

Chapter I

OFFICE ORGANIZATION

Manager

Meaning: A person whose job is responsible for the organization of the work of an office.

The office manager is responsible for organizing and coordinating office operation and providing administrative support.

Functions of Manager

Managers just don't go out and haphazardly perform their responsibilities. Good managers discover how to master five basic functions: planning, organizing, staffing, leading, and controlling.

- 1. Planning:** This step involves mapping out exactly how to achieve a particular goal. Say, for example, that the organization's goal is to improve company sales. The manager first needs to decide which steps are necessary to accomplish that goal. These steps may include increasing advertising, inventory, and sales staff. These necessary steps are developed into a plan. When the plan is in place, the manager can follow it to accomplish the goal of improving company sales.
- 2. Organizing:** After a plan is in place, a manager needs to organize her team and materials according to her plan. Assigning work and granting authority are two important elements of organizing.
- 3. Staffing:** After a manager discerns his area's needs, he may decide to beef up his staffing by recruiting, selecting, training, and developing employees. A manager in a large organization often works with the company's human resources department to accomplish this goal.
- 4. Leading:** A manager needs to do more than just plan, organize, and staff her team to achieve a goal. She must also lead. Leading involves motivating, communicating, guiding, and encouraging. It requires the manager to coach, assist, and problem solve with employees.
- 5. Controlling:** After the other elements are in place, a manager's job is not finished. He needs to continuously check results against goals and take any corrective actions necessary to make sure that his area's plans remain on track.

All managers at all levels of every organization perform these functions, but the amount of time a manager spends on each one depends on both the level of management and the specific organization.

What Are the Duties of a Manager in the Workplace?

A manager title in the workplace can cover a realm of duties, most of them supervisory in nature. In larger corporations, you may find tiers of management levels, each with specific duties. But in a small business, the manager is often a jack-of-all-trades. Though he may oversee aspects of the business, his responsibilities may be hands-on as well.

1. Staffing:

Managers are responsible for staffing the business. In a small business, this includes creating job descriptions, running advertisements for open positions, reviewing resumes and applications, interviewing prospective employees, hiring and firing. The manager oversees his staff, ensuring they are trained properly, follow company guidelines and policies, perform the job satisfactorily and receive feedback on a regular basis. Depending on the size of the company, the manager may also be responsible for the payroll function including tallying work hours, calculating pay, processing checks and tracking vacation days and other time off.

2. Communication:

Communication may be one of the most important responsibilities of a manager to keep the workplace running efficiently. Employees need to know the mission and goals of the business and what is expected of them to achieve those results. Managers must have the ability to comprehend directives from upper management and to then translate them to staff so that everyone is on the same page. A manager's communication responsibilities may also entail resolving conflicts, motivating employees, speaking to the public on behalf of the company and preserving customer relationships.

3. Training:

Managers need to ensure that direct reports are properly trained in job duties. Each of a manager's employees should be scheduled for an initial orientation and for any subsequent training required to perform his job. He must evaluate the employee's progress on a regular basis and determine whether additional training is needed. It is also the responsibility of the manager to note employees who are candidates for promotions or advanced positions within the company. He should work with each employee to create career goals and plans to attain them. Managers must also make the decision to terminate an employee unable to satisfactorily perform his job or who blatantly breaks company rules.

4. Business Growth:

A manager's prime responsibility is to the success of the company. His actions should all be poised toward business growth. Companies hire managers to run daily operations, coach employees, maintain quality control and ensure that its products and services are fulfilling customer needs. Managers must constantly review the company's financial, budgetary and production goals. If the company is falling short of its goals, it is up to the manager to make the necessary adjustments to get back on track. A manager's duty is to lead the organization to success.

5. Belief in sharing

Traditionally managers sat at the top of the organization and had access to all of the information required to make decisions. Managers would dole out the [orders](#) and the employees had to execute on those orders without asking any questions. Today managers cannot believe in hoarding information but in sharing information and collective intelligence. Managers need to make sure that the employees can connect to each other and to the information they need to get their jobs done, anytime, anywhere, and on any device. Managers now rely on employees to help make decisions instead of isolating them from this process.

