



**Shri Shivaji Science & Arts College, Chikhli, Dist. Buldana (MS)**

## **e-notes**

**Faculty of Commerce**

**Subject: English**

### **Ability Enhancement Course (AEC)**

**Course Title- Communication Skills**

**(Level 4.5) B. Com. Part I Semester - I**

**As per Revised Syllabus of Sant Gadge Baba Amravati University,  
Amravati (2024-25)**

**Prepared By**

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**HOD, Department of English**

# Syllabus

## B. Com. I (Semester-I)

### Vertical –e (i) Ability Enhancement Courses (AEC)

#### Subject Title –AEC English

Level	Semester	Course Code	Course Name	Credits	Teaching Hours	Exam. Duration	Max. Marks
4.5	1		<b>AEC English</b>	<b>01</b>	<b>30</b>	<b>1 Hour</b>	<b>25</b>

<b>Course Outcomes</b>	1) The students will study successful personalities 2) Students will think of business and its ways 3) Value Education will assist to make a better citizen. 4) Writing skill will help them becoming precise. 5) Students will develop holistic approach towards life
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Unit System	Content	Teaching Hours
Unit 1 Profile	1) Ratan Tata 2) Rakhmabai Raut :The First Practicing Woman Doctor 3) Importance of Commerce Education :Key to Prosperity and Security - Manjushree Deshpande	<b>15</b>
Unit 2 Writing skills	I) Letter writing 1) Formal 2) Informal II) Job Application Writing III) Report Writing	<b>15</b>

#### References: Board of Editors (Orient BlackSwan publication)

Model Questions	-Based on the above Two Units, 1 Long Answer Questions will be asked for 07 Marks. ( 07) -Based on the above Two Units, 2 Short Answer Questions will be asked-each for 04 Marks. ( 08)
External-15 Internal -10 Total-25	- Internal Assessment -10 Marks. - Unit Test related to above Two Units will be conducted where 10 Multiple Choice Questions will be asked.

\* Course Type : Demonstrative – Batch size -20 Note : AEC is for English and MIL 25 marks each.

Unit 1 Prose	1) Ratan Tata 2) Rakhmabai Raut :The First Practicing Woman Doctor 3) Importance of Commerce Education :Key to Prosperity and Security - Manjushree Deshpande
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## 1) Ratah Tata

**Ratan Tata (b.1937) is the great-grandson of Jamsetji Tata, the founder of the Tata Group. His father, Naval Tata, had been adopted from the family of a distant relative by Jamsetji's childless younger son, also named Ratan Tata, and his wife Navajbai. Tata's parents separated in the mid-1940s when Ratan was seven years old. Both he and his younger brother Jimmy were raised by their grandmother Lady Navajbai.**

Ratan Tata attended the Champion School in Bombay and the Bishop Cotton School in Shimla, and finished his secondary education at the Cathedral and John Connon School, Bombay. When invited to speak at his alma mater he said:

**“One thing I have never recovered from is a fear of public speaking. The only people speaking publicly in school were those reading out the sermon at assembly and those participating in debates. I wasn't among either. Nor was I into too many extra-curricular activities. In that, I missed the full culture of Cathedral and it's my loss. Cathedral for me was a mixed bag. I particularly remember a mathematics teacher who, I felt, was determined that I never complete school. He almost succeeded.”**

He completed his bachelor's degree in architecture with structural engineering from Cornell University in 1959, and later, the Advanced Management Program of Harvard Business School in 1975.

Back in India after his undergraduate studies, Ratan Tata began working for the Tata Group in 1961. He was assigned to the Tata Iron and Steel Company

Limited (TISCO)-now known as Tata Steel-the flagship company of the Tatas. He initially worked in the Jamshedpur factory shovelling limestone and handling the blast furnace, During the six years he spent at the Jamshedpur plant, he learned both the technical aspects of the company's products and the corporate values of the Tata Group.

In 1968, Ratan Tata was recalled to Bombay to assume a more senior position within the organisation. He was given charge of two sick companies in the Tata Group, the National Radio and Electronics Company Limited (Nelco) and Central India Textiles. It was a difficult experience for him; however, he managed to turn both companies (around within a few years. This experience strengthened him immensely, and he was now ready to take on larger responsibilities.

In 1982, his mother was diagnosed with terminal cancer. Ratan immediately flew with her to New York for her treatment. He stayed with her for four months, till she lost the battle to the ravaging disease.

During this period, Ratan had plenty of time to think and to examine avenues for the Tata Group to branch into. The once dominant and monopolist group was now facing stiff competition in all spheres of business. Ratan sensed the consumer revolution. His task was to convert the Tata Group into a highly competitive and diversified group of companies. He thought out a process, calling it the 1983 Tata Strategic Plan. This was the turning point in the Tatas's heritage of more than a hundred years - a group that had stuck to generic businesses without diversification. With J. R. D. Tata's support, Ratan diversified into contemporary industries like telecommunication, software, biotechnology, etc. He consolidated the Tata Group's hold over its near-independent component companies, while creating a culture of competitiveness within the organisation. Slowly, the laidback attitude of the employees and management changed.

In 1991, JRD. Tata stepped down as the Chairman of the Tata Group naming Ratan as his successor. This move created waves in the world of business. The decision was criticised by those who felt Ratan Tata lacked experience in running an organization at the scale of the Tata conglomerate of companies, Some influential

senior executives and company heads of the Tata Group disagreed with Ratan Tata's plans and his leadership in general. However, Tata remained unwaveringly true to his vision in the face of conflict and opposition. He made many changes to streamline the operations of the group, focusing on innovation and efficiency.

Under Ratan Tata's stewardship, a number of acquisitions were made which turned Tata from a largely India-centric company into a global business, with 65 per cent of their, revenue coming from abroad. Tata Tea acquired Tetley, one of the largest tea companies in the world. Tata Steel acquired the Corus Group, an Anglo-Dutch steel and aluminum producer. The merger created one of the largest steel producing entities in the world. Tata Motors acquired *Jaguar Land Rover*, which produces the Jaguar and Land Rover vehicles, two iconic British brands. This gave the Tata Group credibility in the passenger vehicle segment.

Ratan Tata was instrumental in creating the first totally indigenous Indian cars- Sierra, Estate and Indica. He pushed the development of the Tata Nano, a compact affordable car, which was launched in 2008. The Tata Group was also a forerunner in the emerging software field through Ratan's pet project, Tata Consultancy Services. These ventures put the Tatas in the top echelons of the Indian and the international economy. Existing businesses were improved, and they bounced back into market leadership positions in spite of intense competition. Revenues increased, and people began to recognise that Ratan was talking the Tata Group to undreamt-of heights globally.

Ratan's tenure at the helm has not been without its share of problems. He faced many challenges from his own senior managers. His disagreements with the workers' union at TELCO's Pune plant in the 1990s turned ugly and threatened to tarnish the fine reputation of the Tata empire which had been built over a century. But Ratan fought and won. Over the years, Ratan Tata saw through many such tough situations, and carried on the legacy of his predecessors capably.

Ratan Tata retired from all executive responsibility in the Tata Group on 28 December 2012, which was also his 75th birthday. He made a comeback as interim Chairman in 2016-17 when his successor Cyrus Mistry was removed as head of the

group, till the current Chairman, Natarajan Chandrasekaran, took over. Ratan Tata is currently the Chairman emeritus of Tata Sons, the owner of the Tata Group of companies. He is also the chairman of the two main Tata trusts-Sir Dorabji Tata and Allied Trusts and the Sir Ratan Tata Trust.

Apart from the Tata Group, Ratan Tata has served in various capacities in many organisations both in India and abroad. He is a member of the Prime Minister's Council on Trade and Industry, the advisory board of the RAND Center for Asia Pacific Policy, the programme board of the Bill & Melinda Gates Foundation's India AIDS initiative, the board of trustees of the University of Southern California and Cornell University, South Africa's International Investment Council board, and the Asia-Pacific advisory committee for the New York Stock Exchange, to name a few. He has also been on the international advisory boards of multinational corporations such as Mitsubishi, the American International Group and JP Morgan Chase, among others.

The government of India awarded Ratan Tata the Padma Bhushan in 2000 and the Padma Vibhushan in 2008. His achievements have also been recognised by the governments of France, Japan, Singapore, Italy and the United Kingdom through knighthoods and medals of merit. He is the recipient of several honorary degrees bestowed upon him by various international universities, as well as the Lifetime Achievement Award by the Rockefeller Foundations 2012.

Ratan Tata lives a simple life without the ostentation that usually accompanies a person of his stature. He has repeatedly stressed the need for a level playing field:

**“My dream India is where every Indian has an equal opportunity to shine on merit. In a country like ours, you have to try to live and lead by example, not flaunt your wealth and prominence. He is known for his views on ethics and high standards, and encourages the youth of the country to think of themselves as Indians first, instead of prioritising local, state or religious affiliations”.**

(Ref- Horizons, A Textbook for College Students, Orient BlackSwan, 2019)

### Long question of 07 Marks

**What were the major challenges and achievements of Ratan Tata's career, and how did they impact the Tata Group and his personal legacy?**

**Answer :** Ratan Tata's career is marked by significant challenges and remarkable achievements that have left a lasting impact on both the Tata Group and his personal legacy. His journey began with a comprehensive education, attending prestigious schools like the Champion School and Bishop Cotton School, and later earning a degree in architecture with structural engineering from Cornell University in 1959. He also completed the Advanced Management Program at Harvard Business School in 1975.

Upon returning to India in 1961, Ratan Tata joined the Tata Group, starting at the Tata Iron and Steel Company (TISCO, now Tata Steel). He began his career at the grassroots level, working in the Jamshedpur factory, where he gained a deep understanding of both the technical aspects of the business and the corporate values of the Tata Group. This hands-on experience was crucial in shaping his future leadership style.

In 1968, Ratan Tata faced his first major challenge when he was tasked with turning around two struggling Tata companies, Nelco and Central India Textiles. Despite the difficulties, he successfully revitalized these companies, demonstrating his capability to handle tough situations and prepare for larger responsibilities within the organization.

A pivotal moment in his career came in 1982 when his mother was diagnosed with terminal cancer. This personal tragedy gave him time to reflect and strategize for the future of the Tata Group. Recognizing the need for diversification in the face of increasing competition, Ratan Tata developed the 1983 Tata Strategic Plan. This plan marked a significant shift for the Tata Group, which had traditionally focused on generic businesses. With the support of J.R.D. Tata, Ratan diversified the group into contemporary industries like telecommunications, software, and biotechnology. He also fostered a culture of competitiveness within the organization, transforming the laidback attitude of employees and management.

In 1991, J.R.D. Tata stepped down as Chairman of the Tata Group, naming Ratan Tata as his successor. This decision was met with skepticism from some quarters, as many doubted Ratan's ability to lead such a vast conglomerate. However, Ratan Tata proved his critics wrong by streamlining operations, focusing on innovation, and driving efficiency. His leadership saw the Tata Group expand globally, with notable acquisitions like Tetley Tea, the Corus Group, and Jaguar Land Rover. These moves not only diversified the group's portfolio but also established Tata as a significant player on the global stage.

