past few months. One evening I was watching PTV News at 9:00 p.m. with my family members when I heard of a suicide bomber who rammed his car into a bus carrying French engineers. The bomb explosion was so severe that it killed many technical experts who were working on the development of Agosta B-90 state of the art submarine. The matter was immediately reported worldwide in the electronic as well as print media. This explosion was interpreted as an attempt to tarnish the image of Pakistan, which sided with the US-led coalition in its war against terrorism.

I personally feel that this was an act of anti-social and anti-state elements whose aim is to create an air of uncertainty in the commercial hub of the country. As concerned citizens we should join hands with the state and its law enforcing agencies to fight against such discordant elements who play with the lives of innocent people. I hope you would also continue to create awareness among people whom you meet in your daily life.

Yours sincerely,  
A.B.C

## ANSWER. 11

Dear Sir,

**SUBJECT: APPLICATION FOR THE POST OF BUSINESS EXECUTIVE**

Capable and motivated personnel are vital to any organization. Specifically I believe my skills in financial management, developed at LUMS, could benefit your company. This belief and eagerness to work prompt me to apply for employment with your company in reference to your advertisement in "The News" dated April 15, 1997. For your review, my resume is enclosed. I received my MBA from LUMS in April 1995. You may notice from my resume that I am motivated to scholarship and involvement. Further, past job experiences have trained me in effective business communication and computer applications. I wish to discuss my qualifications further in an interview. I am frequently in the city area, and could be available any weekday afternoon for a meeting. If it is agreeable with you I will contact you to arrange a mutually convenient date. Your consideration is sincerely appreciated.

**RESUME**

<b>Name</b>	Abdul Rehman
<b>Address</b>	House # 22-A, Model Town Lahore. Tel: 5862353
<b>Age:</b>	30 years
<b>Objective:</b>	To excel in the field of business.
<b>Education:</b>	(i) Lahore University of Management Sciences. MBA (Marketing) with 4 GPA in 1995. (ii) Government College Lahore. B.A 1st class in 1993 (Math and Statistics)

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A course in Effective Business Communication.



- Experience:** Working as Manager Marketing in Soofi Enterprises, Dalgran Lahore, since April 1995.
- Distinctions:** (i) Topped Marketing in MBA with 86% marks.  
(ii) Distinction in Statistics in B.A.
- Additional information:** (i) A member of the Business Executive Forum.  
(ii) Attended an International Seminar on Marketing in London (Jan., 1997).
- References:** (i) Mr. Mazhar Hussain,  
Managing Director,  
Nestle, Pakistan  
15-Ferozepur Road, Lahore.  
(ii) Mr. Anjum Ali  
G.M. Finance,  
Soofi Enterprises  
Dalgran, Lahore.

## ANSWER. 12

Examination Hall,  
A B C,

June 24, 1996

Super Electronics,  
14, I.I. Chundrigarh Road,  
Karachi.

Sir,

**Subject:** Information Regarding "Comfort" Generators

It is nice to read about your new brand of A/c generators (Comfort), in 'The News' dated 23-6-96. As the other name of your company is the house of quality, your advertised product must be a big hit and will capture customers' attention.

Please, supply the following information to enable us making rational decision.

- i) Are you offering any after-sale service?
- ii) Are the spare parts of this model easily available in the market?
- iii) How long will the delivery of 'Comfort' take after we place our order?

Waiting anxiously to hear from you soon, so that we can make our life comfortable with "Comfort" without any delay.

Sincerely yours,



**ANSWER NO. 13**

Metallurgy Department  
Atlas University of Engineering

22 April 2012

Dear Sir / Madam

Thanks for posing trust in our company, being an applicant for the position of Head of Metallurgy Department Atlas University of Engineering. I assure you that your application has been appraised keeping in view the norms of merit and standards. Owing to strict selection criteria and cut-throat competition, your name despite having concerned qualification and experience, is below the merit. The decision was made after much deliberation as we were all greatly impressed by your curriculum vitae and by your performance in the interview. You harbour all the abilities to claim such a position, therefore we have preserved your name in the waiting list.

We are always ready to remove ambiguity regarding the committee decision and wishing you a radiant future to explore similar position elsewhere.

Yours truly

(Khalid Khan)

Secretary Selection Committee

**ANSWER NO. 14**

Superb Fans Limited (SFL)

10 January 2011

Dear Employees

Being a key market player, SFL has earned a great name, but for the last couple of years, owing to global recession, hyperinflation and declining domestic-demand, company has been experiencing financial constraints. To face this challenge, the board of directors has decided to curtail expenditures like reduction in fringe benefits and withdrawal of loan facilities to employees.

