

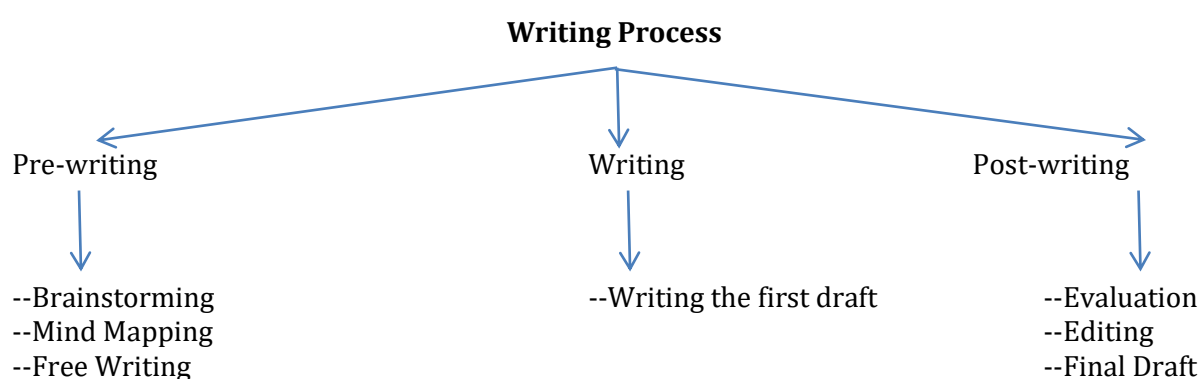
# Principles of Business Correspondence

“Clear writing means clear thinking.”—Marvin Swift

- Business correspondence is an art of selling your thoughts.
- It is not a gift that somebody is born with
- “It is a skill that you cultivate.”—Bryan Garner

The art of business correspondence (BC) can be attained by following the below stated simple steps:

1. Think before you write: it demands going through the Writing Process.



2. Be Direct:
  - i. do not wait to come to the topic
  - ii. present your main idea in first 50 to 100 words
  - iii. put arguments immediately after the main idea
3. Cut the fat:
  - i. Use verbs in place of ‘-ion’ nouns. Eg.: ‘provided compensation to’—‘compensated’
  - ii. Delete preposition. Eg.: ‘in my point of view’—‘my viewpoint’
  - iii. Use single word. Eg.: ‘general consensus of opinion’—‘consensus’
  - iv. Use contraction. Eg.: ‘do not’—‘don’t’; ‘cannot’—‘can’t’
4. Avoid jargons and flabby words
5. Read what you write:
  - i. Always edit the first draft
  - ii. Follow the above steps

Principles to remember:

Do:

- a. Plan what you wish to write

- b. Be direct and effective
- c. Use words judiciously
- d. Keep sentences short
- e. Avoid jargons and fancy words

Don't:

- a. Think that your first draft is final draft
- b. Tell a story to introduce your main idea
- c. Argumentation is primary and idea exploration is secondary

## Essentials of Business Letter

1. Use a professional tone
2. Write clearly
3. Organize information logically
4. Highlight text to bring attention
5. Be persuasive
6. Consider your readers' requirements
7. Conclude with "call to action"
8. Proofread your letter

## Elements of Business Letter

1. **Sender's address** or Logo of the company
2. **Reference no.** (it is a unique identification of the letter which has the sender's organization name, nature of the letter, year of letter and letter no. in the present order for the ease of filing) and **Dateline**
3. **Inside address** (is the receiver's address)
4. **Attention line** (optional) (if the letter requires any specific attention by a specific person)
5. **Subjectline** (is the crux of the letter not exceeding ten words. We must avoid stashing all information here)
6. **Salutation** (either designation of the person addressed or full name preceded by suitable title) (generally we use "Dear" to show respect)
7. **Main body** (is the place for main idea and argumentation. Please note that argumentation here means reasons and not used in a negative tone)
8. **Complementary close** (consists the action required or desired by the sender)
9. **Signature** (normally in BC we use "Regards". But, "sincerely" may also be used. "Faithfully" is avoided in BC. It is followed by the signature of the sender and name/designation)

- 10. **Enclosure** (any document that is needed to be referred to)
- 11. **Carbon copy** (any other person with the right to have the information)

## Formats of Business Letter

- 1. **Full Block:** this format is generally followed in private companies or corporate houses. All the elements are left aligned and the formatting is justified. For paragraph break, we use double line-spacing. Other than paragraph breaks, we have single line-spacing with standard margin. The format is as follows:

<Sender's name  
Designation  
Address  
E-mail>

Ref. No.: FoET-LU/P.O. 2020/01

03 April 202

<Receiver's Name  
Designation  
Address  
E-mail>

Attention line (optional)

Subject: Regarding--<subject>

Dear Sir/Madam or <name>

XX  
XX.

XX  
XX.

XX  
XX.

Complementary close



Complementary close

<signature>

(Authorised Signatory)

Enclosure:

Cc:

\*PS: (←→) is one Tab distance also called indention.

3. **Modified Block:** All the elements are left aligned and the formatting is justified. For paragraph break, we use double line-spacing. Other than paragraph breaks, we have single line-spacing with standard margin. All paragraphs are indented. An indention is one Tab distance from the left. Sender's address and Complementary Close are centre aligned. Signature and authorised signatory is Right aligned.

<Sender's name  
Designation  
Address  
E-mail>

Ref. No.: FoET-LU/P.O. 2020/01

03 April 202

<Receiver's Name  
Designation  
Address  
E-mail>

Attention line (optional)

Subject: Regarding--<subject>

Dear Sir/Madam or <name>

↔ XXX  
XX.