One of Ratan Tata's most notable achievements was the development of the Tata Nano, an affordable compact car launched in 2008. This project demonstrated his commitment to innovation and serving the broader Indian market. Additionally, he was instrumental in the growth of Tata Consultancy Services (TCS), positioning the Tata Group as a leader in the emerging software field.

Ratan Tata's tenure was not without its challenges. He faced internal opposition from senior managers and external conflicts, such as the disputes with the workers' union at TELCO's Pune plant in the 1990s. Despite these hurdles, he remained steadfast in his vision, ensuring that the Tata Group continued to thrive and expand. After retiring from executive responsibilities in 2012, Ratan Tata returned briefly as interim Chairman in 2016-17 to navigate the group through a leadership transition. Today, he serves as Chairman Emeritus of Tata Sons and continues to influence the group's strategic direction.

Beyond the Tata Group, Ratan Tata has served in various capacities, contributing to numerous organizations both in India and internationally. His dedication to ethical leadership and high standards has earned him numerous awards, including the Padma Bhushan in 2000 and the Padma Vibhushan in 2008.

Ratan Tata's legacy is one of transformation, resilience, and visionary leadership. He modernized the Tata Group, expanded its global reach, and upheld its values of integrity and social responsibility. His simple lifestyle and commitment to providing equal opportunities for all Indians reflect his belief in leading by example. Ratan Tata's impact on the Tata Group and his influence on Indian industry and society are profound and enduring.

**Short Answer questions of 04 Marks each.**

**Question 1: How did Ratan Tata's education and early career shape his leadership in the Tata Group?**

Ratan Tata's education and early career played a significant role in shaping his leadership style and approach in the Tata Group. He attended prestigious schools like the Campion School and Bishop Cotton School, completing his secondary education at the Cathedral and John Connon School in Bombay. His education continued at Cornell University, where he earned a degree in architecture with structural engineering in 1959. Later, he attended Harvard Business School, completing the Advanced Management Program in 1975.

Returning to India in 1961, Ratan Tata began working for the Tata Group, starting at the Tata Iron and Steel Company (TISCO), now known as Tata Steel. His initial work involved shoveling limestone and handling the blast furnace in the Jamshedpur factory. This hands-on experience was crucial as it allowed him to understand the technical aspects of the company's operations and the corporate values of the Tata Group. These early experiences gave him a strong foundation in both the operational and ethical dimensions of business, which would later inform his leadership style.

In 1968, he was recalled to Bombay to take on a more senior role. He was given the challenging task of turning around two struggling companies within the Tata Group: Nelco and Central India Textiles. Despite the difficulties, he successfully revitalized these companies, proving his capability to manage and overcome tough situations. This experience strengthened his leadership skills and prepared him for larger responsibilities.

These formative years equipped Ratan Tata with a deep understanding of the business, a hands-on approach, and a commitment to the core values of the Tata Group. His educational background in architecture and management provided him with the skills to think strategically and innovatively. His early career challenges taught him resilience and the importance of hard work and ethical leadership. These elements collectively shaped his effective and visionary leadership in the Tata Group.

**Question 2: What was the significance of the 1983 Tata Strategic Plan, and how did it transform the Tata Group?**

The 1983 Tata Strategic Plan was a pivotal moment in the history of the Tata Group, marking a significant transformation in its business strategy and operations. At the time, the Tata Group, which had a heritage of over a hundred years, was facing increasing competition in various sectors. Ratan Tata recognized the need for the group to diversify and become more competitive to sustain its growth and market leadership.

The Tata Strategic Plan was designed to address these challenges by diversifying the group's business interests beyond its traditional sectors. With the support of J.R.D. Tata, Ratan Tata led the group into contemporary industries such as telecommunications, software, and biotechnology. This diversification was crucial in reducing the group's dependence on its traditional businesses and opening up new avenues for growth and innovation.

One of the key aspects of the plan was to create a culture of competitiveness within the organization. Ratan Tata focused on consolidating the group's control over its near-independent component companies, fostering a sense of unity and shared vision. He aimed to change the laidback attitude that had pervaded the organization, encouraging employees and management to adopt a more proactive and competitive approach.

The implementation of the 1983 Tata Strategic Plan had a profound impact on the Tata Group. It not only diversified the group's business portfolio but also positioned it to capitalize on emerging opportunities in various industries. The group's expansion into new sectors such as telecommunications and software paved the way for its global presence and recognition. Additionally, the plan instilled a culture of innovation and efficiency, which became a hallmark of the Tata Group's operations.

In summary, the 1983 Tata Strategic Plan was significant because it transformed the Tata Group from a traditionally-focused conglomerate into a diversified and competitive global player. This strategic shift enabled the group to navigate the challenges of the changing business environment and secure its position as a leader in multiple industries.

### **Question 3: How did Ratan Tata's leadership influence the global expansion of the Tata Group?**

Ratan Tata's leadership had a profound influence on the global expansion of the Tata Group, turning it from a largely India-centric company into a significant global player. Under his stewardship, the Tata Group pursued an aggressive strategy of international acquisitions and expansions, which not only diversified its business portfolio but also established its presence on the global stage.

One of the key milestones in this journey was the acquisition of Tetley in 2000. Tata Tea acquired Tetley, one of the world's largest tea companies, marking the group's entry into the global beverages market. This acquisition was significant as it provided Tata Tea with a strong international brand and access to new markets.

Following this, Tata Steel's acquisition of the Corus Group in 2007 was another landmark deal. The Corus Group, an Anglo-Dutch steel and aluminum producer, was one of the largest steel companies in the world. This merger created one of the largest steel-producing entities globally, significantly enhancing Tata Steel's capacity and global footprint.

In 2008, Tata Motors acquired Jaguar Land Rover, which produces the iconic Jaguar and Land Rover vehicles. This acquisition gave Tata Motors credibility in the luxury vehicle segment and provided it with access to advanced automotive technology and new markets. The success of this acquisition showcased Tata Motors' ability to manage and integrate international brands effectively.

Ratan Tata also focused on developing home-grown innovations that could compete globally. He was instrumental in creating the Tata Nano, an affordable compact car, which was launched in 2008. Although the Nano faced various challenges, it demonstrated Tata's commitment to innovation and addressing the needs of the broader market.

Under Ratan Tata's leadership, the Tata Group's revenue from international operations grew significantly, with 65 percent of its revenue coming from abroad. His strategic vision and emphasis on globalization transformed the Tata Group into a diversified multinational conglomerate with a strong presence in various industries worldwide.

In conclusion, Ratan Tata's leadership was pivotal in driving the global expansion of the Tata Group. His strategic acquisitions, focus on innovation, and ability to navigate complex international markets established the Tata Group as a prominent global player and significantly enhanced its global footprint.

**Question 4: What were some of the challenges Ratan Tata faced during his tenure, and how did he address them?**

Ratan Tata faced numerous challenges during his tenure as the leader of the Tata Group, and his ability to address these challenges effectively played a crucial role in his successful leadership. One of the early challenges he faced was skepticism regarding his leadership capabilities. When he was named successor to J.R.D. Tata in 1991, many influential senior executives and company heads within the Tata Group doubted his experience and vision for the conglomerate. Despite this, Ratan Tata remained true to his vision, focusing on innovation, efficiency, and streamlining operations to prove his leadership capabilities.

Another significant challenge was the conflict with the workers' union at TELCO's Pune plant in the 1990s. The disagreements with the union became intense and threatened to tarnish the reputation of the Tata Group, which had been built over a century. Ratan Tata managed to navigate this situation through determination and effective conflict resolution, ensuring that the group maintained its integrity and continued to thrive.

The economic and competitive landscape posed another challenge. In the early 1980s, the Tata Group was facing stiff competition in various sectors. Recognizing the need for diversification and modernization, Ratan Tata developed the 1983 Tata Strategic Plan. This plan aimed to transform the Tata Group from a traditional business conglomerate into a competitive and diversified global player. Through strategic acquisitions, investments in contemporary industries, and fostering a culture of competitiveness, he successfully steered the group through this period of intense competition.

During his leadership, Ratan Tata also faced opposition to his vision for global expansion. Some senior executives were resistant to the idea of expanding the group's footprint beyond India. However, Ratan Tata's strategic acquisitions of companies like

Tetley, Corus, and Jaguar Land Rover proved to be highly successful, establishing the Tata Group as a global powerhouse and silencing many of his critics.

In summary, Ratan Tata addressed the challenges during his tenure through resilience, strategic vision, and effective leadership. His ability to navigate internal opposition, labor disputes, and intense market competition ensured that the Tata Group continued to grow and maintain its esteemed reputation both in India and globally.

### Multiple Choice Questions

#### Multiple Choice Questions (MCQs)

1. **Where did Ratan Tata attend secondary school?**

- a) Champion School
- b) Bishop Cotton School
- c) Cathedral and John Connon School
- d) All of the above
- Answer: d) All of the above**

2. **What fear did Ratan Tata mention he has never recovered from?**

- a) Fear of flying
- b) Fear of public speaking
- c) Fear of heights
- d) Fear of failure
- Answer: b) Fear of public speaking**

3. **Which subject's teacher did Ratan Tata feel was determined to make him fail?**

- a) History
- b) Mathematics
- c) English
- d) Science
- Answer: b) Mathematics**

4. **From which university did Ratan Tata earn his bachelor's degree?**

- a) Harvard University
- b) Stanford University
- c) Cornell University
- d) Oxford University
- **Answer: c) Cornell University**

5. **In what year did Ratan Tata complete the Advanced Management Program at Harvard Business School?**

- a) 1969
- b) 1975
- c) 1980
- d) 1985
- **Answer: b) 1975**

6. **Where did Ratan Tata start his career within the Tata Group?**

- a) Tata Consultancy Services
- b) Tata Motors
- c) Tata Iron and Steel Company Limited (TISCO)
- d) Tata Chemicals
- **Answer: c) Tata Iron and Steel Company Limited (TISCO)**

7. **Which two sick companies was Ratan Tata given charge of in 1968?**

- a) Tata Motors and Tata Steel
- b) Nelco and Central India Textiles
- c) Tata Tea and Tata Chemicals
- d) Tata Power and Tata Consultancy Services
- **Answer: b) Nelco and Central India Textiles**

8. **What major event happened to Ratan Tata's mother in 1982?**

- a) She was diagnosed with terminal cancer
- b) She moved to the United States
- c) She retired from her job
- d) She published a book
- **Answer: a) She was diagnosed with terminal cancer**

9. **What significant plan did Ratan Tata devise in 1983?**

- a) Tata Future Plan
- b) Tata Innovation Plan
- c) Tata Strategic Plan
- d) Tata Development Plan
- **Answer: c) Tata Strategic Plan**

