BANKING CORRESPONDENCE

: STRUCTURE :

10 OBJECTIVES

With the help of this unit one can learn about some of the important things:

- What is banking correspondence?
- The Fundamental Aspects for Drafting Banking Correspondence
- Kinds and Purposes of Banking Correspondence
- Characteristics of Banking Correspondence
  - Brevity
  - Accuracy
  - Lucency
  - Secrecy
  - Courtesy
- The Kinds of Banking Correspondence
  - Opening Account
  - Stop Payment of a Cheque
  - Error in Pass-Book/ Bank Statement
  - Wrongful Dishonour of a Cheque
  - Intimating the Loss of a Credit Card/ Debit Card/ ATM Card
  - Transfer of a Bank Account
- Correspondence Through Emails
  - Few Tips for writing Emails
- Writing II : Writing An Email

10.1 INTRODUCTION

As a student it is necessary to differentiate two types of letters written by the same person. At the same time one has to evaluate whether they have the same tone, format or content? Which elements are similar and which are different? And finally why? To understand them let us explore the below given examples.

Letter No.1

7, Akash Ganga,
Lodhi Road,
Mumbai- 09.
Date : 17th October 2017.

Dear Sunny,

How are you? I hope you are keeping fine.Thanks a lot for your last letter. It was great to listen from you after such a long time. You seem to have good time in London.

Thank you again for the photographs that you have attached. You look gorgeous with have London Bridge on the background. London looks very pleasant. If time permits I would like to visit London this year only for some academic purpose.

By the way, are you coming anytime soon? Let me know in advance so that I can arrange for your hospitality in advance.

Hope to see you soon!

With love
Pratik

Letter no. 2

To,
The Marketing Manager,
Fang Fung, Civil Lines,
Mumbai- 09.
Date: 17th October 2017.

Respected Sir,

I have recently purchased Double Door refrigerator from your nearby showroom. Subsequently, after using it for less than a month, I find that the deep frost is not working properly at the same time the internal cooling system is also having some trouble at times. I find it extremely disappointing that your new and highly expensive Refrigerator is malfunctioning. As the refrigerator is within five years warranty period, I humbly request you to send someone immediately to repair/ replace the Refrigerator.

Sincerely Yours,
Anant Kumar
(7, Akash Ganga, Lodhi Road, Mumbai- 09.)

10.2 FINE TUNING THE MIND

One can easily observe the similarity to correspond in both these letters. The second one is having the tone and content of a complaint in a business context. On the other hand, the first letter is informal and casual by its content and context.

Variances between Formal and Informal Letters

Informal Letter	Formal Letter
There is no prescribed format for this type of letters.	Formal letters are always having prescribed format.
It is address to people we know with various topics of discussion.	It is address to a person/ organisation that are known as well as unknown with specific issue.
It deals with private thoughts, feelings and topics.	It primarily aims to convey information.
It contains exclamation, questions and contracted forms etc.	It contains formal linguistic features.
It may talk about different subjects and even ramble a bit.	By nature it would be brief, clear, precise and complete.
Generally, it is in Active Voice.	Generally it is in Passive Voice.
It contains short and simple sentences.	It contains long and complex sentences.

Activity 1

Explore few more differences from your perspective.

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10.3 FOCUS ON LANGUAGE

In general, we use language both written and spoken – with specific purpose in mind. We use specific words and phrases to convey one purpose and other words and phrases for another one. Specific group of words serve a specific task can be considered as structures. They provide different level of formality to create different types of moods. There are numbers of ways of expressing the same intent is possible in differing degrees of observance.

Formal	Informal
I haven't thought about it.	I haven't given it a much thought.
They are going to start living together.	They are moving in together.
Go to the library.	Hit the library.
It is easy.	It's piece of cake.
We need to tell everyone about this thing.	We need to go to public with this thing.

In the contemporary world of internet communication people hardly find time to digest stilted, outdated, stylized pompous language. Instead they would prefer to the point discussion.