Accountant.

Meaning: Qualified person who is trained in Book-keeping and in preparation, Auditing and analysis of account. Accountant prepares annual report and financial statement for planning and decision making and advise tax laws and investment opportunities.

Accountant Job Duties:

- i. Prepares asset, liability, and capital account entries by compiling and analyzing account information.
- ii. Documents financial transactions by entering account information.
- iii. Recommends financial actions by analyzing accounting options.
- iv. Summarizes current financial status by collecting information; preparing balance sheet, profit and loss statement, and other reports.
- v. Substantiates financial transactions by auditing documents.
- vi. Maintains accounting controls by preparing and recommending policies and procedures.
- vii. Guides accounting clerical staff by coordinating activities and answering questions.

- viii. Reconciles financial discrepancies by collecting and analyzing account information.
- ix. Secures financial information by completing data base backups.
- x. Maintains financial security by following internal controls.
- xi. Prepares payments by verifying documentation, and requesting disbursements.
- xii. Answers accounting procedure questions by researching and interpreting accounting policy and regulations.
- xiii. Complies with federal, state, and local financial legal requirements by studying existing and new legislation, enforcing adherence to requirements, and advising management on needed actions.
- xiv. Prepares special financial reports by collecting, analyzing, and summarizing account information and trends.
- xv. Maintains customer confidence and protects operations by keeping financial information confidential.
- xvi. Maintains professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; participating in professional societies.
- xvii. Accomplishes the result by performing the duty.
- xviii. Contributes to team effort by accomplishing related results as needed.

Responsibilities of Accountant in Detail:

1. **Accounts Payable (money out)** – In order to maintain great relationships with vendors making sure that everyone gets paid on time is a vital role. The role of the accounting department includes keeping an eye on opportunities to save money, for example, determining if there are discounts or incentives available for paying certain vendors more quickly. At the very least, AP should be scheduled to assure that the least amount of money has to go out per payment, i.e., no late payment charges!
2. **Accounts Receivable and Revenue Tracking (money in)** – Another critical duty of the accounting department is to account for and track receivables, including outstanding invoices and any required collection actions. Accounts receivable is responsible for creating and tracking invoices. The responsibility here includes assuring that customers pay those invoices on time, so a system of *friendly reminders* is crucial.
3. **Payroll** – Payroll is a critical function of the accounting department and includes making sure all employees are paid accurately and timely. In addition, proper tax is assessed and tax payments are on time with state and federal government agencies.

4. **Reporting and Financial Statements** – The primary reason you collect data properly in your accounting software is to prepare financial reports that can be used for budgeting, forecasting and other decision making processes. In addition, these and other reports are needed for communication to investors, banks and other professionals that play a role in the growth of your business.
5. **Financial Control** – Financial controls include reconciliations, dividing the responsibilities and following the GAAP standards of accounting principles, all of which are implemented with view toward compliance, fraud and theft prevention. The role of the Controller is to ensure procedures are set up properly to manage that process without errors.

Superintendent:

Meaning:

A person who is in charge of work done in a particular department office etc, or who is responsible for keeping building or place in good condition.

Duties of Office Superintendent:

1. Supervision and monitoring of work of establishment and account section
2. Scrutiny and check of all types of claims before submitting it to higher authority for approval
3. Control over the expenditure as per the budget allocation.
4. To check the cash book and other documents being maintained by the cashier.
5. To prepare and maintain reservation roaster.
6. To maintain and update vacancy position.
7. To arrange for convening department promotion committee meeting including preparation of DPC notes.
8. To assist in preparation of budget estimates.
9. To deal with court cases and representation of the officers and employees.
10. Calculation of income tax and compile information for returns.

Chief Executive Officer

Meaning

Top executive responsible for a firm's overall operations and performance. He or she is the leader of the firm, serves as the main link between the board of directors (the board) and the firm's various parts or levels, and is held solely responsible for the firm's success or failure. One of the major duties of a CEO is to maintain and implement corporate policy, as

established by the board. Also called President or managing director, he or she may also be the chairman (or chairperson) of the board.

