

**E+CONTENTS**  
**OFFICE CORRESPONDENCE**

**UNIT I: Introduction to Office Correspondence**

**1.1 Meaning and Importance of Office Correspondence**

- Office correspondence refers to all written communication used within an office and between different organizations. It includes letters, emails, notices, circulars, memos, and reports. The main purpose of office correspondence is to exchange information clearly and systematically. In any organization, written communication is essential because it provides clarity, avoids misunderstandings, and ensures that messages are conveyed properly.
- The importance of office correspondence lies in the fact that it creates a permanent record of communication. Unlike oral communication, written correspondence can be referred to in the future and can be used as legal evidence if required. It also helps in maintaining discipline and uniformity in office work, as instructions and policies are clearly written and circulated.
- Office correspondence plays a key role in coordination between departments. It helps managers communicate decisions, employees report progress, and organizations interact with customers, suppliers, and government offices. Proper correspondence improves efficiency and saves time by reducing confusion and repeated explanations.
- In addition, good office correspondence reflects the professionalism and image of an organization. Clear language, correct format, and polite tone create a positive impression. Therefore, learning office correspondence is very important for office managers and executives, as it supports smooth administration and effective communication.

**1.2 Process and Uses of Office Correspondence**

- The process of office correspondence involves several systematic steps that ensure accurate and effective communication. The first step is drafting, where the message is prepared in clear and simple language. This is followed by typing or formatting the document according to office standards. After drafting, the correspondence is checked for errors in language, facts, and format. Once approved by the concerned authority, it is dispatched through post, courier, or electronic means such as email.
- After dispatch, an important step is filing and record keeping. Copies of outgoing and incoming correspondence are properly filed for future reference. This systematic process helps maintain accuracy, accountability, and continuity in office work.
- Office correspondence is used for many purposes. Internally, it is used to issue instructions, share information, assign duties, and report work progress. Externally, it helps organizations communicate with clients, suppliers, banks, and government departments. It is also used for making enquiries, placing orders, resolving complaints, and conducting official negotiations.
- Another major use of office correspondence is decision-making. Written communication provides factual information and records that help managers take informed decisions. It also helps in building professional relationships and maintaining goodwill. Thus, the proper process and use of office correspondence are essential for efficient office administration.

**1.3 Communication: Means, Their Use, Merits and Limitations**

- Communication is the process of exchanging information, ideas, and messages. In offices, communication can take place through various means such as oral, written, visual, and electronic communication. Each means has its own use, advantages, and limitations.
- Oral communication includes face-to-face conversations, meetings, and telephone calls. It is fast and effective for immediate feedback, but it lacks permanent records and may lead to misunderstandings. Written communication includes letters, emails, notices, and reports. It provides clarity, accuracy, and legal proof, but it can be time-consuming.
- Visual communication includes charts, graphs, and presentations. It helps in better understanding of data and is useful for reports and meetings. However, it may not convey detailed explanations. Electronic communication, such as emails, video calls, and messaging platforms, has become very popular due to speed and convenience. It saves time and cost, but it depends on technology and internet access.
- The selection of communication means depends on urgency, importance, cost, and confidentiality. While each method has limitations, effective communication is achieved when the right means is chosen for the right purpose. Understanding these means helps office professionals communicate efficiently.

#### **1.4 Selection of Means of Communication**

- The selection of the right means of communication is very important for effective office correspondence. Different situations require different methods of communication, and choosing the wrong method may cause confusion or delay. Factors such as urgency, importance, cost, confidentiality, and nature of the message play a key role in selection.
- If the matter is urgent and requires quick response, oral or electronic communication like phone calls or emails is preferred. For official instructions, policies, or legal matters, written communication is the best choice because it provides permanent records and proof. Confidential information should be communicated carefully, often through secure written or personal communication.
- Cost is another factor. Electronic communication is economical and fast, especially for long-distance communication. However, for formal dealings with government offices or legal authorities, traditional written letters are still preferred.
- The receiver's convenience and understanding should also be considered. Complex information may need written explanation, while simple messages can be communicated orally. Effective selection ensures clarity, reduces errors, and improves efficiency. Thus, choosing the appropriate means of communication is essential for smooth office functioning.

#### **1.5 Communication Through Internet**

- Communication through the internet has transformed modern office correspondence. The internet allows fast, easy, and global communication through emails, video conferencing, instant messaging, and online collaboration tools. It has reduced time, cost, and paperwork significantly.
- Email is the most commonly used internet communication tool in offices. It allows quick exchange of information, documents, and files. Video conferencing enables face-to-face interaction without physical presence, saving travel time and expenses. Online platforms also support teamwork and real-time collaboration.