Activity 2

There are certain skills are required to write a simple, clear and brief letter. Have a look upon the paragraph given below.

> When the hotel owners were approached on January 12th, the executive manager told the senior chef that they were pondering over advertising lawn 1 for rent. At the same time, he also exhibits his powerlessness to take any specific judgement by convincing owners to finalise their view of purchasing the lawn in the time duration of a week meanwhile their executives would come back from their tour, which will be February 28th.

Here one can observe that only two things become clear after reading the paragraph given above. First is that the hotel owners were contacted on 12th January, second the executives would return on 28th February. The significant details about the renting of lawn is confused by the unnecessary verbose.

Try to rewrite the same paragraph which can make some sense.

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The Fundamentals of Writing a Letter

At the time of writing a banking correspondence one has keep few things clearly in the mind such as attractiveness along with clarity of thought can create a positive impression in the mind of the readers. At the same time, it becomes responsibility of the writer to balance between both stuff and presentation. Before writing a letter one has to plan a letter, for which there are some steps involve in it, such as;

- First of all, get confirmed about: why we are writing this letter?
- It is necessary to collect all the necessary details and documentations for the subject.

- Concretise the key issues one must discuss
- Evaluation of the recipients, their age, social/ economic status, attitudes and characteristics more significantly when the recipient belongs to culture other than our own.
- Clearly mention the purpose of writing such letter
- Formatting of such letters should be done carefully. One has to take care of titles, salutations, beginnings and even ends of such letters.
- There should be proper revision and re-reading of such letters to scrutinise each and every aspect related to grammar and personal information.

There are some essential elements that one should keep in mind while writing a banking letter:

- The name, designation and purpose of the sender must be made clear.
- The name, designation as well as the address of the receiver should be mentioned clearly. One has to ensure that there is no mistake in spelling of the receiver. At the same time one has to look after proper attributes of the receiver as well.
- In case of banking correspondence there is a whole lot of importance of the dates. One has to be particular about the mentioning of the proper dates at proper places.
- The addresses of both sender and recipient should be mentioned properly. In case in future any one wants to communicate!

10.4 READING – I: VARIOUS KINDS OF BANKING (REQUESTING AND DOCUMENTING) LETTERS.

Looking at the significance of the banking sector in the contemporary world one of the thinker has rightly observed that, "The banking sector was always deemed to be one of the most vital sectors for the economy to be able to function. Its importance as the "lifeblood" of economic activity, in collecting deposits and providing credits to states and people, households and businesses is undisputable."

The progress and development of any nation essentially depends upon the growth of banking sector. The various kinds banking facilities have contributed to the phenomenal flow of the money in the contemporary world. It is significant to acknowledge that the 'force to function' for banks are being provided from the investments that the common man does in the form of deposits in the bank.

On the other hand, to attract more and more customer banks are also providing great many facilities in the form of digital and online banking facilities. In this process the economy gets the ultimate benefit. The ever increasing industrialisation and business world, no one can do without banking services. One can observe ever increasing dependence upon the banking services. Any amount of hindrance in the banking activity would result in the overall loss of the nation. Almost all kinds of organisations are assisted by

banking facilities. For the smooth functioning of this sector it is necessary to have concrete communication between bank and its clients. Therefore, banking correspondence plays its significant role in nation building.

The significant tasks that a bank has to perform can be counted as below:

A. Opening new personal/ institutional/ industrial accounts.

B. Receive deposits of money from the account holders.

C. Solve disputes regarding accounts for clientele.

D. Verifying the details of the applicants and sanctioning the loans.

E. If asked by other banks provide details regarding reputation of its customer and at the same time obtain similar such information from the other banks.