DUTIES AND RESPONSIBILITIES OF CHIEF EXECUTIVE OFFICER:

The Chief Executive Officer (“CEO”) is responsible for leading the development and execution of the Company’s long term strategy with a view to creating shareholder value. The CEO’s leadership role also entails being ultimately responsible for all day-to-day management decisions and for implementing the Company’s long and short term plans. The CEO acts as a direct liaison between the Board and management of the Company and communicates to the Board on behalf of management. The CEO also communicates on behalf of the Company to shareholders, employees, Government authorities, other stakeholders and the public. More specifically, the duties and responsibilities of the CEO include the following:

1. To lead, in conjunction with the Board, the development of the Company’s strategy;
2. To lead and oversee the implementation of the Company’s long and short term plans in accordance with its strategy;
3. To ensure the Company is appropriately organized and staffed and to have the authority to hire and terminate staff as necessary to enable it to achieve the approved strategy;
4. To ensure that expenditures of the Company are within the authorized annual budget of the Company;
5. To assess the principal risks of the Company and to ensure that these risks are being monitored and managed;
6. To ensure effective internal controls and management information systems are in place;
7. To ensure that the Company has appropriate systems to enable it to conduct its activities both lawfully and ethically;
8. To ensure that the Company maintains high standards of corporate citizenship and social responsibility wherever it does business;
9. To act as a liaison between management and the Board;
10. To communicate effectively with shareholders, employees, Government authorities, other stakeholders and the public;

11. To keep abreast of all material undertakings and activities of the Company and all material external factors affecting the Company and to ensure that processes and systems are in place to ensure that the CEO and management of the Company are adequately informed;
12. To ensure that the Directors are properly informed and that sufficient information is provided to the Board to enable the Directors to form appropriate judgments;
13. To ensure the integrity of all public disclosure by the Company;
14. In consent with the Chairman, to develop Board agendas;
15. To request that special meetings of the Board be called when appropriate;
16. To consent with the Chairman, to determine the date, time and location of the annual meeting of shareholders and to develop the agenda for the meeting;
17. To sit on committees of the Board where appropriate as determined by the Board and;
18. To abide by specific internally established control systems and authorities, to lead by personal example and encourage all employees to conduct their activities in accordance with all applicable laws and the Company's standards and policies, including its environmental, safety and health policies.

Cashier :

Meaning: An employee who handles the financial transaction of a company. In most situations a cashier works directly at a cash register ringing up the customers purchases and collecting their payment cashier are found almost anywhere a customer can purchase an item.

As the name suggests cashier is a person who deals with cash. There are many organizations like bank, schools, shops etc that deals with cash transactions. And this is the places where there is a need of cashier. Cashier plays very important role in the field of banking. The job of cashier includes many things and it is job of accuracy. They have to interact with customer on daily basis for solving queries, handling money etc.

Here are some **job duties** and **responsibilities** of cashier. The first duty of cashier is to greet the customers entering into organization

1. Handling all the cash transactions of an organization.
2. Receive payment by cash, cheques, credit card etc
3. Checking daily cash accounts
4. Guiding and solving queries of customer
5. Providing training and assistance to new joined cashier
6. Maintaining monthly, weekly and daily report of transactions

A cashier should be graduate in accounting and should have knowledge of bank policies. He/she should be strong in mathematics and statistics. The skills required for a cashier are communication, honesty, sincerity etc.

Office clerk

Meaning:

A person who works in office dealing with records or performing general office duties.

Duties and tasks for office clerk:

- 1 Collect count and disburse money, do basic bookkeeping and complete banking transactions.
- 2 Communicate with customer's employees and other individuals to answer questions disseminate or explain information take orders address complaints.
3. Answer telephones direct calls and take messages.
- 4 Compile and mail bills contracts policies invoices or checks.
- 5, Compile copy sort and file records of office activities business transactions and other activities.
6. Operate office machines such as photocopiers and scanners facsimile machine voice mail systems and personal computers.