**10. Who stepped down as Chairman of the Tata Group in 1991?**

- a) J.R.D. Tata
- b) Cyrus Mistry
- c) Natarajan Chandrasekaran
- d) Noel Tata
- **Answer: a) J.R.D. Tata**

**11. Which tea company did Tata Tea acquire under Ratan Tata's leadership?**

- a) Lipton
- b) Tetley
- c) Twinings
- d) Celestial Seasonings
- **Answer: b) Tetley**

**12. Which British car brands did Tata Motors acquire?**

- a) Aston Martin and Rolls-Royce
- b) Bentley and Mini
- c) Jaguar and Land Rover
- d) Lotus and Morgan
- **Answer: c) Jaguar and Land Rover**

**13. What was Tata Nano known for?**

- a) Being a luxury car
- b) Being an electric car
- c) Being a compact affordable car
- d) Being a sports car
- **Answer: c) Being a compact affordable car**

**14. When did Ratan Tata retire from all executive responsibilities in the Tata Group?**

- a) 2005
- b) 2010
- c) 2012
- d) 2015
- **Answer: c) 2012**

**15. What role did Ratan Tata take on in 2016-17?**

- a) Permanent Chairman
- b) Interim Chairman
- c) Chief Executive Officer
- d) Chief Financial Officer
- **Answer: b) Interim Chairman**

**16. What is Ratan Tata's current position within the Tata Group?**

- a) CEO of Tata Motors
- b) Chairman emeritus of Tata Sons
- c) Head of Tata Steel
- d) Director of Tata Consultancy Services
- **Answer: b) Chairman emeritus of Tata Sons**

**17. Which prestigious Indian awards has Ratan Tata received?**

- a) Padma Shri and Padma Bhushan
- b) Padma Vibhushan and Padma Bhushan
- c) Bharat Ratna and Padma Bhushan
- d) Padma Vibhushan and Bharat Ratna
- **Answer: b) Padma Vibhushan and Padma Bhushan**

**18. Which Tata company was a forerunner in the software field?**

- a) Tata Motors
- b) Tata Steel
- c) Tata Consultancy Services
- d) Tata Power
- **Answer: c) Tata Consultancy Services**

**19. What did Ratan Tata emphasize about living in India?**

- a) Flaunting wealth and prominence

- b) Leading by example and living simply
- c) Prioritizing local affiliations
- d) Embracing international lifestyles
- **Answer: b) Leading by example and living simply**

20. Which international advisory boards has Ratan Tata been a part of?

- a) Mitsubishi and AIG
- b) Toyota and Ford
- c) General Motors and Honda
- d) Samsung and Hyundai
- **Answer: a) Mitsubishi and AIG**

## **2) Rukhmabai Raut : The First Practicing Woman Doctor**

*Rukhmabai Raut* (22 November 1864 – 25 September 1955) was an Indian physician and feminist. She is best known for being one of the first practicing women doctors in colonial India (first one being Dr. Kadambini Ganguly who started practicing in 1886) as well as being involved in a landmark legal case involving her marriage as a child bride between 1884 and 1888. The case raised significant public debate across several topics, which most prominently included law vs tradition, social reform vs conservatism and feminism in both British-ruled India and England. This ultimately contributed to the *Age of Consent Act* in 1891.

### **Early life**

Rukhmabai was born to **Janardhan Pandurang and Jayantibai** in a Marathi family. Janardhan Pandurang passed away when Rukhmabai was aged two and six years after her husband's demise, Jayantibai married the widower Sakharam Arjun, an eminent physician and social activist in Bombay. Remarriage of widows was permitted among the *Suthar* (carpenter) community - the caste to which Rukhmabai's mother belonged.

Two and a half years later, 11-year-old Rukhmabai was married to the 19 year old Dadaji Bhikaji, a cousin of her step-father. It was agreed that deviating from the contemporary social norms, Dadaji would stay with Rukhmabai's family as a

gharjawai and be fully provided for by them. The expectation was for him to acquire education in due course and "become a good man". Six months into the marriage, Rukhmabai having reached puberty, the traditional event of Garbhadhan was held signalling the time for ritual consummation of marriage. But Dr Sakharam Arjun, being an eminent physician of reformist tendencies, did not permit early consummation.

This displeased Bhikaji, now aged 20, who also resented the attempts of Rukhmabai's family to make him "a good man". In addition to his aversion for education, the compulsion to go to sixth standard of school at an age when he should have been at the university was particularly distressing. In the meanwhile, Bhikaji lost his mother and against the advice of Sakharam Arjun, took to living with his maternal uncle Narayan Dhurmaji. The environment of Dhurmaji's home pushed Bhikaji further into a life of indolence and waywardness. He eventually accumulated debts which he hoped to clear using the property that accompanied Rukhmabai into the house. Rukhmabai refused to move in to the household of Dhurmaji to live with Bhikaji, a decision supported by her step-father.

In contrast, in the same years Rukhmabai studied at home using books from a Free Church Mission library. Because of her father's association with religious and social reformers she also came into contact with prominent names like Vishnu Shastri Pandit, a strong proponent of women's causes in Western India at the time, along with European men and women exposing her to liberal reformism. With her mother, she also regularly attended the weekly meetings of the Prarthana Samaj and Arya Mahila Samaj.

### **Restitution of conjugal rights case by Bhikaji**

In March 1884, Bhikaji sent a legal notice to Sakharam Arjun via his lawyers Chalk and Walker, asking him to desist preventing Rukhmabai from joining him. Eventually Sakharam Arjun sought legal help and via lawyers Payne-Gilbert, and Sayani provided grounds for Rukhmabai's refusal to join Bhikaji.

In 1885, the case of Bhikaji seeking "restitution of conjugal rights" titled "Bhikaji vs. Rukhmabai, 1885" came up for hearing and the judgement was passed by Justice Robert Hill Pinhey. Pinhey stated that English precedents on restitution did not

apply to the case as the English law applied to consenting adults. He also found fault with the English law cases and found no precedent in Hindu law. He declared that Rukhmabai had been wed in her "helpless infancy" and that he could not compel a young lady. Justice Pinhey retired soon after. In 1886, the case was brought up for retrial. Rukhmabai's counsels included J.D. Inverarity Jr. and Kashinath Trimbak Telang. The case drew criticisms from various sections of the society, in some cases claims that the law did not respect the sanctity of Hindu customs. Specifically, criticism of Justice Pinhey's decision came from the Native Opinion, an Anglo-Marathi weekly run by Vishwanath Narayan Mandlik (1833–89) who supported Bhikaji. A Pune weekly run by Balgangadhar Tilak, the Mahratta, wrote that Justice Pinhey did not understand the spirit of Hindu laws and that he sought reforms by "violent means". In the meantime, a series of articles appearing before and during the trial, in the Times of India penned under the pseudonym a Hindu Lady also caused public reactions. Later on it was revealed that the author was none other than Rukhmabai. The public debate revolved around multiple points of contention - Hindu versus English Law, reform from the inside versus outside and whether ancient customs deserved respect or not. The first appeal against the case was made on 18 March 1886 and was upheld by Chief Justice Sir Charles Sargent and Justice L.H. Bayley. On 4 March 1887, Justice Farran, using interpretations of Hindu laws, ordered Rukhmabai to "go live with her husband or face six months of imprisonment". Rukhmabai responded that she would rather face imprisonment than obey the verdict. This resulted in further upheaval and social debate. Balgangadhar Tilak wrote in the Kesari that Rukhmabai's defiance was the result of an English education and declared that Hinduism was in danger. On the other hand, Max Müller responded writing that the legal route was not the solution to the problem of Rukhmabai's case and that it was Rukhmabai's education that had made her the best judge of her own choices.

### **Dissolution of Marriage**

After the series of court cases which resulted in the affirmation of the marriage, she appealed to Queen Victoria as follows:

**“Everywhere it is considered one of the greatest blessings of God that we are under the protection of our beloved Queen Victoria's**

**Government, which has its worldwide fame for best administration. If such a Government cannot help unyoke us Hindu woman, what Government on earth has the power to relieve the daughters of Ind from their present miseries? This 50th year of our Queen's accession to the most renowned throne is the jubilee year in which every town and every village in her dominions is to show their loyalty in the best way it can, and wish the mother Queen a long happy life, to rule over us for many years with peace and prosperity. At such an unusual occasion will the mother listen to an earnest appeal from her millions of Indian daughters and grant them a few simple words of change into the book on Hindu law- that 'marriages performed before the respective ages of 20 in boys and 15 in girls shall not be considered legal in the eyes of the law if brought before the Court.' This mere sentence will be sufficient for the present to have enough check on child marriages, without creating a great vexation among the ignorant masses. This jubilee year must leave some expression on us Hindu women, and nothing will be more gratefully received than the introduction of this mere sentence into our law books. It is the work of a day if God wished it, but without His aid every effort seems to be in vain. So far, dear lady, I have dwelt on your patience, for which an apology is necessary. With best compliments -I remain yours very sincerely, Rukhmabai.”**

It has been claimed that Queen Victoria overruled the court and dissolved the marriage. However no primary documentary evidence has been provided to support Queen Victoria's direct intervention in the case.

In July 1888, a settlement was reached with Bhikaji and he relinquished his claim on Rukhmabai for a payment of two thousand rupees. Bhikaji remarried in 1889 and Rukhmabai went on to become a widely revered feminist and medical practitioner.

## **Influence on Age of Consent Act, 1891**

The case generated a great deal of debate both within India and England. It drew written commentaries from reformers like Behramji Malabari (1853-1912), Balgangadhar Tilak, journalistic opinion pieces from prominent names like Rudyard Kipling and broader feminist discussions in British women's magazines.

Ultimately, the publicity and debate generated by this case helped influence the enactment of the "Age of Consent Act" in 1891, which changed the age of consent from 10 to 12 years across British India.

## **Career**

Rukhmabai received support from the likes of Edith Pechey (then working at the Cama Hospital) who not only encouraged her but helped raise funds for her further education. Other supporters included Shivajirao Holkar who donated 500 Rupees for "*demonstrating courage to intervene against traditions*", suffrage activists like Eva McLaren and Walter McLaren, the Countess of Dufferin's Fund for Supplying Medical Aid to the Women of India, Adelaide Manning and others who helped establish "The Rukhmabai Defence Committee" to help gather fund towards supporting her cause of continuing education. In 1889, Rukhmabai set sail to study medicine in England.

In 1894, she received her Doctor of Medicine from the London School of Medicine for Women having also studied at the Royal Free Hospital. Doctors Kadambini Ganguly and Anandi Gopal Joshi were the first Indian women to have received medical degrees in 1886.<sup>[19]</sup> But only Ganguly went on to practice medicine, making Rukhmabai the second woman to both receive a medical degree and practice medicine.

In 1895, she returned to India and worked as the Chief Medical Officer at the Women's Hospital in Surat. In 1918, she turned down the offer of a role in the Woman's Medical Service, opting instead to work at the Zenana (Woman's) State Hospital in Rajkot until her retirement in 1929. She established the Red Cross Society at Rajkot. Rukhmabai chose to settle in Bombay after her retirement.