F. Cashing the certificate of deposit

G. Serve customers with online banking, internet services and credit/ debit card facilities.

H. Allotment of Safe Deposit Box and collect charges on it.

I. Investment of deposited money on profitmaking shares.

J. Facilitating customers with Demat accounts.

K. If needed, transfer or close the account of the customers.

The significant role of the banking sectors demands for the efficient and hurdleless functioning of the bank. It is the responsibility of a government to provide proper environment for the sector to flourish and function. A letter from bank demands special attention because it cannot be too stiff or too casual. At the time of banking correspondence one has to follow below mentioned instructions:

a. **Brevity.**: In the banking sector time plays its crucial role. Letter forwarded by the bank should not carry unnecessary lengthy details.

b. **Accuracy:** Every letter forwarded by the bank deals with the matter of money even a small error in writing amount or any ambiguity can cause big loss for clientele or bank itself.

c. **Lucency:** The letter forwarded by the bank should contain a certain degree of clarity, the reason is it may go to the clientele of the lower strata. The employment of the language should be understood properly by the layman.

d. **Secrecy:** The details regarding accounts of the clientele are confidential, therefore at the time of correspondence one should keep in mind that none of the confidential details should be disclosed.

e. **Courtesy:** Even if the situation is worst of worst, you have to write about most nefarious thing; but when you have pen and paper in front of you for banking correspondence, be polite as much as you can. Try to treat the clientele as you yourself would like to be treated.

Activity 3

Think Akshay is a son of an ordinary farmer living in the interior village of

Jamnagar district. He has secured his admission in FY B Com in Gujarat Commerce College, Ahmedabad. He has applied for MYSY (*MukhyaMantriYuvaSwavlambanYojna*). For which he has been asked to submit details of the bank account. Now, how can he open his account is the big question. The reason is 1) he is new to the city, 2) he has never ever approached bank for any reason. Try to arrange the following actions in appropriate sequences.

- Requesting for Pass Book
- Requesting to correct error in the Pass-book
- Requesting for safe deposit Box
- Requesting for Opening an account
- Disputing Account Statement
- Requesting to stop payment of a cheque

1. …….
2. …….
3. …….
4. …….
5. …….
6. …….

Examples of Different Kinds of Banking Correspondence

Letter to Open an Account

The entire process of banking starts with the opening of an account by its clientele. Let us have a letter from an ordinary student to open his account after joining college. The format of the letter can be helpful to all the students who have not opened their accounts as yet.

Jangid Akshay
B – 1001, Samras Hostel,
Gujarat University,
Ahmedabad -15.
5th May, 2018

The Manager,
State Bank of India,
Gujarat College Branch,
Ahmedabad.

SUB: To Open an Account.

Dear Mr.Kulkarni

I wouldlike to open a personal account in your bank. As it is difficult for me to visit your bank during the college hours, I would like to manage the transaction entirely online.

Kindly forward the proper signature forms to be filled up by me, at the same

time any necessary details you may think important for me with regards to bank policies and norms.

As being a student I may be frequent in online transactions with limited amount of income so avoid monthly charges by maintaining your minimum balance requirements. If possible, provide me with ATM card of my choice, the sample I have attached here with and debit my account for that cost.

My current address is B – 1001, Samras Hostel, Gujarat University, Campus, Ahmedabad 15. My email ID is jangida@gmail.com.Mob.63444 55536. Your bank has established a unique reputation in the country and I am looking forward for strong banking relationship in the time to come.

Sincerely Yours,

JangidAkshay

Letter to Stop Payment

On certain occasion it may happen that due to our hasty manoeuvring we misplace or loose the cheques. In such circumstances we need to stop the payment immediately for security of our money. Here is an example for such correspondence.

Rajiv Verma

12, Apple Arcade,

Maninagar, Ahmedabad -06

8th May 2018.

[To- Name]

[Company]

[Address]

[City, State PIN code]

Dear [Mr./Ms. Last name]

Re. : To Stop Payment of Cheque : Saving Bank A/C No. 200023341111.

With reference to the above cited subject with regret to inform you that my cheque no. SB034567 of 2,00,000/-, dated 31st March, 2018 drawn in favour of K S Rao has been either misplaced or lost by me.