↔ XXX  
XX.

↔ XXX  
XX.

Complementary close

<signature>

(Authorised Signatory)

Enclosure:

Cc:

- 4. **Simplified Block:** All the elements are left aligned and the formatting is justified. For paragraph break, we use double line-spacing. Other than paragraph breaks, we have single line-spacing with standard margin. All paragraphs are indented. An indention is one Tab distance from the left. Signature and authorised signatory are Right aligned. We do not use Ref. No., "Attention" and Carbon Copy in this format. Normally, this format is used for writing 'cover letter' to a Resume or CV.

<Sender's name  
Designation  
Address  
E-mail>

03 April 202

<Receiver's Name  
Designation  
Address  
E-mail>  
Subject: Regarding--<subject>

Dear Sir/Madam or <name>





**So, when we write a sales letter we must address all the above queries.**

For a sales letter to be a successful one, we must have a special focus on the deals on offer.

## **Credit Letter**

A letter of credit (LC) is a document that guarantees the buyer's payment to the sellers. It is issued by a bank and ensures the timely and full payment to the seller. If the buyer is unable to make such a payment, the bank covers the full or the remaining amount on behalf of the buyer. A letter of credit is issued against a pledge of securities or cash. Banks typically collect a fee, ie, a percentage of the size/amount of the letter of credit.

Because of globalization a credit letter has become very important aspect that an engineer must learn to write. Since the nature of international trade includes factors such as distance, different laws in each country and the lack of personal contact during international trade, letters of credit make a reliable payment mechanism.

There are three parties in the line of credit. They are:

- Applicant who wishes to avail the LC
- Issuing Bank (also known as the opening banker of LC)
- Beneficiary (the recipient of the money)



## Claim Letter

A letter of claim (sometimes known as a letter before action) is a letter asserting wrongdoing of some kind by the recipient. It is most commonly used as the first step in the legal process of a claim referring to some unfulfilled delivery or promise. For example, you ordered for 100 laptop computers for your office. Upon receiving the shipment, you found that it had only 94 laptop computers. Or, some laptops were broken or specified/licensed software was installed in some of them. You have to initiate a claim.

Important steps in writing a claim letter are as follows:

- Tell the truth;
- Be specific about your claim;
- Be firm but courteous; and
- Sign your letter to attest your truthfulness

Please note that claim letter works on the terms and conditions specified and agreed to during the time/process of purchase.

## Adjustment Letter

Adjustment letters are created to satisfy someone who has lodged a complaint against your company, and they are generated for various types of audiences: an unsatisfied client, unhappy employee, or a discontented supplier. Most adjustment letters are written in response to a claim filed against the company, but some are generated as a result of an internal discovery netting information about a faulty product or negligent service.

**1. Purpose:** Your letter should do the following:

- A. Apologize.
- B. Offer some type of conciliation—partial or full reimbursement, depending upon your company's policy.
- C. Restore good will.

**2. Tone and Style:** Because of the delicate nature of adjustment letters, the tone and style should maintain professionalism, project intimacy, and accept responsibility without blaming the client.

- A. You will write in first person, using "I" or "we."
  - I. Using first person singular provides a more intimate connection between the writer and the audience.
  - II. Using first person plural represents the entire company.
- B. Avoid passive voice. When you write something like "a mistake was made," you fail to take responsibility. Instead, write, "We mistakenly entered 1,000 instead of 10,000."

- C. Avoid assigning blame, or using words such as “faulty” or “defective.”
- D. You will project the “you viewpoint.” Instead of writing, “We must receive the sales receipt before we can offer you a refund,” you should write, “So that you can receive your refund as quickly as possible, please mail or fax your receipt.”
- E. Avoid over-using the pronoun “you.”
- F. Be specific—avoid using too many adjectives or adverbs.
- G. Avoid stringing too many clauses or phrases together—if you have a sentence with many clauses or phrases, consider bulleting. H. Avoid clichés, euphemisms, slang, or heavy jargon.
- I. Avoid stating the obvious—if you are writing to tell someone about an error, you do not have to say, “We were examining your files and found an error.”
- J. Avoid filler language. K. Avoid unnecessary prepositional phrases.

**3. Content:** In your adjustment letter, you should do the following:

- A. Acknowledge and describe the error.
- B. Accept responsibility and describe the plan for compensation.
- C. Give instructions for returning merchandise, correcting an error, and/or receiving compensation.

**4. Components: (Three paragraphs)**

A. Paragraph one:

- I. After the salutation, introduce yourself and immediately follow with an apology or a regret statement. Your apology should include the reason for the letter. Always address your reader respectfully.
- II. Describe the error using the pronoun “we.” Remember, the client has a relationship with the company, not the individuals in it.
- III. After you acknowledge the problem, do not repeat it. Avoid using words like “faulty,” “error,” “negligence,” etc.

B. Paragraph two:

- I. Specifically describe what must be done by the client and by the company.
- II. Graciously offer a concession and an explanation, or, if there is not a policy for the concession, explain why.
- III. Concisely describe a time frame for when your company’s obligation for repair will end. This is especially true if your company could incur penalties or interests.

C. Paragraph three:

I. Point out any steps that your company will take to prevent a reoccurrence.

II. End the letter with goodwill.

**P. S.: A successful resolution to a complaint or claim also has the ability to spread far and wide, though likely not as fast or widely as a poor review or complaint, unfortunately.**