## Later life

In 1929 after her retirement, she published a pamphlet titled "*Purdah - the need for its abolition*" arguing that young widows were being denied the chance to actively contribute to Indian society.

## Death

Rukhmabai died, aged 90, from lung cancer on 25 September 1955.

((Taken From: <https://en.wikipedia.org/wiki/Rukhmabai>)

## Long Question

**Who was Rukhmabai Raut, and what were her contributions to society, particularly in terms of her impact on social reform and the medical field in colonial India?**

**Answer:** Rukhmabai Raut was a pioneering figure in both the medical field and social reform in colonial India. Born on November 22, 1864, in a Marathi family, she became one of the first practicing female doctors in India and a notable feminist. Her life was marked by significant events that contributed to major changes in Indian society, particularly regarding child marriage and women's rights.

Rukhmabai's early life was challenging. Her father, Janardhan Pandurang, passed away when she was just two years old. Her mother, Jayantibai, remarried Sakharam Arjun, a prominent physician and social activist, who played a significant role in Rukhmabai's upbringing. When Rukhmabai was only 11, she was married to Dadaji Bhikaji, a 19-year-old cousin of her stepfather. Despite the marriage, Rukhmabai did not move in with her husband and remained with her mother and stepfather, continuing her education and exposure to progressive ideas.

The marriage turned problematic when Bhikaji, who was expected to become educated and contribute to the household, chose instead a life of idleness and accrued debts. Rukhmabai refused to live with him, a decision supported by her stepfather. This refusal led to a legal battle in 1884 when Bhikaji sought "restitution of conjugal rights," demanding that Rukhmabai be forced to live with him. The case, "Bhikaji vs. Rukhmabai," became a landmark legal battle that highlighted the conflict between traditional customs and emerging ideas of women's rights and social reform.

The initial judgment by Justice Robert Hill Pinhey in 1885 was in favor of Rukhmabai, stating that she could not be forced to live with Bhikaji, as she had been married as a child without her consent. This judgment sparked widespread debate in both India and England, with critics arguing about the sanctity of Hindu customs and supporters advocating for the reform of such traditions.

The case was retired in 1886, and although Rukhmabai continued to receive support from reformers and feminists, the subsequent judgment in 1887 by Justice Farran ordered her to live with her husband or face imprisonment. Rukhmabai chose imprisonment over complying with the verdict, which further fueled public debate and highlighted the need for legal reforms concerning child marriage.

After the series of court cases which resulted in the affirmation of the marriage, she appealed to Queen Victoria as follows.

**“Everywhere it is considered one of the greatest blessings of God that we are under the protection of our beloved Queen Victoria's Government, which has its worldwide fame for best administration. If such a Government cannot help unyoke us Hindu woman, what Government on earth has the power to relieve the daughters of Ind from their present miseries? This 50th year of our Queen's accession to the most renowned throne is the jubilee year in which every town and every village in her dominions is to show their loyalty in the best way it can, and wish the mother Queen a long happy life, to rule over us for many years with peace and prosperity. At such an unusual occasion will the mother listen to an earnest appeal from her millions of Indian daughters and grant them a few simple words of change into the book on Hindu law- that 'marriages performed before the respective ages of 20 in boys and 15 in girls shall not be considered legal in the eyes of the law if brought before the Court.' This mere sentence will be sufficient for the present to have enough check on child marriages, without creating a great vexation among the ignorant masses. This jubilee year must leave some expression on us Hindu women, and nothing will be more gratefully received than the introduction of this mere sentence into our law books. It is the work**

**of a day if God wished it, but without His aid every effort seems to be in vain. So far, dear lady, I have dwelt on your patience, for which an apology is necessary. With best compliments -I remain yours very sincerely, Rukhmabai.”**

It has been claimed that Queen Victoria overruled the court and dissolved the marriage. However no primary documentary evidence has been provided to support Queen Victoria's direct intervention in the case.

The intense public scrutiny and the debates generated by her case eventually contributed to the enactment of the Age of Consent Act in 1891, which raised the age of consent for girls from 10 to 12 years across British India. This was a significant step towards the protection of young girls and the prevention of child marriages.

Rukhmabai's defiance and her pursuit of education led to her becoming a physician. With the support of various reformers and activists, she traveled to England in 1889 to study medicine. She graduated with a Doctor of Medicine degree from the London School of Medicine for Women in 1894. Upon returning to India, she worked as the Chief Medical Officer at the Women's Hospital in Surat and later at the Zenana (Woman's) State Hospital in Rajkot. She also established the Red Cross Society in Rajkot.

Rukhmabai continued her advocacy for women's rights throughout her life. After retiring in 1929, she published a pamphlet titled "Purdah - the need for its abolition," in which she argued against the practice of purdah (the seclusion of women) and emphasized the importance of allowing widows to contribute actively to society.

Rukhmabai Raut passed away on September 25, 1955, at the age of 90. Her legacy lives on as a symbol of courage and determination in the fight for women's rights and social reform. Her contributions to the medical field and her role in challenging and changing oppressive traditions have left a lasting impact on Indian society.

**Question 1: What were the circumstances of Rukhmabai Raut's early life and marriage?**

Rukhmabai Raut was born on November 22, 1864, to Janardhan Pandurang and Jayantibai in a Marathi family. Her father died when she was just two years old. Six years later, her mother remarried Sakharam Arjun, a respected physician and social activist. This marriage was unusual but accepted within their community, as it allowed for the remarriage of widows. Rukhmabai's life took a significant turn when she was married at the age of 11 to Dadaji Bhikaji, a 19-year-old cousin of her stepfather.

The marriage arrangement deviated from traditional norms. Bhikaji was to live with Rukhmabai's family and be supported by them while he pursued an education. However, this plan soon fell apart. Six months after the marriage, when it was time for the traditional consummation ceremony, Sakharam Arjun, being a progressive thinker, did not allow it due to Rukhmabai's young age. This decision caused tension between Bhikaji and Rukhmabai's family.

Bhikaji, who was not interested in education, was frustrated by the expectations placed on him. He eventually moved out to live with his maternal uncle, Narayan Dhurmaji, where he led an idle and irresponsible life, accumulating debts. Bhikaji wanted to use the property Rukhmabai brought into the marriage to pay off these debts, but Rukhmabai refused to move in with him.

During this time, Rukhmabai was exposed to progressive ideas through her stepfather's connections and her own education. She read extensively and attended meetings of social reform groups like the Prarthana Samaj and Arya Mahila Samaj. This exposure played a crucial role in shaping her views and decisions, leading her to resist the traditional expectations of her marriage.

**Question 2: How did the legal case "Bhikaji vs. Rukhmabai" unfold, and what were its implications?**

The legal case "Bhikaji vs. Rukhmabai" began in 1884 when Bhikaji sent a legal notice to Sakharam Arjun, Rukhmabai's stepfather, demanding that Rukhmabai be sent to live with him. This case sought the restitution of conjugal rights, which meant Bhikaji wanted the court to order Rukhmabai to live with him as his wife.

In 1885, Justice Robert Hill Pinhey heard the case. He ruled in favor of Rukhmabai, stating that English law, which applied to consenting adults, did not support Bhikaji's claim since Rukhmabai was married as a child. He also noted that Hindu law did not provide a clear precedent for such cases. Justice Pinhey's decision sparked significant public debate and criticism, especially from those who felt that traditional Hindu customs were being undermined.

The case was retried in 1886, and the appeal was heard by Chief Justice Sir Charles Sargent and Justice L.H. Bayley, who upheld the initial judgment. However, in 1887, Justice Farran ruled that Rukhmabai must live with Bhikaji or face imprisonment for six months. Rukhmabai chose imprisonment over compliance, which further fueled public debate and highlighted the need for legal reform.

Rukhmabai's case received extensive coverage in newspapers and sparked discussions on various issues, including the clash between traditional customs and modern legal principles, and the rights of women. Prominent figures like Balgangadhar Tilak and Max Müller weighed in on the debate, with Tilak criticizing Rukhmabai's defiance as a result of her English education and Müller supporting her stance.

The publicity and debate surrounding the case ultimately contributed to the enactment of the Age of Consent Act in 1891, which raised the age of consent for girls from 10 to 12 years across British India. This was a significant step towards protecting young girls and preventing child marriages.

**Question 3. How did Rukhmabai Raut appeal to Queen Victoria, and what was the outcome?**

After the court cases confirmed her marriage to Bhikaji, Rukhmabai Raut made a heartfelt appeal to Queen Victoria. In her letter, she praised the British government for its renowned administration and expressed hope that the Queen's government could help Hindu women like herself. She argued that if such a respected government could not help them, no other government could. She highlighted the special significance of the 50th year of Queen Victoria's reign, suggesting that it would be a fitting occasion for the Queen to make a change in Hindu law regarding child marriages.

Rukhmabai specifically requested that marriages involving boys under 20 and girls under 15 be declared illegal if brought before the court. She believed that this change would significantly reduce child marriages without causing much disruption among the people. She emphasized the importance of this change for Hindu women and expressed her gratitude for the Queen's patience in considering her request.

The letter was a powerful plea for legal reform and demonstrated Rukhmabai's courage and determination to fight against oppressive traditions. It has been claimed that Queen Victoria intervened and dissolved Rukhmabai's marriage, but there is no primary evidence to support this claim. However, the publicity and debates generated by Rukhmabai's case played a crucial role in the social reform movement in India.

Ultimately, the case and Rukhmabai's appeal contributed to the passage of the Age of Consent Act in 1891, which raised the age of consent for girls from 10 to 12 years in British India. This change marked a significant step towards protecting young girls from early marriages and improving their rights. Rukhmabai's efforts and her appeal to the Queen showcased her resilience and had a lasting impact on the fight for women's rights in India.

**Question 4: What were Rukhmabai Raut's contributions to the medical field, and how did she pursue her education?**

Rukhmabai Raut made significant contributions to the medical field, becoming one of the first practicing female doctors in India. Her journey towards becoming a physician was supported by various reformers and activists who believed in her cause. Edith Pechey, a prominent figure working at the Cama Hospital, was instrumental in encouraging Rukhmabai and helping raise funds for her education.

In 1889, with the support of the Rukhmabai Defence Committee and financial contributions from people like Shivajirao Holkar and suffrage activists Eva McLaren and Walter McLaren, Rukhmabai traveled to England to study medicine. She enrolled at the London School of Medicine for Women and also studied at the Royal Free Hospital. In 1894, she received her Doctor of Medicine degree, making her one of the first Indian women to achieve this milestone.

Upon her return to India in 1895, Rukhmabai worked as the Chief Medical Officer at the Women's Hospital in Surat. She continued her medical practice and in

1918, she turned down an offer to join the Woman's Medical Service, choosing instead to work at the Zenana (Woman's) State Hospital in Rajkot. She served there until her retirement in 1929, during which she also established the Red Cross Society in Rajkot.