- Internet communication improves efficiency and productivity. It helps organizations connect with clients, suppliers, and branches worldwide. Information can be shared instantly, and records can be stored digitally for future use.
- However, internet communication has limitations. Data security, privacy issues, and misuse of information are major concerns. Technical problems and lack of internet access can also affect communication. Despite these challenges, internet-based communication is essential in today's offices. Proper use of technology ensures fast, reliable, and effective office correspondence.

## **UNIT II: Office Records**

### **2.1 Filing and Indexing**

- Filing is the systematic process of arranging and storing office records and documents so that they can be easily found whenever required. Every office deals with a large number of papers such as letters, bills, reports, and forms. Proper filing helps in keeping these documents safe, organized, and accessible. Without an effective filing system, important documents may be lost, causing confusion and delay in work.
- Indexing is closely related to filing. It is the method of preparing a list or guide that shows where a particular file or document is located. An index acts like a key that helps in quick retrieval of records. Common methods of filing and indexing include alphabetical, numerical, subject-wise, geographical, and chronological systems. The choice of method depends on the nature and size of the organization.
- The main advantages of filing and indexing are saving time, reducing effort, and improving office efficiency. It also ensures safety of records and helps in maintaining confidentiality. Proper filing supports decision-making by providing past information when needed.
- In modern offices, digital filing systems are also widely used. Electronic files and indexing software make searching faster and reduce the use of paper. Thus, filing and indexing are essential office functions that ensure smooth workflow and effective record management.

### **2.2 Retention and Weeding Out of Papers**

- Retention of papers refers to keeping office records for a specific period of time based on their importance and legal value. Not all documents need to be stored permanently. Some records are required only for a few months or years, while others must be preserved for legal, financial, or historical reasons. A record retention policy helps an organization decide how long each type of document should be kept.
- Weeding out of papers means removing and destroying unnecessary, outdated, or useless documents after their retention period is over. This process is important to avoid overcrowding of files and storage spaces. Weeding helps in maintaining an efficient filing system and ensures that only relevant documents are preserved.
- Proper weeding saves time, space, and cost. It also reduces confusion while searching for important records. However, care must be taken to ensure that no important or legally required documents are destroyed. Usually, a committee or authorized officer supervises the weeding process.
- Modern offices also practice digital retention and deletion of electronic records. Retention and weeding are essential for effective office management, as they help maintain organized records and ensure smooth functioning of office work.

### **2.3 Planning and Scheduling Office Work (Office Routine, Flow of Work and Office Manual)**

- Planning and scheduling office work involve organizing tasks in advance to ensure smooth and timely completion. Planning helps decide what work needs to be done, who will do it, and how it will be completed. Scheduling ensures that tasks are performed within a fixed time frame. Proper planning reduces confusion and increases efficiency.
- Office routine refers to the regular daily activities of an office, such as receiving mail, dispatching letters, maintaining records, and attending meetings. A fixed routine ensures discipline and consistency in office operations. Flow of work means the movement of tasks from one department or person to another in a systematic order. Proper flow avoids delays and duplication of work.
- An office manual is a written document that contains rules, procedures, and instructions for office work. It guides employees in performing their duties correctly and uniformly. It is especially useful for new employees to understand office procedures.
- Effective planning, scheduling, and use of office manuals improve productivity, reduce errors, and ensure coordination among staff. These elements help an organization function smoothly and achieve its goals efficiently.

### **2.4 Stationery and Forms**

- Stationery includes all the materials used in office work such as paper, files, envelopes, pens, registers, and folders. Forms are printed documents designed to collect information in a uniform manner, such as application forms, order forms, and complaint forms. Both stationery and forms are essential for day-to-day office operations.
- Proper management of stationery is important to avoid wastage and unnecessary expenses. Offices usually maintain a stationery register to keep track of stock and usage. Authorized distribution ensures control and accountability. Excessive use or misuse of stationery increases costs and affects efficiency.
- Forms help standardize office work by ensuring that information is collected in a fixed format. They save time, reduce errors, and improve accuracy. Forms also make record keeping easier and more systematic.
- In modern offices, digital forms and electronic stationery are increasingly used. This reduces paper usage and improves efficiency. Proper planning and control of stationery and forms contribute to smooth office functioning and effective administration.

## **UNIT III: Business Correspondence**

### **3.1 Essential Parts of a Business Letter**

- A business letter is a formal written communication used in trade and commerce. Each business letter has certain essential parts that help convey the message clearly and professionally. The sender's address appears at the top and provides information about the organization sending the letter. The date shows when the letter was written and is important for record keeping.
- The receiver's address includes the name and address of the person or organization to whom the letter is sent. The subject line briefly states the purpose of the letter, helping the reader understand the content quickly. The salutation, such as "Dear Sir" or "Dear Madam," shows respect and politeness.