CHAPTER II

LEADERSHIP

Meaning of leadership:

Directing function of management is quite comprehensive and includes instructing, guiding and motivating subordinates. A manager has to provide effective leadership to his subordinates. For this, he needs the qualities of leadership. It is an integral part of management and plays a vital role in managerial operations. Effective leadership brings success, stability and prosperity to business. On the other hand, major cause of failure of many business units is ineffective leadership. Thus; leadership occupies a central position in the field of management.

Leadership is an art of influencing and inspiring subordinates to perform their duties efficiently. Leading is one important function of management only next to planning and organizing. It initiates actions to translate the decision into concrete actions. Managers have to lead their subordinates and this involves directing, influencing and motivating subordinates.

Leadership is followership. A good leader leads but does not push. He guides his group towards certain ideals/objectives through willing cooperation and without exerting much pressure/force. **Managers possessing leadership qualities can be called as business leaders.**

Definitions of Leadership:

1. According to **Koontz and O'Donnell**, "leadership is the ability of a manager to induce subordinates (followers) to work with confidence and zeal."
2. According to **George Terry**, Leadership is the activity of influencing people to strive for mutual objectives."
3. According to **Peter Drucker**, "Leadership is the shifting of man's vision to higher sights, the raising of man's performance to higher standards, the building of man's personality beyond its normal limitations."

4. According to **Dubin R**, “Leadership is the exercise of authority and making of decisions.”
5. According to the **Encyclopedia of social sciences**, “Leadership is the relation between an individual and a group around some common interest and behaving in a manner directed or determined by him.”

QUALITIES OF A GOOD LEADER:

1. Vision and Goal:

It is often said that leadership success always starts with vision. Henry Ford dreamed of a car that families could afford. Steve Jobs dreamed of an easy-to-use computer that would unleash creativity. Nelson Mandela dreamed of an integrated and prosperous South Africa.

There were just not the ideas which were easy to achieve. These were ideas well ahead of their times. Initially these ideas captured minds of just a few devoted followers, but ultimately captured the imaginations of millions of women and men.

A person with foresight can see what lies ahead in future. He can visualize where his team or organization will be after a specific period of time. He can make short term and long term goals for himself and his team to achieve the long term vision.

As a leader you should also be able to pass on your vision to your people. If you clearly explain your people what they are doing and why they are doing it then they will be motivated to do what is required from them.

Dhirubhai Ambani often used to say, “Growth has no limit at Reliance. I keep revising my vision. Only when you can dream it, you can do it.”

Before you think further, stop for a moment and take a hard look at your vision of success. What is it? Do you really have one? If not, better start working on it first.

2. Self Confidence:

Self-Confidence is the foundation on which leadership grows. Leadership is all about having the confidence to make decision and then having a firm determination to stand by your decision in tough times. There will be times when people will not agree with you, but never give up your confidence.

According to ancient wisdom and theories, everything is created twice, once in our mind and then in reality. Each one of us on this universe has infinite potential; what is required is self-confidence on our abilities.

Highly effective leaders know deep down inside that they and their team can accomplish anything they set their minds to. If you are confident, then your team will equally confident.

3. Discipline:

Leadership and discipline go hand in hand. Often, the difference between good and great leader comes down to discipline. It is not possible to imagine an effective leader, who lacks self-discipline, self-control and self-mastery.

When you demonstrate your discipline, self-control, willpower and determination in everything you do, your influence on others automatically increases. They consider you to be dependable and trustworthy and start respecting and admiring you as a leader.

4. Persistence:

The ability to hold on or to get back up after having suffered a failure or a setback is something what is required to achieve real success.

Persistence is one of the key characteristics of great leaders. Often, leaders are not the people with exceptional talent; they are people who have learned from their mistakes. These people get up and try again.

Problems and challenges are a part of any organization or project. A good leader is always prepared to face them persistently.

Thomas Edison's famous persistence brought us the light bulb. Many people would have given up after few failed attempts. Edison had close to 10,000 failures, yet he never thought of himself as a failure. He relished each attempt as an opportunity to learn from his outcomes and apply that new learning going forward to take him closer to success.