Rukhmabai's contributions to the medical field were significant, as she not only practiced medicine but also paved the way for other women to enter the profession. Her determination to pursue her education and career despite societal challenges made her a role model for many women in India.

**Question 5: How did Rukhmabai Raut's actions and the resulting legal case influence social reform in India?**

Rukhmabai Raut's actions and the legal case "Bhikaji vs. Rukhmabai" had a profound impact on social reform in India. The case highlighted the conflict between traditional customs and emerging ideas of women's rights and social justice. Rukhmabai's refusal to comply with traditional expectations of marriage and her willingness to face imprisonment rather than live with her husband sparked widespread debate and drew attention to the issue of child marriage.

The case received extensive coverage in newspapers and prompted discussions on various topics, including the clash between Hindu and English law, the rights of women, and the need for social reform. Prominent figures like Balgangadhar Tilak criticized Rukhmabai's defiance, while others, like Max Müller, supported her stance, arguing that her education had made her the best judge of her own choices.

The intense public scrutiny and debate generated by the case ultimately contributed to the enactment of the Age of Consent Act in 1891. This law raised the age of consent for girls from 10 to 12 years across British India, providing greater protection for young girls and helping to prevent child marriages.

Rukhmabai's actions and the resulting legal case also inspired other social reformers and feminists to advocate for women's rights and challenge oppressive traditions. Her determination to pursue education and her career as a physician further demonstrated the potential of women to contribute meaningfully to society when given the opportunity.

In summary, Rukhmabai Raut's defiance of traditional norms and her involvement in a landmark legal case played a crucial role in advancing social reform in India. Her actions helped raise awareness about the injustices faced by women and contributed to significant legal changes that improved the lives of many young girls in the country.

### MCQs

**1. Who were Rukhmabai's parents?**

- A) Sakharam Arjun and Jayantibai
- B) Janardhan Pandurang and Jayantibai
- C) Bhikaji and Jayantibai
- D) Narayan Dhurmaji and Jayantibai

**Answer: B) Janardhan Pandurang and Jayantibai**

**2. At what age did Rukhmabai get married?**

- A) 10 years old
- B) 11 years old
- C) 15 years old
- D) 18 years old

**Answer: B) 11 years old**

**3. Who did Rukhmabai marry?**

- A) Narayan Dhurmaji
- B) Sakharam Arjun
- C) Dadaji Bhikaji
- D) Charles Sargent

**Answer: C) Dadaji Bhikaji**

**4. Who did Rukhmabai stay with after her marriage?**

- A) Her husband
- B) Her stepfather and mother
- C) Her maternal uncle
- D) Alone

**Answer: B) Her stepfather and mother**

**5. Why did Bhikaji send a legal notice to Sakharam Arjun?**

- A) To ask for money
- B) To ask for Rukhmabai's jewelry
- C) To demand Rukhmabai to join him
- D) To apologize

**Answer: C) To demand Rukhmabai to join him**

**6. What was the name of the case Bhikaji filed against Rukhmabai?**

- A) Bhikaji vs. Sakharam Arjun
- B) Bhikaji vs. Jayantibai
- C) Bhikaji vs. Rukhmabai
- D) Bhikaji vs. Narayan Dhurmaji

**Answer: C) Bhikaji vs. Rukhmabai**

**7. Who was the judge who initially passed the judgment in favor of Rukhmabai?**

- A) Justice Farran
- B) Justice Robert Hill Pinhey
- C) Justice Charles Sargent
- D) Justice L.H. Bayley

**Answer: B) Justice Robert Hill Pinhey**

**8. What did Rukhmabai choose instead of living with her husband after the 1887 judgment?**

- A) To move to England
- B) To face imprisonment
- C) To pay a fine
- D) To remarry

**Answer: B) To face imprisonment**

**9. Which act was influenced by the debate generated by Rukhmabai's case?**

- A) Age of Marriage Act
- B) Child Protection Act
- C) Age of Consent Act
- D) Women's Rights Act

**Answer: C) Age of Consent Act**

**10. What profession did Rukhmabai pursue?**

- A) Lawyer
- B) Teacher
- C) Doctor
- D) Social worker

**Answer: C) Doctor**

**11. Where did Rukhmabai receive her medical degree?**

- A) India
- B) USA
- C) England
- D) Australia

**Answer: C) England**

**12. Which organization did Rukhmabai establish in Rajkot?**

- A) Women's Rights Society
- B) Red Cross Society
- C) Free Church Mission
- D) Arya Mahila Samaj

**Answer: B) Red Cross Society**

**13. What was the title of the pamphlet Rukhmabai published after her retirement?**

- A) "Women's Rights in India"
- B) "Purdah - the need for its abolition"
- C) "Education for Women"
- D) "Life of Rukhmabai"

**Answer: B) "Purdah - the need for its abolition"**

**14. At what age did Rukhmabai pass away?**

- A) 80 years old
- B) 85 years old
- C) 90 years old
- D) 95 years old

**Answer: C) 90 years old**

**15. Who encouraged Rukhmabai to study medicine in England?**

- A) Vishnu Shastri Pandit
- B) Edith Pechey
- C) Balgangadhar Tilak
- D) Max Müller

**Answer: B) Edith Pechey**

**16. Who supported Rukhmabai financially for her education?**

- A) Sakharam Arjun
- B) Shivajirao Holkar
- C) Bhikaji
- D) Narayan Dhurmaji

**Answer: B) Shivajirao Holkar**

**17. What was the name of the fund that helped Rukhmabai?**

- A) Countess of Dufferin's Fund
- B) Women's Education Fund
- C) Medical Aid Fund
- D) Reformist Fund

**Answer: A) Countess of Dufferin's Fund**

**18. What role did Rukhmabai take in Surat?**

- A) Chief Medical Officer
- B) Head Teacher

- C) Principal
- D) Social Worker

**Answer: A) Chief Medical Officer**

**19. Which prominent Indian leader criticized Rukhmabai's defiance?**

- A) Balgangadhar Tilak
- B) Max Müller
- C) Narayan Dhurmaji
- D) Vishnu Shastri Pandit

**Answer: A) Balgangadhar Tilak**

**20. What was one major legal impact of Rukhmabai's case?**

- A) The end of child marriages
- B) Raising the age of consent from 10 to 12 years
- C) Legalization of women's education
- D) Granting women the right to vote

**Answer: B) Raising the age of consent from 10 to 12 years**

**21. What did Rukhmabai ask Queen Victoria to change in Hindu law?**

- A) To allow girls to go to school
- B) To raise the legal age of marriage for boys and girls
- C) To allow women to work outside the home
- D) To allow men to have multiple wives

**Answer: B) To raise the legal age of marriage for boys and girls**

**22. What special occasion did Rukhmabai mention in her appeal to Queen Victoria?**

- A) Queen Victoria's birthday
- B) The opening of a new hospital
- C) The jubilee year of Queen Victoria's reign
- D) The festival of Diwali

**Answer: C) The jubilee year of Queen Victoria's reign**

Unit	2	Writing	I) Letter writing 1) Formal 2) Informal
skills			II) Job Application Writing
			III) Report Writing

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### 3. Letter Writing

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This section includes letters to parents and friends, letters with the intention of lodging complaints for the redressal of some problems and letters for placing orders for requirements. Letters are also written for the purpose of employment and business.

#### (A) INFORMAL / PERSONAL LETTERS

Letters which we write to parents, relatives or friends are usually referred to as informal or personal letters. We write letters to congratulate a person on his/her success, to invite somebody for a family function etc.

#### FORMAT OF A LETTER

##### (1) Address and Date :

The address of the writer is usually written at the top right hand corner of the page. Below the address comes date. It is written in the following way :

'Rama Niwas'  
84, Hill Road  
Ram Nagar  
Nagpur - 440 033  
May 17, 2015

##### (2) Salutation :

The form of salutation depends on your relation with the persons you are addressing.

Persons	Salutation
Close relatives	Dear Dad/Mummy/Uncle
Dear friends	My Dear Ramesh/Rima

**(3) Body :**

The body of the letter is an important part of the letter as it contains the cause of the letter. You obviously want to convey a message. On account of its briefness, there is no room in a letter for beating about the bush. A good letter is brief and to the point.

**(4) Concluding part :**

At the end of the body of the letter, without forgetting, you have to convey your respect or good wishes to the members of the concerned family, depending on their age and status.

**(5) Leave-taking :**

There should be leave-taking, at the end of the letter, in the following manner :

Persons	Leave-taking
Close relatives Dear friends	Yours affectionately, Yours sincerely,

Here are some samples of informal letters :

**Specimen One :**

**Write a letter to your father informing him about your preparation for the annual examination.**

84, Mill Road,  
Shyam Nagar,  
Akola - 441 104  
March 17, 2015

Dear Dad,

Yesterday, I received your letter. It seems that you want to know about the progress in my studies. From the letter it appears that mother is more worried than you. Dad, assure her, on my behalf, that I will do well in the annual examination.

I don't believe in working hard at the eleventh hour. I have been studying regularly since the beginning of the session. Our teachers have advised us not only to read written answers but also

to re-write them often. This practice, they say, enables students to write mistake-free answers. I am following their advice. As a result, I have improved my handwriting and gained speed.

Please convey my warm regards to Mummy and remember me to Subodh.

Yours obediently,  
Arun

**Specimen Two :**

**Write a letter to your friend inviting him to join you at Pune to spend the summer vacation.**

'Happy Valley'  
B-14/414  
G.B. Road,  
Thane (W) - 400 066  
March 15, 2015

Dear Ashutosh,

Today, I received your letter. I agree with you that one needs rest and diversion after a long hard-work. Our examination will finish by the end of April. Like you, I also want to breathe a sigh of relief after the untiring toil of many months.

After the transfer of your father, five years ago, we have not met. I am keen on meeting you. I am sure you also must be equally anxious to meet me.

My elder brother has purchased a spacious flat in Pune. Through this letter, I invite you to come to Pune after the summer vacation begins. There we can revive our childhood experiences and undertake sight-seeing. I want you to seek your parents' permission and book tickets.

Please do reply to confirm your visit to Pune. Please also convey my warm regards to your parents.

Eagerly awaiting your response to my invitation.

Yours sincerely,  
Amar

**(B) FORMAL LETTERS**

A formal letter is written to a person or an office in formal capacity. A formal letter has got to be brief. In salutation we normally use 'Sir/Madam' or 'Dear Sir/Madam'. In leave-taking we use 'Yours faithfully'. Here are some samples of formal letters :

**Applications for Job / Complaint / Order**

**Specimen One :**

**In response to the following advertisement, write a letter of application :**

**WANTED**  
Teachers in English, Social Science and Maths.  
Applicants must have a post-graduate degree plus  
B.Ed. degree. Experience not essential. Write to :  
The President  
Rural Education Society  
Badnera Road  
Jawahar Nagar  
Amravati - 444 608

244, Market Road  
Sita Nagar  
Buldhana - 443 001  
March 23, 2015

To  
The President  
Rural Education Society  
Badnera Road  
Jawahar Nagar  
Amravati - 444 608

Reference : Your advertisement in *The Times of India* (Nagpur Edition) dated March 7, 2015

Subject : Application for the post of a teacher in English.