- The body of the letter is the most important part. It contains the main message, written clearly and logically. It should be divided into paragraphs for better understanding. The complimentary close, like “Yours faithfully” or “Yours sincerely,” ends the letter politely.
- Finally, the signature and designation of the sender confirm the authenticity of the letter. These essential parts make a business letter complete, professional, and easy to understand. Proper arrangement of these parts creates a positive impression and ensures effective communication.

### **3.2 Formats and Styles of a Business Letter**

- The format of a business letter refers to the layout and arrangement of its parts on the page. Using the correct format makes the letter neat, readable, and professional. The most commonly used formats are full block, modified block, and semi-block format.
- In the full block format, all parts of the letter are aligned to the left margin. It is widely used because it looks simple and saves time. In the modified block format, the date and closing are placed on the right side, while the rest of the letter remains on the left. The semi-block format is similar to the modified block, but each paragraph of the body is indented.
- The style of a business letter refers to the tone and language used. Business letters should be polite, clear, and formal. The language should be simple and free from unnecessary words. Slang and informal expressions should be avoided.
- Choosing the right format and style depends on the organization’s preference and nature of communication. A well-formatted letter improves readability and reflects professionalism. Therefore, proper formats and styles are essential for effective business correspondence.

### **3.3 Enquiry Letter, Quotation and Order Letter**

- An enquiry letter is written to request information about products or services. It may ask about price, quality, availability, terms of delivery, or discounts. Enquiry letters help buyers gather necessary details before making a purchase decision. They should be brief, clear, and polite.
- A quotation letter is usually sent in reply to an enquiry. It provides details about prices, terms of payment, delivery schedule, and discounts. A clear quotation helps build trust and avoid misunderstandings between buyer and seller.
- An order letter is written when the buyer decides to purchase goods or services. It confirms the order and includes details such as quantity, quality, price, delivery address, and payment terms. Order letters act as legal documents and must be accurate.
- These three letters play an important role in business transactions. They help in smooth buying and selling, reduce confusion, and maintain professional relationships. Proper drafting of enquiry, quotation, and order letters ensures effective business communication.

### **3.4 Complaint Letter and Adjustment Letter**

- A complaint letter is written when a buyer is dissatisfied with goods or services received. Reasons may include poor quality, damaged goods, late delivery, or wrong items. The complaint should be written politely and clearly, mentioning facts and order details.

- An adjustment letter is the seller's reply to a complaint. It aims to resolve the issue and maintain goodwill. The seller may apologize, offer replacement, refund, or discount. A positive adjustment letter helps retain customers and build trust.
- Both letters are important in handling business problems professionally. A well-written complaint letter helps in quick resolution, while an effective adjustment letter protects the reputation of the business.

### **3.5 Essentials of a Good Business Letter**

- A good business letter should be clear, concise, and courteous. The message should be easy to understand and free from errors. Correct grammar, proper format, and polite tone are essential.
- The letter should be brief but complete, avoiding unnecessary details. Accuracy in facts, figures, and dates is very important. A positive and respectful tone creates goodwill and strengthens business relationships.
- A good business letter reflects professionalism and helps achieve business objectives effectively.

## **UNIT IV: Banking Correspondence**

### **4.1 Account Opening Letters**

- An account opening letter is written by a customer to a bank to request the opening of a new bank account. This type of correspondence is very formal because it involves financial matters. The letter clearly mentions the type of account the customer wants to open, such as a savings account, current account, or fixed deposit account. It also includes personal details like name, address, occupation, and contact information.
- The letter often states that the customer agrees to follow the bank's rules and regulations. In many cases, the bank may ask for references, identity proof, address proof, and photographs. These details help the bank verify the identity of the customer and prevent fraud.
- Account opening letters are important because they create an official record between the customer and the bank. They help the bank understand the customer's requirements and start a formal banking relationship. Such letters must be written in clear, simple, and polite language.
- In modern banking, many account opening requests are made online. However, written correspondence is still used for formal confirmation and record keeping. Thus, account opening letters play a vital role in banking correspondence and ensure safe and systematic banking operations.

### **4.2 Credit Letters**

- Credit letters are written to banks to request credit facilities such as loans, overdrafts, or cash credit. These letters are usually written by individuals, traders, or business firms who need financial assistance for personal or business purposes. A credit letter clearly mentions the amount of credit required, the purpose of the loan, and the period for which it is needed.
- The letter also includes information about the applicant's financial position, income sources, and ability to repay the loan. Sometimes, details of security or collateral offered are also mentioned. These details help the bank assess the creditworthiness of the applicant.

- Credit letters are important because they form the basis for loan approval. Banks carefully examine these letters before granting credit. The language used should be honest, clear, and formal. Any false information can lead to rejection of the request.
- Properly written credit letters help build trust between the bank and the customer. They also speed up the loan processing procedure. Therefore, credit letters are an essential part of banking correspondence and financial management.