As it is bearers cheque, I request you to take the necessary actions to ensure if the same cheque being presented for the payment, it must be duly dishonour.

Kindly confirm

Yours Sincerely,

( )

Letter to inform the Bank About the Wrongful Dishonour of a Cheque.

Under certain circumstances or by mistake, sometimes banks may have dishonoured the cheque of the customer. In this situation it is moral right of a customer to inquire about the wrongful dishonour of the cheque. Below given letter provides one such example of epistolary communication. Especially, as an educated young member of the family one should help the elders in such situations.

Abhi S. Rai
32, Meghani Nagar,
Rajkot – 3.
23rd May, 2018.

To,
Manager,
Kotak Mahindra Bank,
Kalupur, Ahmedabad.- 05.

Dear [Mr./Ms. Last name]

Re.: Wrongful Dishonour of My Cheque No. SB 002345.

I am extremely surprised to know that my cheque no. SB 002345 of Rs.65.000/- drawn on 10th May in favour of Raj Stationary has been dishonoured by your bank, even though there was sufficient amount in my account.

My pass-book indicated a balance of Rs.2,00,000/- on 12th May 2018. On 15th May of the same month I paid Rs.20,000/- by cheque no. 00678594, drawn on Bank of India. Therefore, on 16th May my balance should be Rs.2,20,000/-. Thus, there was no reason to dishonour my cheque.

Kindly look into the matter at the earliest and reply me with valid explanation for such wrongful dishonour of the cheque. It is a matter of great concern to me.

Yours Sincerely,
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Activity 4

Due to continuous experience of such errors a young man may get irritated and would try to seek a strong resolution. The immediate solution comes to the mind is to close account because of poor services. Below given letter proves a guideline for such letter. For the better exercise of the grammar kindly fill in the blanks with appropriate form of the verb given in the bracket.

Rudra Bhatt
9, Alap Avenue,
Kalawad Road, Rajkot- 05.
23rd Nov, 2018.

To,

Manager,

ICICI Bank,

Kalawad Road,

Rajkot- 360005.

Dear [Mr./Ms. Last name]

Re.: To Close My Account Because of Poor Service.

I have had a saving account with your bank since April 2007, but I would like……(close) my account today. You may have your question that why I am closing my account immediately. The reason is I can no longer …… (tolerate) the poor service that I have experiences the past year.

I ……(have) a telephonic talk with your account manager Mr.Chovatiya on Monday. He ……(inform) me that a letter of intent is sufficient to close my account. Please provide proper facility to close my account without any issue.

Throughout the last year I have been subject to a number of accounting errors on the part of your bank. Mistakes happen, but the attempts to solve my problems were often times tinged with more bureaucracy, incompetence and even with rudeness.

Along with this letter I am…… (enclose)the summary of my last saving account for your convenience to close my account.

Yours Truly,

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Letter to Request Bank to Support Social Welfare.

Under certain circumstance when we are working for some social cause we may need monetary assistance from economically sound institutions of the society. In this case as a young member of the NGO (Non-Governmental Organisation) you may be asked to raise the necessary fund from the well-known banks of the town. Here is an example of one such letter which can be helpful to you.

Akshar Foundation

Non-Government Organisation,

Ghogha Circle,

Bhavnagar – 3.

6th july, 2018.

To,

Manager, Axis Bank,

Kalanala, Bhavnagar.-3.

Dear [Mr./Ms. Last name]

As a volunteer of Bhavnagar's one of most popular Non-Governmental Organisations, Akshar Foundation, I would like brief you about the tasks being dealt by our organisation. The basic thrust area of our institution is social welfare of poor and downtrodden dwellers of the nearby villages. For the same purpose we have been running an educational institution for the overall development of the Vartej village and nearby area.