**110** Rays of Letters

Dear Sir,

With reference to the advertisement cited above, I request you to consider my candidature for the post of a teacher in English.

I may point out that I satisfy all the conditions specified by you. I passed M. A. in English in second class. I have also recently passed B.Ed. in first division.

I'm enclosing herewith my resume and photostat copies of relevant documents.

Looking forward to your response.

Thanking you,

Yours faithfully,  
Ajay R. Verma

**Encl. :** 1. Resume  
2. Photostat copies of relevant documents.

**Specimen Two :**

**As Sales and Purchase Manager of Apex Wires Ltd., lodge a complaint with the Associated Cement Company, New Delhi, regarding the damaged cement bags supplied.**

Apex Wires Ltd.  
203, Hill Road  
Model Colony  
Ranchi (Jharkhand)  
July 10, 2014

To  
The Sales Officer  
Associated Cement Company  
Nababpura  
New Delhi - 110 017

Reference : Your letter No. Sales/2014/429 of July 3, 2014

Subject : Complaint regarding damaged cement bags

Dear Sir,

I regret to inform you that out of 500 bags of cement supplied by your company, 25 bags were in a damaged condition. They could not be used in our construction work. It is clear that the damage was caused due to inadequate protection from rains. We pointed this out to the driver of the truck who gave in writing that 25 bags were in a damaged state. We are enclosing his statement.

I request you to kindly send a fresh bill after deducting the amount for those 25 bags.

Thanking you,

Yours faithfully,

Nitin Kumar

(Manager)

Sales and Purchase Department

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#### 4. Newspaper Reports

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In spite of the presence of many news channels on the T.V., newspapers are widely read with curiosity. This is because people want to get a detailed information about the events that take place around their locality recently. They have realised the importance and authenticity of the reports of various events in the newspaper.

A newspaper report is an actual account of an event – be it an accident or a meeting or a function. A report is always convincing when it comes from the horse's mouth, when it comes from an eye-witness to the incident. Depending on the nature of the event, the report can be long or short. In either case, it should faithfully reveal the event as it actually unfolded.

While writing a newspaper report, one should adhere to the following guidelines :

1. Give a catchy heading to the report so that it will automatically attract immediate attention of the readers.
2. Begin the report with the name of the place and date of occurrence. Write about the event or situation, signified by the heading, as it actually occurred.
3. Maintain a logical and chronological sequence of happenings.
4. Conclude the report with the description of the present state of affairs.

Here are, by way of specimen, a few reports.

**Specimen One :****Blood Donation Camp Organised**

Khamgaon, Oct 02 : A blood donation camp was organised by the NSS unit of the local Vidyaniketan College here as part of Gandhi Jayanti celebrations. The camp was organised in association with the General Hospital Blood Bank. The camp was inaugurated at the hands of the Principal of the College, Dr. Rajesh Deshmukh. He called upon the students to actively participate in the social initiatives of the College. The In-charge of the blood bank, Dr. Shrikant Patki, appreciated the efforts of the NSS unit of the College in the organisation of the Camp. He spoke about the need for strengthening the blood donation movement.

42 students, including 18 girls, donated blood on the occasion. NSS Programme Officer, Dr. Vandana Patil and NSS volunteers took pains for the success of the programme.

**Specimen Two :****4 Killed, 20 Injured in Truck-Bus Collision**

Kondhali, March 14 : 4 persons including the driver of the Bus were killed while 20 others injured when a truck carrying metal collided with an MSRTC Bus heading towards Akola from Nagpur on Amravati Road, 3kms from Kondhali. The accident took place around 10 a.m.

According to eye witnesses, the driver of the speeding truck lost control of the vehicle while negotiating a diversion on the road and collided with the bus. The impact of the collision was so great that the driver of the bus and 3 others died on the spot.

The injured were rushed to the Government Medical College, Nagpur, by the nearby residents. The condition of 5 of the injured is stated to be critical.

■■■

### **Specimen 3:**

#### **St. Mary's School Celebrates Annual Day with Joy**

**Mumbai, August 5, 2024 :** St. Mary's School celebrated its Annual Day with great enthusiasm yesterday. The event started at 5 PM with a prayer. The principal welcomed the chief guest, Mr. Ramesh Sharma, a well-known author. Students performed dances, skits, and songs. The theme of the event was "Unity in Diversity." Parents cheered as their children received awards for academic and sports achievements. The event ended with the national anthem. Everyone enjoyed the celebration and praised the efforts of the students and teachers.

### **Specimen 4 :**

#### **New Metro Line Inaugurated in Bangalore**

**Bangalore, August 5, 2024 :** A new metro line was inaugurated in Bangalore yesterday. The new line connects Whitefield to Yeshwantpur, reducing travel time by half. The Chief Minister of Karnataka, Mr. Arjun Rao, cut the ribbon and took the first ride. Many people gathered to witness the event. The new metro line will benefit thousands of daily commuters. The Chief Minister said this is a step towards making Bangalore a more connected and accessible city. The metro service starts today for the public.

### **Specimen 5:**

#### **Students Participate in Tree Plantation Drive**

**New Delhi, August 5, 2024 :** A tree plantation drive was organized by Green Earth NGO in New Delhi yesterday. Over 200 students from different schools participated. They planted 500 saplings in a park near Connaught Place. The event aimed to promote environmental awareness and combat pollution. The local MLA, Mrs. Sunita Verma, attended the event and encouraged the students. She said planting trees is essential for a healthy future. The students were excited to contribute to the environment and promised to take care of the saplings.

### **Example 5:**

#### **Fire Breaks Out in Chennai's Local Market**

**Chennai, August 5, 2024:** A fire broke out in the local market of T. Nagar in Chennai last evening. The fire started in a shop and quickly spread to nearby shops. Firefighters arrived promptly and took two hours to control the fire. No casualties were reported, but several shops were damaged. The cause of the fire is still under investigation. Shop owners are assessing the loss. The local authorities have promised support to the affected shopkeepers. People are advised to be cautious and follow safety measures.

Shri Shivaji College, Chikhli Department of English

### 3. Business Correspondence

One of the skills that you have already been introduced to is business letter writing. Business letters need to be written with a lot of care because they leave a lasting impression and can very well build or spoil the relationship between the parties concerned.

Let us begin with a recap of the format used in writing business letters. Although it is possible to use variations of the block style (the full block, the modified block and the modified semi-block) as a template, a lot of modern business correspondence uses the full block style. The reason for this preference is that being unpunctuated (except in the body of the letter) and also being uniformly aligned to the left margin, the full block is the simplest and the most convenient in terms of the time spent on keying in the letter. In fact, even the commas after the salutation and the complimentary close are now often omitted. Look at the layout below. In case the business letter is written on a printed letterhead with the sender's contact details, note that this (either a company or an individual) is omitted from the letter. A sample of a printed letterhead is also given for your reference.

Note the following points with regard to the recommended style for business letters.

- You can use the layout above, which is commonly used in present day business letters.
- Make sure that your letter has the following elements, which are necessary in all business correspondence:
  - the sender's address (omitted if you are using a letterhead, with the company's or your name and address printed on it)

**Senders add.**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Date**  
 \_\_\_\_\_


**Inside add.**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Salutation,**  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Compli. close,**  
 \_\_\_\_\_

**Name & sign.**  
 \_\_\_\_\_  
 \_\_\_\_\_

*Block format*

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*Sample letterhead*

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- a reference number to help file and locate a letter (this usually has parts consisting of the initials of a branch office and a department followed by a file number, for instance, as in HRO/PUB/293, which is short form for Hyderabad Regional Office/Publication Department/Spoken English: A Foundation Course)
- the date (as in 2 July 2008, *not* 2nd June 2008 or June 2, 2008)
- the full name and address of the person or company you are writing to; in overseas letters, also the name of the country the letter is going to
- the salutation ('Dear Sirs', if the letter is sent to an organisation or a department, 'Dear Sir/Madam' if the inside address has only the designation of the person to whom the letter is addressed, for example 'The General Manager', but 'Dear Mr/Ms/Dr/Professor . . .' if the inside address has the name of the person to whom the letter is being sent)
- the subject line
- the body of the letter, consisting of an opening, a middle section with details of facts and action taken in separate paragraphs, closing line(s)
- the complimentary close ('Yours sincerely' only if you have addressed the addressee by his/her title and name, 'Yours faithfully' in all other cases)
- after enough space below the complimentary close, the signature of the sender with his/her name and designation, if there is one, in two separate lines below it; 'for' in front of the sender's name if the letter is signed on his/her behalf by someone else, as in:

Shashi Deshpande

for Vimal Mehta  
Regional Manager

- Include the following optional elements if your letter needs them:
  - an attention line, in case you are sending some information, a document, etc., to an organisation and want to ensure that it reaches a particular person who will deal with it
  - a list of enclosures starting with 'Enc'/'Encs', for e.g.:
    1. signed draft agreement
    2. copy of bank statement
  - the names and designations of people you copy into your letter, below the list of enclosures, if you want the addressee to know you are doing so (suggested form is 'copy to', not 'cc'); bcc, or 'blind copy circulated', appearing only in the file copy of the letter in case you do not want the addressee to know that the correspondence is being shared with others
- Be brief, clear and precise in what you say in the body of a business letter.
- Although business letters are essentially formal letters, the current practice favours simple, natural language and short words and sentences. Avoid using old-fashioned fixed expressions, such as 'We beg to acknowledge receipt of your letter dated . . .' or 'Enclosed herewith please find . . .'. However, do not use a very informal or casual tone that you would in writing to, for example a friend. Prefer sentences in active rather than in passive voice because this is a less impersonal way of saying something, and it also shows that you are willing to take responsibility for everything the letter says.
- Always use a courteous and inoffensive tone even when you have to say something that the receiver will not want to hear. You must be certain that the letter you send is one that you would like to receive.

Read the notes below on some common kinds of business letters and look at the samples of each and, in some cases, their responses.

### Letters of enquiry

Letters of enquiry are written to ask for information about a business organisation, to ask for a catalogue, a price list, the contact details of a company's local representative, or to find out if there are opportunities for business collaboration or employment. Replies sent in response to letters of enquiry should be complete and fully satisfactory in terms of the information asked for. You could also give additional information, offer advice or suggest possibilities if you think that doing this would help get your company business or a large order.

Hotel Aditi  
46/17 Paharganj  
New Delhi 110 001

HA/HK/293  
6 September 2008

The Sales Manager  
Lotus Furnishings  
64, Shastri Nagar  
New Delhi 110 015

Dear Sir/Madam,

Subject: Business enquiry

We are renovating the hotel and need elegant, moderately priced bathroom and bedroom furnishings.