Even in economic crunch, we do not think of laying off employees as we believe, our true strength lies in human resource who introduce our company a series of successes. We also assure you that the prevailing economic crunch is a transitory phase which will soon be recovered and all the perks will be automatically restored.

Yours sincerely

(Zahid Awan, CEO)

**ANSWER NO. 15**

Elegant Furnishers

Karachi

10 January 2010

Attention: Mr. Zaman Khan

Sir

Elegant Furnishers enjoys countrywide repute for its elegant approach that customers' satisfaction is the true asset of an organization. Keeping this notion in mind, I submit my apology for the inconvenience suffered by you and assure you to rebuild your faith in our products at company's cost.

For More visit [www.castudymaterial.com.pk](http://www.castudymaterial.com.pk)



Our investigation regarding your complaint, reveals, it happened owing to harsh-weather, yet our management owns responsibility and quite eager to replace the faulty stuff to your entire satisfaction. We believe that our true strength lies in our loyal customers and we are keen to promote strong business ties with potential customers like you.

Wishing to be patronized by your charisma.

Yours Sincerely

(M. SADIQ)

#### ANSWER NO. 16

Safe & Swift Transport co. Ltd.  
Islamabad (SSTCL)  
12 March, 2008

MR. Robert Smith

Senior consular,  
Foreign Embassy  
Islamabad

#### Compensation for the loss

Sir:

Thank you for bringing such a delicate matter into our personal notice. We do understand the agony and inconvenience faced by you after receiving a damaged plazma TV, despite fetching bold instructions on the carton:

"Fragile - Handle with Care."

First of all, please accept our apology in this regard as we cannot afford to lose potential client like you. Also, it is a matter of great concern for the company (SSTCL) having worldwide repute of prompt, safe and efficient services. Our top management has decided, especially in your case, to establish an investigation committee to probe the matter thoroughly. In addition to this, the company is ready to compensate the loss of worth Rs. 100,000/=, immediately.

Please once again accept our apology with the assurance that such mismanagement would not repeat in future and company will strive hard to satisfy its customers.

Sincerely  
Director operations  
SSTCL

#### ANSWER NO. 17

Clear Water Limited (CWL),  
Karachi

28<sup>th</sup> October, 2007

**Subject: Apologizing for inconvenience and disruption of water supplies**

Dear Customers

We do understand that reliable consumption habits play indispensable role in fetching ease and comforts for people and it concerns a lot when there is a threat to persons' lives. Portable water is one of the major consumption habits of Karachiites and has been a source of pride for CWL for more than a decade.



Now owing to great eagerness, this business has been acquired by CWL, a US-based multi-national. As you know, the prevailing business is a big set up and it will require a mega shift. In the intervening period of change our consumers are facing problems regarding timely and regular supply of water. CWL management first owes all the responsibilities for late and irregular supplies. CWL management reveals that their plant and processing have been devised as per international standard as:

- Ensuring and competing international pure water quality.
- Extensive marketing policy and robust distribution system.
- Testing equipments and labs.
- Packing and sterilizing system.

Keeping in view inconvenience of consumers, our top management has decided not to charge against consumption of previous two weeks. We assure you to provide quality water and servicing in the upcoming future and believe that our true sense lies with our consumer.

Desirous to be led by your guidance and patronage.

Director Marketing

CWL

#### ANSWER NO. 18

April 20, 2005

The Editor  
Pakistan Accountant  
ICAP Karachi

#### An Article Review

Sir:

I am a regular reader of your Journal "Pakistan Accountant" that unquestionably enjoys worldwide reputation in disseminating sound knowledge on professional grounds. I would like to draw your attention towards a current published article "Human Resource Development" by a renowned Management Expert Dr. Aehsan Malik. Though article proved an asset to our knowledge and wisdom highlighted almost all the aspects of Human Resource and its interfaces, but one point is missing which may cause general misconception among people. I.T has been given this much importance that it seems to be the replacement of human resource. Through such widespread Journal, containing this article, we may raise our voice that I.T. and Human Resource are greatly associated and it won't be an exaggeration if we claim that they both are inseparable twins. Though with the advent of IT, office automation, online computing, online auditing is possible, business expansions, multinational culture is the domatium of Human Resource.

Sincerely,