At the mentioned school we always try to make the process of teaching more effective and attractive. The institution always tries to provide books, pens, slates, pencils and texts at the free of charge. To meet such challenges, we have formulated a group of volunteers who works in this rural area and try to meet the demands of local education.

Every year it costs huge amount of money to meet the demands. We have been an account holder of your bank since last 17 years. We have heard about your separate fund for social welfare. We will be very much grateful to you if you allot this year's grant of Rs.2,00,000/- for social welfare for this noble cause. Moreover, the grant given to our institution would be deducted under 80G of income tax norms.

Kindly do the needful in the path humanity and oblige.

Yours Faithfully,

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Letter to Intimate the Bank for The Loss of Debit Card/ ATM Card or Credit Card.

We all are living a very fast pace of life. At certain stages of our journey or transportation we may lose our valuables. We often listen about the loss of wallets and bags of the students while travelling by public transportations or being on the campus. At such events it is necessary for them to inform their concerned banks as soon as possible. Here we are having the example of one such letter for intimation to the bank about the loss.

SwetaIyyer

32, Bhavani Nagar,

Patan – 05., 20th August, 2019.

To,

Manager,

State Bank of India,

Rani kiVaav, Patan.-5.

Dear [Mr./Ms. Last name]

Re.: To Inform the Bank About Loss/ Theft of My Debit Card.

With reference to the above cited subject I am extremely sorry to inform you that my Debit card No. 9678595493939 has been lost yesterday. It is to inform you that regarding the same aspect I have informed The Bank of

Baroda Helpline, especially Ms.RehaKaushik at 10:30 am.

I lost my card when I was travelling by AMTS bus. I am not sure whether my wallet was pickpocketed or lost. Along with my Debit Card I lost my Adhar Card, PAN Card and Driving License. Kindly take the necessary actions to stop payments from this card as soon as possible. In the last transection from this card I withdrew 10,000/- from Naranpura branch at 9:30 am. I have preserved the necessary receipt of the transaction.

I have full confidence upon your bank that you will immediately take the necessary actions to prevent any misuse of the card. Do the needful and oblige.

Yours Sincerely,

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10.5 VOCABULARY PRACTICE :MULTIPLE MEANING OF THE SAME WORD

Activity 5

In English certain words do exist which can be used in various categories of parts of speech. A single word can stand as a noun. Verb, adjective of an adverb. The word Light can stand as noun, verb, adjective or adverb as well. We know such kind of various words with multiple meanings. Few of such words are given below,select their use as a same part of speech from the options of the sentences.

(1) Akshay likes to come at may place and **play** with me

(A) I like to watch Shakespeare's play Othello

(B) Monali likes to play Hockey

(C) Jimmy starred as Hamlet in our play of classroom

(2) Maa turned on the **light** so I could see

(A) The school bags have become very light

(B) He put upon light colours as he would go under the sunshine today

(C) He was the only light of my life

(3) He took a trip to Rajkot

(A) Be vigilant, or you will trip over there

(B) I planned my trip with my colleagues

(C) Rock, my pet dog, trip over things very often

(4) Can you check my answers please?

(A) Papa wrote a check for my holiday trip

(B) If Punit gets a check than his answer is wrong

(C) Let me check if there is sufficient money in my account

(5) Will you show me how to write a letter for opening a new account?

(A) I enjoyed the show with my Papa

(B) I want to show you my new cheque book

(C) India's Got Talent is my Favourite television show

10.6 WRITING PRACTICE:ARRANGING THE ARGUMENT

Activity 6

As we have seen and study various forms of Banking correspondence, we have learnt how to arrange the argument of the letter. Here we have the separate sentences without proper sequence. Arrange the statements as per the appropriate sequence.