It would be helpful if you could send us samples showing your range of towels and bed linen. Could you also send us your catalogue and price list, please.

We look forward to hearing from you.

Yours faithfully,

*George Samson*

George Samson  
Manager

LF/B/56  
10 September 2008

Mr George Samson  
Hotel Aditi  
46/17 Paharganj  
New Delhi 110 001

Dear Mr George Samson,

Subject: Enquiry on furnishings

Thank you for your letter HA/HK/293 of 6 September 2008 to enquire about our range of bathroom and bedroom furnishings. I am pleased to enclose our latest catalogue and price list.

We are sending you separately a range of our most popular bed linen and towels. For your purpose, we recommend the Pallavi range of furnishings. Please look at the samples and get back to us with your decision, and we will be happy to discuss the matter further.

For any questions or if I could be of help, please contact me on 23457120 / 23457121.

Yours sincerely,

*R Arora*

Ramesh Arora  
Sales Manager  
Lotus Furnishings  
64, Shastri Nagar  
New Delhi 110 015  
Email: sales@lotus.com

### **Letters of order**

Although printed order forms with a number are often used to place orders, orders are sometimes placed through letters. Order letters follow the general format of business correspondence and give a clear description of the items ordered, their quantities, catalogue numbers and prices. They should also specify the address and date of delivery, the mode of transport, the terms of payment according to earlier discussions and whether the final price includes charges for delivery to the buyer or whether delivery charges will be borne by the buyer.

Cygnus Wires  
56-712-80 S. T. Industrial Area  
Mumbai 400 001

Order No. 65/267  
26 November 2008

Bansal Steel Pvt. Ltd  
87 Shalimar Road  
Pune 411 029

Dear Sirs,

We are placing an order for the following grades and quantities of steel rods on the 20% discount offered by you:

Quantity	Items	Catalogue No.	Rate
500 tonnes	Hot rolled 1010	27540	Rs 1000/tonne
250 tonnes	Silicon steel	43601	Rs 1500/tonne
500 tonnes	Carbon steel	72158	Rs 1750/tonne

Please arrange to have the goods delivered carriage paid\* at the above address by 15 December 2008. Please enclose a pro forma voucher on receipt of which we will raise a purchase order and send you a cheque for the amount.

Yours faithfully,

*SJ George*  
Simon J. George  
Purchase Manager

\* when the quoted price includes transportation and delivery to the buyer; 'carriage forward' when the buyer is responsible for the delivery charges

Order letters must be promptly acknowledged and confirmed. The person or company who has placed an order must be informed in case the items concerned are out of stock or if a delay is anticipated in the delivery of the goods. Such letters are necessary in order to create a feeling of goodwill and trust.

Bansal Steel Pvt. Ltd  
87 Shalimar Road  
Pune 411 029

Orders/267/700/08-09  
30 November 2008

Mr Simon J. George  
Purchase Manager  
Cygnus Wires  
56-712-80 S. T. Industrial Area  
Mumbai 400 001

Dear Mr Simon J. George,

Sub: Confirming order no. 65/267

Thank you for your order of 26 November 2008.

We confirm supply of the required types and quantities of steel rods. The goods will be delivered by the said date through Agarwal Transporters who have a branch office in 684, Sterling Complex, Bandra, Mumbai.

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We hope this is the beginning of a long business association between our companies.

With regards,

Yours sincerely,

*Salman Abdullah*

for Suresh Pai  
Sales Manager

### ✓ Letters of complaint

In business transactions, which involve selling and buying or providing services, it is common to find errors happening or customers being dissatisfied with what they have received. In such cases, the consumer can write to the company concerned, giving details of the cause for the complaint and asking for a refund, a replacement, etc. The purpose of a letter of complaint is to seek redressal of a grievance and not to blame or offend. The supplier is often not responsible for the problem and may be shocked to hear about it. Therefore, letters of complaint, like all business letters, should not only be courteous but also restrained. Choose your words carefully and use an appropriate tone when writing to express your dissatisfaction about goods or service received. Begin your letter of complaint by naming or describing the item or service concerned and give details of when and where you bought the item or received the service. Explain the problem briefly and clearly. If you spoke or wrote to someone about this earlier, give the details. Conclude by saying what kind of solution you expect—replacement of item, satisfactory service to be provided free of charge, or a refund.

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15 Saket  
New Delhi 110 017

Ref: Invoice no. 117  
4 January 2009

Consumer Services Manager  
Allied Electronics  
Connaught Place  
New Delhi 110 001

Dear Sir/Madam,

Sub: Request for replacement of defective refrigerator

This is about a CoolStar refrigerator (colour: blue; model: 260; size: 175 ltr) that I bought from your showroom on 30 December 2008 (copy of bill enclosed).

Ever since it was delivered on 1 January, the fridge has not been working. Even when set on maximum, the inside temperature remains close to just 20 °C. Water in the ice-tray does not freeze, and food kept in the fridge spoils in a day.

Your showroom has a reputation for both quality and reliability, and so I am certain that this is only a chance happening. Could you replace the defective refrigerator with a new piece in the same model, size and colour, please.

With regards,

Yours faithfully,

*Sumitrasen*  
Sumitra Sen (Mrs)

If you are at the receiving end, acknowledge all complaint letters promptly. The tone of your letter should not be defensive but should tell the buyer or consumer that you are willing to look into the problem and find a solution. Do not hesitate to apologise if it is clear that the complaint is valid and state what you will do to resolve the problem. Ask for time if you need to investigate and find out how the problem happened.

Allied Electronics  
Connaught Place  
New Delhi 110 001

Inv.117/22/CS  
8 January 2009

Mrs Sumitra Sen  
15 Saket  
New Delhi 110 017

Dear Mrs Sumitra Sen,

I am very sorry to learn that the refrigerator we supplied to you on 1 January is a defective piece.

I spoke to the company representative, Mr Joseph, and though he said that such incidents do not happen often, he agreed that the complaint is both serious and unfortunate. He assured me that CoolStar would be sending you a replacement by tomorrow.

In case there is a delay in the arrival of the fresh piece, you can speak to Mr Joseph on 26743084. Alternatively, please feel free to call me at the showroom number 26406231 or on my mobile number 9345268290.

Again, many apologies for the bother this has caused you,  
and we hope you will excuse us for the incident.

With regards,

Yours sincerely,

*VS*

Vandana Sharma  
Manager

### **Insurance claim letters**

Having insurance cover gives us and our families security against different kinds of calamities that lead to loss of life, health and money. Thus, for example, we can take out insurance for our cars, homes, valuables, travel and medical expenses. In case of an accident, theft or fire that has caused damage to property or injury, you can write to your insurance company to claim compensation for your loss. Before writing to claim insurance, read your insurance contract carefully to find out how much you are entitled to, the information you will need to give and the documents you will have to enclose in your claim letter.

To write an insurance claim letter, use the standard format of other business correspondence. Begin by giving the kind of insurance policy you have taken out and the policy number. Next describe the event that led to the loss and also the circumstances under which this happened. In case of a theft or fire, give the estimated value of what you have lost or if there has been an accident, for example, give an estimate for repairs or medical treatment. Close the letter by asking about the turn around time for your claim to be assessed. Make sure you update your contact details in case they differ from what is in the contract.

Style Garments Co. Pvt. Ltd  
Neelamber Park  
Jaipur 302 002

IC/234/100  
7 February 2009

Ensure Insurance Company  
54-210-67 Annasalai  
Chennai 600 001

Dear Sirs,

Claim under policy no. DH 843925

This is to report a fire that broke out in our factory store on the night of 5 February. The fire, caused by a short circuit in the main line supplying power to the factory, gutted almost all our stocks and caused serious burns to two watchmen who tried to salvage some of the goods. In fact, it took two fire engines and firemen three hours to bring the fire under control.

According to our estimates, the fire has caused the company a loss of Rs 4,00,000. This is in addition to the expected medical reimbursement of Rs 75,000 to be paid to the employees who suffered burns in the incident.

Could you request your inspection team to visit the site of the fire and complete their investigations as soon as possible, please. We would also like to have an idea of your turn around time frame in cases such as ours.

Yours faithfully,

*U Singh* ✓  
Umang Singh  
Manager

Besides being written promptly to acknowledge, replies to insurance claims usually enclose a claim form to be filled in and returned, or they ask for details such as an estimate of the loss suffered or the steps taken by the claimant to limit the loss, or inform when a representative from the insurance company will visit to make an assessment.

Ensure Insurance Company  
54-210-67 Annasalai  
Chennai 600 001

GIP/712/ DH 843925  
11 February 2009

Mr Umang Singh  
Manager  
Style Garments Co. Pvt. Ltd  
Neelambar Park  
Jaipur 302 002

Dear Mr Umang Singh,

I refer to your claim letter of 7 February. As a first step in processing your request, I enclose a claim form that we want you to fill in and return as soon as possible. In addition, please send us copies of the estimates you have made of the loss.

Our representative will be calling you shortly to fix a date and time for his visit to the site of the fire. Finally, in response to your query, our turn around time frame in settling such cases is usually a month.

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We assure you of our best service and cooperation at all times.

*R. Srilata*

R. Srilata  
Assistant Manager  
Claims Division  
Ensure Insurance Company

### **Interview call letters**

Another kind of business letter you may have to write at some point in your professional life is an interview call letter. This, as the name suggests, is a letter sent out by prospective employers to job applicants who they think could be suitable for a particular position in the organisation and who they want to meet in person for further assessment. An interview call letter should first acknowledge receipt of the application and then give the date, time and venue of the interview. Sometimes an interview may be preceded by a group or panel discussion, and if so, state this in the interview letter so that the candidate comes prepared to stay for as long as the whole process may take. Some interview letters give the name of the person the applicant should contact. Also, it is common for interview letters to request confirmation of attendance by the candidate. In fact, even when the call letter does not ask for this, it is courteous to call or write to confirm that you will be attending the interview.

Gargi College of Commerce  
Bhopal 462 010

RCT/2167  
6 July 2008

Mr Arif Khan  
79 Gangotri Housing Colony  
Jawahar Nagar  
Bhopal 462 063

Dear Mr Arif Khan,

Interview for post of senior administrative officer

Thank you for applying for the above position at Gargi College of Commerce.

We are pleased to invite you to attend an interview at the principal's office on Thursday, 15 July 2008 at 11 a.m. Please bring your original certificates and testimonials with you.

Could you confirm by letter or on telephone whether you will be attending the interview, please.

Best wishes,

Sincerely,

*Prema Dua*

Prema Dua

Chief Administrative Officer

Tel: 25467310; email: gargicc@yahoo.co.in

9 July 2008

Ms Prema Dua  
Gargi College of Commerce  
Bhopal 462 010

Dear Ms Prema Dua,

Acknowledging interview call letter

Thank you for your letter of 6 July, inviting me to attend an interview on 15 July at 11 a.m. for the post of senior administrative officer in your college.

I confirm that I will be attending the interview and look forward to meeting you.