#### **4.3 Guarantee Documents**

- Guarantee documents are written assurances given to a bank that a borrower's financial obligations will be fulfilled. These documents are usually provided by a third party, known as the guarantor. If the borrower fails to repay the loan, the guarantor becomes responsible for payment.
- Guarantee documents are commonly used in loan and credit transactions. They include details such as the name of the borrower, guarantor, loan amount, duration, and terms of repayment. These documents are legally binding and must be prepared carefully.
- The purpose of guarantee documents is to reduce the risk faced by banks while lending money. They provide security and confidence to the bank. For the guarantor, it is a serious responsibility, as failure of the borrower may result in financial liability.
- Clear and accurate guarantee documents protect the interests of both the bank and the customer. Hence, they play a crucial role in banking correspondence and financial safety.

#### **4.4 Standing Instructions for Payment**

- Standing instructions are written requests given by customers to their banks to make regular payments on their behalf. These payments may include electricity bills, rent, insurance premiums, loan instalments, or subscription fees. Once given, the bank automatically makes payments on the specified dates.
- Standing instructions save time and ensure timely payments. They help customers avoid late fees and penalties. The instructions include details such as amount, payment frequency, beneficiary name, and duration of the instruction.
- These instructions can be changed or cancelled by the customer at any time. Standing instructions are very useful in modern banking and help in effective financial management.

#### **4.5 Cheque, Draft and Pay-in-Slip**

- A cheque is a written order instructing the bank to pay a certain amount to a person. A bank draft is a prepaid instrument issued by a bank, ensuring guaranteed payment. A pay-in-slip is used to deposit cash or cheques into a bank account.
- These instruments are widely used in banking transactions. Proper use ensures safe and systematic handling of money. They form an important part of banking correspondence and daily banking operations.

### **UNIT V: Government Correspondence**

#### **5.1 Meaning and Importance of Government Correspondence**

- Government correspondence refers to official written communication exchanged within government departments and between the government and the public, organizations, or other institutions. It includes letters, memorandums, notices, circulars, reports, and official orders. Government correspondence follows strict rules and formats to ensure clarity, accuracy, and uniformity.

- The importance of government correspondence lies in its role in administration and governance. It helps in implementing policies, issuing instructions, and maintaining coordination between various departments. Since government decisions affect a large number of people, written communication ensures transparency and accountability.
- Government correspondence also acts as a permanent record. These records are useful for reference, audits, and legal purposes. Proper correspondence helps in avoiding misunderstandings and delays in government work.
- In addition, government correspondence reflects authority and responsibility. It must be precise, formal, and polite. Any error in drafting may lead to confusion or legal complications. Therefore, efficient government correspondence is essential for smooth functioning of public administration and effective service delivery.

## **5.2 Forms of Government Correspondence**

- There are various forms of government correspondence, each used for a specific purpose. The most common forms include official letters, memorandums (Memos), demi-official letters (D.O. letters), office orders, circulars, and notifications.
- Official letters are used for communication with the public or other organizations. Memorandums are used for internal communication within the same department. Demi-official letters are semi-formal and used when personal attention is required. Office orders are issued to communicate decisions, appointments, or transfers.
- Circulars are used to convey common instructions to multiple offices at the same time. Notifications are formal announcements related to laws, rules, or public interest matters.
- Each form follows a prescribed format and language style. Proper use of these forms ensures clarity, authority, and uniformity. Understanding these forms is essential for efficient government communication and administration.

## **5.3 Drafting of Government Letters**

- Drafting government letters requires special care because they are official and authoritative in nature. Such letters must be clear, concise, and free from ambiguity. The language used should be formal, polite, and precise.
- A government letter usually includes reference number, date, sender's designation, receiver's address, subject, body, and signature with official seal. The subject line clearly indicates the purpose of the letter.
- The body of the letter should be logically organized and limited to relevant facts. Unnecessary details should be avoided. Rules and regulations should be correctly quoted if required.
- Proper drafting ensures effective communication, avoids misinterpretation, and maintains the dignity of government offices. Therefore, drafting is a crucial aspect of government correspondence.

## **5.4 Noting and Drafting**

- Noting and drafting are two important processes in government offices. Noting refers to recording opinions, suggestions, and decisions on files. It helps higher authorities understand the background of a case and take decisions.
- Drafting refers to preparing official communication based on approved notes. Drafts are written carefully and submitted for approval before final dispatch.
- Noting ensures continuity and accountability, while drafting ensures clear communication. Both are essential for smooth government functioning and effective decision-making.

## **5.5 Official Language and Style**

- Government correspondence uses formal and standard language. The style should be simple, direct, and polite. Complex words and emotional language should be avoided.
- Proper official language ensures clarity, authority, and uniformity. It reflects professionalism and helps in effective public administration.