1) Please look into the matter at the earliest and correct the error
2) I have saving account in your bank since last ten years
3) As per the bank policy the statements are issued every year
4) The final calculation is faulty
5) The mini statement of bank reflects withdrawal of Rs.40,000/-, but the bank statement is reflecting the withdrawal of Rs.20,000/- only
6) Kindly re-issue the Bank statement immediately and do the needful
7) My account number is A/C 200039484747, of Gujarat College Branch.
8) There is mismatch amongst the ATM Mini statement and my bank statement

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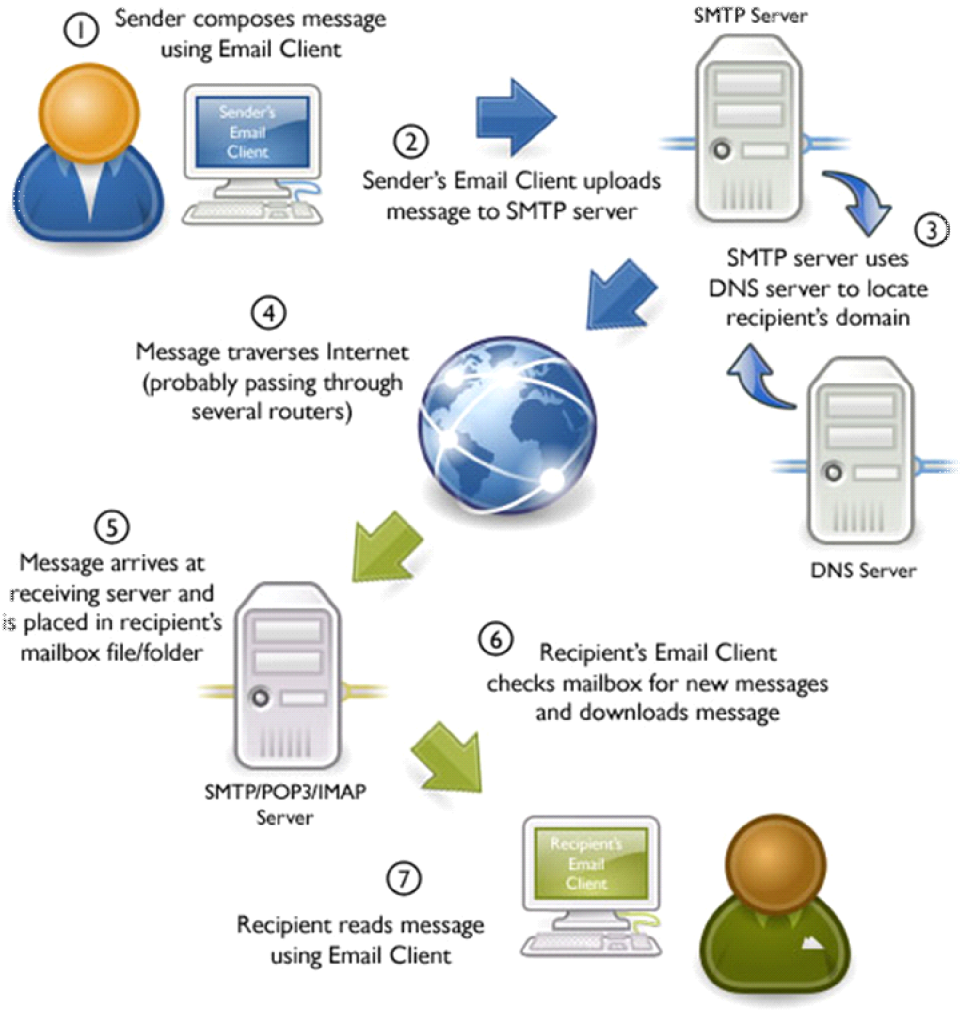
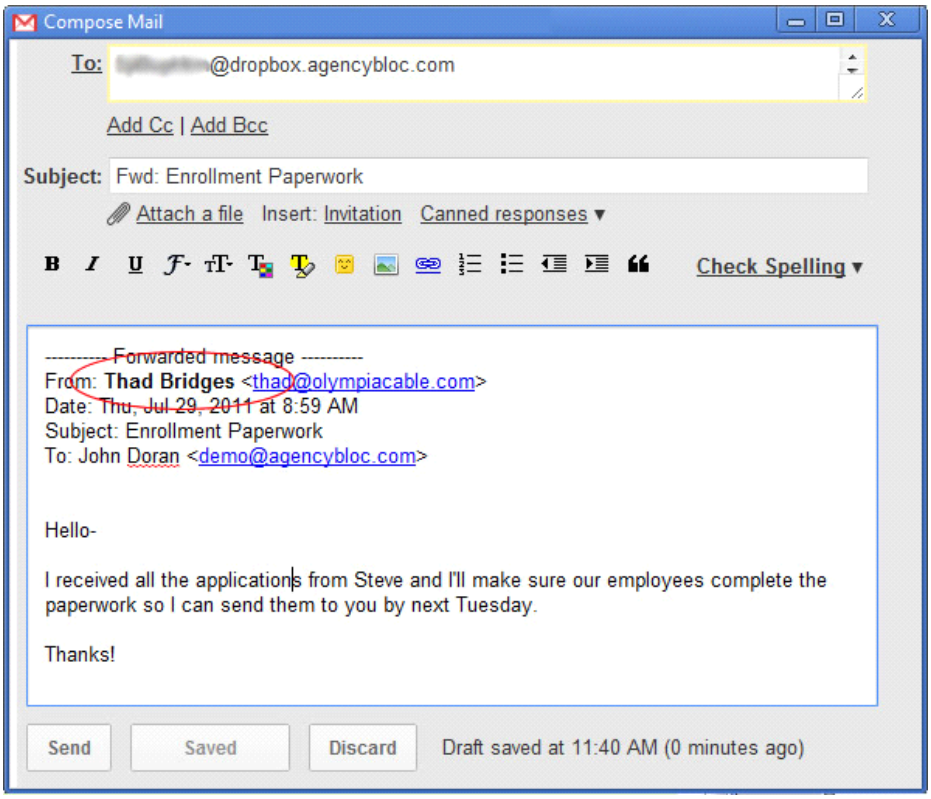
10.7 PRACTICE READING II: SUGGESTIONS FOR EMAIL CORRESPONDENCE