With regards,

Yours sincerely,

*Arif Khan*  
Arif Khan

### **Letters of appointment**

Letters of appointment may be sent either to make an offer or to confirm one made at an interview. Appointment letters must not sound unfriendly or cold and must make the terms and conditions of the offer clear and also give all the other information that the person it is sent to will want to have. Letters confirming an offer made at an interview must be sent a prompt reply—along with signed copies of the appointment letter, if asked for—accepting

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the offer formally. If, however, the offer made is not acceptable to you, write immediately to politely decline the offer.

Yatra Travels  
1A Shubham Complex  
M. G. Road  
Bangalore 560 002

R-16/08-09  
21 September 2008

Ms Savita Mishra  
24 Marigold Apartments  
Indira Nagar  
Bangalore 560 082

Dear Ms Savita Mishra,

Appointment to the post of Assistant Executive

We are pleased to offer you the position of Assistant Executive in our accounts department on the following terms and conditions with effect from 28 September 2008.

1. You will report to the Chief Accountant.
2. The appointment carries a consolidated salary of Rs 15,000 per month during a one-year period of probation.
3. On satisfactory completion of the probationary period, you will be confirmed and placed in the grade 6,000-400-10,000.
4. You will be entitled to seven days casual leave (non-cumulative), ten days sick leave (non-cumulative) and thirty days privilege leave in a year. Privilege leave can be accumulated up to sixty days.

5. Your working hours will be 9.30 a.m. to 5.30 p.m., and your weekly holidays will be Saturday and Sunday.
6. The appointment may be terminated at any time by either side by giving two months notice in writing.

Please confirm that this appointment offer is acceptable to you and that you will be able to take up your duties on the date mentioned above by returning the signed duplicate copy of this letter.

With best wishes,

Yours sincerely,

*M Bhat*  
Manu Bhat  
General Manager  
Yatra Travels

24 Marigold Apartments ✓  
Indira Nagar  
Bangalore 560 062

23 September 2008

Mr Manu Bhat  
General Manager  
Yatra Travels  
1A Shubham Complex  
M. G. Road  
Bangalore 560 002

Dear Mr Manu Bhat,

**Re: Appointment offer**

Thank you for your letter of 21 September offering me the position of Assistant Executive in your accounts department.

I am happy to accept the offer on the terms and conditions stated in your letter. Further, I confirm that I will be able to report for work on 28 September 2008. Please find enclosed the signed copies of the appointment letter.

I look forward to a long, fruitful association with Yatra Travels and assure you that I will do everything possible to discharge my duties as well as is expected.

With regards,

Yours sincerely,

Savita Mishra

Enc: signed copies of appointment letter

### **Letters of indent**

Letters of indent are official orders for goods placed by a buyer that are subject to the fulfillment of certain conditions. The term is usually used to refer to orders sent by a buyer to commission agents, sometimes in another country, asking them to buy specified goods on their behalf and transport them. This kind of letter thus also comes under foreign trade correspondence. The buyer may specify the seller or leave it to the commission agent to identify one. Letters of indent come straight to the

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point without any opening or closing sentences and include the following information:

1. details and prices of the goods being ordered
2. packing, insurance and shipping instructions
3. details of mode of payment

Modern Marketing Co. Ltd  
21 City Centre  
Oxford Street  
London L12 6MP

MPL/08/943  
16 August 2008

Mahendra Pvt. Ltd  
Commission Agents  
74/509 Daryaganj  
Delhi 110 002

Dear Sirs,

Indent No. 30

In follow up to our earlier correspondence of 20 July 2008 (Ref. No. MPL/926/943), please purchase and ship on our behalf the following items for delivery by 30 September 2008. Further, please arrange insurance to cover the amount in your invoice as well as your charges. In case any of the items below cannot be supplied in time to be shipped on the specified date, the order being placed for them should be cancelled. On receipt of the goods, we will send you

payment to cover the amount due to the supplier as well as your agreed commission of 3%.

Yours faithfully,

*M P Patterson*  
M. P. Patterson  
Manager

Catalogue no. & name	Description	Quantity	Packing & other remarks
BH 2315 Basmati rice	long-grained, Dehraduni	100 kg	in bags of 2 kg, 25 bags in a crate
AD 4110 Bengal gram	natural colour, grade A	50 kg	in bags of 2 kg in a crate
TY 9744 Green gram	whole, grade A	50 kg	in bags of 2 kg in a crate
MS 5007 Coconut oil	filtered, Super brand	50 kg	25 one- litre pouches in a crate

Ship: *SS Ocean Queen* leaving Mumbai port on 28 August 2008

Delivery: London

Payment: Draw at 20 days from sight of documents through  
State Bank of India, Colaba West, Mumbai

## Letters of credit

A letter of credit is an official letter from a bank that allows a buyer to offer secure terms to a seller or that allows a person to take money from another bank. Letters of credit are issued by a bank to another bank or to an individual/company within the same or in different countries. A letter of credit thus guarantees the seller the amount due and by stipulating the presentation of specific documents makes sure that the goods are delivered to the buyer.

The format of a letter of credit is again that of a business letter. To outline its essential contents, a letter of credit gives an undertaking on behalf of a buyer ('applicant') to make to a seller ('beneficiary') a payment of a sum of money on presentation at a specified place of documents that prove that goods have been supplied within the time limits agreed on. Look at the sample letter of credit below.

Name and address of bank
Date: .....
Irrevocable letter of credit no. ....
Beneficiary: Name of seller
Account Party: Name of buyer
Address of Exporter:
Gentlemen;
We hereby open our irrevocable credit in your favour for the sum or sums not to exceed a total of ..... rupees (Rs ..... ), to be made available by your request for payment at sight upon the presentation of your draft accompanied by the following statement:

(Insert applicable statement)

This letter of credit is valid until ....., provided, however, that this letter of credit will be automatically extended without amendment for ..... from the present or any future expiration date thereof, unless at least thirty (30) days prior to any such expiration date the issuing bank provides written notice to the ..... at the ..... of its election not to renew this letter of credit for such additional ..... period. The notice required hereunder will be deemed to have been given when received by you.

(Name of bank)

By: .....

## Bills of lading

The bill of lading is a document prepared by a shipping company listing the goods being taken on board for shipment. Signed by the captain of the ship by which the cargo is sent, the document serves as a receipt for the consignor (the party sending the goods) and as a document giving the consignee (the party to whom the consignment is sent) the right to claim the goods from their destination. Thus, bills of lading are prepared in three sets of originals and copies for the three parties involved. They usually contain the following information:

- name of the ship
- date and time of departure from the port where the goods are taken on board
- identification marks/labels on the cargo

- a standard statement to testify that the goods concerned are loaded on board the ship and that they are undamaged

After the consignor checks the bill of lading issued to make sure that all the information and details in it are correct, it is sent with other related documents to the bank to be forwarded to the consignee.

Look at a sample bill of lading form below. Note that this, like the letter of credit, has a standard format to be followed.

SHIP FROM		SHIP TO		THIRD PARTY FREIGHT CHARGES BILL TO:		CUSTOMER ORDER INFORMATION		CARRIER INFORMATION	
QTY	TYPE	QTY	TYPE	WEIGHT	HAZ (P)	COMMODITY DESCRIPTION	NMFC #	CLASS	
<b>GRAND TOTAL</b>									
WHEN THE VALUE DECLARED FOR EXPORT IS DIFFERENT FROM THAT SPECIFICALLY STATED BY THE SHIPPER TO BE NOT EXCEEDING THE DECLARED VALUE OF THE PROPERTY AS FOLLOWS: *The signed or declared value of the property is specifically stated by the shipper to be not exceeding _____ *The signed or declared value of the property is specifically stated by the shipper to be not exceeding _____									
<b>NOTE: Liability Limitation for loss or damage in this shipment may be applicable. See 49 U.S.C. - 1470e(c)(1)(A) and (B).</b> RECEIVER/SHIPPER TO INDICATE DELIVERED TO OR TO BE DELIVERED TO BY THE SHIPPER TO BE NOT EXCEEDING THE DECLARED VALUE OF THE PROPERTY AS FOLLOWS: *The carrier shall not be liable for loss or damage to the property unless the shipper has specifically stated to the carrier that the property is to be delivered to the carrier and the carrier has accepted the property for transport.									
SHIPPER SIGNATURE / DATE		Freight Allowed		Freight to be Paid		CARRIER SIGNATURE / PICKUP DATE			
<input type="checkbox"/> By Shipper		<input type="checkbox"/> By Shipper		<input type="checkbox"/> By Shipper		SHIPPER SIGNATURE / PICKUP DATE			
<input type="checkbox"/> By Consignee		<input type="checkbox"/> By Consignee		<input type="checkbox"/> By Consignee		CARRIER SIGNATURE / PICKUP DATE			
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### Exercises

1. You are Sharif Abdullah of 35 Palam Vihar, New Delhi. You are planning to buy an automatic washing machine. Write to the Showroom Manager, Ajay Electronics, Karol Bagh, New Delhi, asking for a catalogue and price list. Also write a suitable reply from Ajay Electronics.
2. You are Sarita Prasad, principal of P S Degree College, Kanpur. Write to M/s Shabnam Book House, Kanpur, placing an order for 1000 copies of Synergy, the textbook of English for commerce students. Write a reply confirming the order and saying when the books will be dispatched.
3. You are Kalyan Swarup of Crystal Clear Glass Company, Mumbai. A consignment of glass crockery you sent to a customer in Jamshedpur has not reached. Write a letter of complaint to the transport company asking for an immediate enquiry into the matter and the reasons for the delay. Note that your letter should be a polite statement of the facts and should not express your anger at the incident. Write a suitable reply from the manager of the transport company apologising for and explaining what happened and saying that the consignment had just been delivered.
4. As Sudershan Lamba, whose car was involved in an accident, write a letter to Safe Insurance Pvt. Ltd, Chandigarh, claiming insurance for damage to the vehicle. Give an estimate of how much the repair would cost and also ask for a claim form for you to fill in and return. Write a reassuring reply to Mr Lamba on behalf of the insurance company.
5. You are Nimi Menon, a senior editor at Hamsa Books. Draft a letter to a candidate, Parvati Bhasin, who has applied for an editorial position in your publishing company, asking her to attend an interview at your office. Remember to give all the necessary details such as date, time and office address. Write a reply from Ms Bhasin confirming that she would be attending the interview.
6. As Shantanu Bose, director of Hamsa Books, draft an appointment letter to be sent to Parvati Bhasin. Follow the sample letter in

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*this unit for terms and other details. Write Ms Bhasin's reply, acknowledging receipt of the appointment letter and confirming that she would be joining on the suggested date.*

- 7. You are Habib Aslam of Marine Foods Ltd, Muscat. Write a letter of indent to A. J. Valsan, a commission agent in Cochin, India, asking him to buy on your behalf and ship two hundred kilograms of fresh, shelled prawns. Remember to give all the necessary details, such as specifications of goods and price, packing, insurance and shipping instructions and mode of payment.*