Email sands for 'Electronic Mail'. It is a way to send text, photo or video message in electronic form. In most of the time Email has been underestimated as the medium of communication in comparison of telephone and mobile. But in reality Email stands higher than any of the modes of communications. The simple reason is it stands for accuracy and chance for improvement if anything wrong has been typed through the medium of proof reading. It also conveys the tone of the communication exactly the way it should be. It fulfils all the necessary demands for the communication, where the correct use of language has been appreciated more than anything else.



Here is the example of the email page:



The fundamentals really work:

Email is method of communicating between two electronic devices. Thomlison Ray invented it during 1960s and 1970s. It was initially used to communicate amongst the network of computers. There are some prerequisite protocols that has to be observed when user want to make best possible correspondence. Such protocols constitute 'Email Etiquette'. Such as,

- First of all, there should be a meaningful subject line
- The mail should be easy to read for everyone
- One must use concrete words and avoid negative connotation
- The message should be focused
- The length of the message should be kept of the screen size only. If you want convey further details send it through attachments
- There must be use of appropriate level of formality, especially when we are communicating with the higher authorities
- Try to write clear and in organised manner. Use short sentences with simple grammar. Spellings should be corrected twice and sentences should be in simple grammar
- Never forget to begin your letter with necessary salutations such as you written correspondences
- Distinguish between formal and informal salutations
- To reflect professional curtesy make yourself available to your online correspondence
- Consider that the email is not a private mode of communication, therefore try to show utmost restraint and respect while communicating
- Never remain informal by using exclamation mark or emojis to express your emotions

Activity 7

Write more guidelines you think appropriate for Email writing.

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10.8 PRACTICE WRITING II: CORRESPONDENCE THROUGH EMAIL

Activity 8

Address an email to the bank manager regarding the loss of your Credit card and to take necessary steps to stop payments through that card immediately. Use the format given above for your convenience.

To:

Cc:

Subject: To stop Payment of My ATM Card No. 9893749539597257.

Dear Sir,

With reference to the above cited subject I would like to ask you to stop all the transactions of my above mentioned ATM card. Unfortunately, I lost my card while travelling from Baroda to Rajkot by train. I have already made an emergency call on your Emergency contact no 1800 233 233 444 within an hour. I made my last transaction from the University Branch of your bank at 7:30 PM. Kindly do the needful and oblige.

Yours Faithfully,

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10.9 LET US SUM UP

In this unit one can learn what is banking correspondence through letter as well as with the help of emails. One can also learn about the fundamentals of effective communication and the mechanics of epistolary writing. One can become familiar with interactive, informative and persuasive banking correspondence that includes complaint and requesting letters. You could also experience how to write a letter to open an account, closing account, disputing the account statement, stop payment of cheque, error in the cheque book, wrongful dishonour of a cheque, complaint about the rude behaviour of the staff member, seeking support for social events, transfer of an account and intimating for the loss of an ATM card. With the help of all such formats one can learn how to communicate properly and precisely.

Along with the changing scenario of the world through internet we could also observe the format of email writing as one of the most useful and faster mode of communication. We could also see which kind of care one has to take when writing an email.

10.10 KEY WORDS

Correspondence : To communicate with a person by exchange of letters.

Brevity : Shortness or conciseness of expression.

Lucency : The quality or state of being clear or easy to understand, free from obscurity or ambiguity.

Courtesy : A gesture marked by polished manners or respect for others.

Dishonour :lack or loss of honor, reputation or trustworthiness.

Social Welfare : Organized private or public social services for the assistance of disadvantaged.

Intimate : To communicate delicately and indirectly

10.11 SUGGESTED READINGS

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6. Russel, G. Charles, 'Teaching Business Communication', *ETC: A Review of General Semantics,* Vol. 58, Article. Spring 2001.
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ANSWERS

Activity 1

1) There is no need of address for informal letters where as there is necessity of address for both sender and the receiver in case of formal letters.
2) Salutations for the formal letters are Respected Sir or Dear where as in the informal letters salutations like Dearest or My Dear etc.
3) Informal letters are like extended private conversation where as in case of formal letter conversation is brief and to the point.

Activity 2

The executive manager contacted the hotel owner on 12th January to enquire if the lawn 1 was going to be given on rent. He was informed by the senior chef that the owner was thinking to let the lawn 1. He further informed that the decision would not be finalised until the executives would come back from their tour on 28th February.

Activity 3

1. Requesting for Opening an account
2. Requesting for Pass Book
3. Requesting for safe deposit Box
4. Requesting to stop payment of a cheque
5. Requesting to correct error in the Pass-book

6. Disputing Account Statement

Activity 4

1) to close,
2) tolerate,
3) have had,
4) informed,
5) am enclosing.

Activity 5

(1) B,
(2) C,
(3) B,
(4) C,
(5) B

Activity 6

1) I have saving account in your bank since last ten years.
2) My account number is A/C 200039484747, of Gujarat College Branch.
3) There is mismatch amongst the ATM Mini statement and my bank statement.
4) The mini statement of bank reflects withdrawal of Rs.40,000/-, but the bank statement is reflecting the withdrawal of Rs.20,000/- only.
5) As per the bank policy the statements are issued every year.
6) The final calculation is faulty.
7) Please look into the matter at the earliest and correct the error.
8) Kindly re-issue the Bank statement immediately and do the needful

Activity 7

1 One should avoid jargon and informal words while communicating through emails.
2 At the time of answering on the mail one should be gender sensitive.
3 Don't allow to have too much attachments.
4 Apply bullets and numbers to emphasise focus upon the important aspects.
5 Be sure about the names you have entered in the 'To' box.