Always remember, **"The only way you can fail is if you quit."**

5. Planning:

Planning is the first and most important leadership skills required to succeed. In fact planning is needed at each and every level of management.

Today, planning has gained more importance than ever because of uncertain and constantly changing business environment.

Planning not only helps in defining the objectives of the organization, but it also provides direction to all the employees, a course of action to achieve goals and accomplish objectives. Planning also helps us to be prepared for the unexpected. It prepares us for –'what happens if ...' In the absence of planning all the business activities of the organization will become meaningless.

I would like to share here good quotes by Lester R. Bittel, **"Good plans shape good decision. That's why good planning helps to make elusive dreams come true."**

6. Patience:

Patience is an important quality required to succeed as a leader. Patience and persistence are essential twins that are required for getting things

done. Today, when technology demands speed and there is a lot of pressure on leaders to produce immediate result, it often gets difficult for leaders to develop the quality of patience.

Impatience in leadership is particularly troublesome because it gets in the way of our ability to do the right things at the right times. A leader must understand that some goals just take longer to achieve. If the goals are important ones than they deserve whatever time it takes to accomplish them.

Just imagine, what would have happened if Mahatma Gandhi, Martin Luther, Winston Churchill, Socrates, Thomas Edison did not had the quality of patience. Their thoughts would have never been accepted.

Every leader must understand one thing- "Change takes time. It is not an event, it is a process."

7. Accept Responsibilities:

Accepting Responsibilities is one of the most important skills a leader needs to posses to become successful. It is often said, failure to accept responsibility is a failure to lead.

As a leader, you are responsible for everything that happens in your organization, and you will quite rightly be held accountable for everything that happens, good or bad.

American Scientist George Washington Carver quoted, **"Ninety-nine percent of all failures come from people who have a habit of making excuses."**

Good leaders are often the ones who give credit to their team for success and take responsibility upon themselves for failures. This is often easy to say but hard to do. It needs great deal of self confidence, courage, belief and maturity.

8. Communication Skill:

When you notice some of the great leaders like Mahatma Gandhi, Abraham Lincoln, Winston Churchill, Martin Luther, etc one thing you will notice in common that each one of them had great communication skills. It is simply impossible to become a great leader without being a good communicator.

A leader must have a good command over his language .Words carry enormous weight. But for leaders it is not just enough to know what to say- but it is equally important that they know how to say it in a way that persuades people to act.

It is a leader's job to keep his men motivated at all the times. As a leader, whatever you say to your team or people working in your organization, can make a great impact in their lives. It can raise the morale of your team, it can instill courage in them to continue to fight or can bring life into a dead situation, etc.Your job as a leader is first to have faith and then instilling that same faith in your followers by using the right words.

A leader also has to communicate with the external world, where your words reflect your organization.

Good leaders know the skill of building rapport quickly and effectively and developing strong relationships with others across and outside the organization. They are usually very good and public speaking, equally skilled at getting their point across in a formal presentation or Board meeting, or in an informal meeting or casual corridor conversation.

9. Delegation:

Effective delegation is a skill which leaders must learn in order to be effective. Leaders who try to take on too many tasks by themselves will struggle to get anything done. Such leaders often fear that delegating tasks is a sign of weakness, when in fact it is a sign of strong leader.

If you want to succeed as a leader, you need to identify the skills of each of your employees and assign duties to each employee based on his or her skill set.

By delegating work to your employees, you help in developing a sense of confidence and responsibility in them as a result they work hard and achieve organizational goals. It also helps you to focus on other important tasks.

10. Creativity and Innovation:

In today's fast moving and complex global environment, the ability to innovate and deploy faster and more profitably than competitors is a main requisite for growth and success. What separates creative leaders from non-creative leaders is their ability to generate and execute innovative ideas. Traditional leaders tend to execute "tried-and-tested" strategies such as cost-cutting or product extensions, but they rarely disrupt their industries or create new product categories.

Hence today's leaders must master the skills of creativity and innovation. Today a leader needs to be in a constant search for better products and better process to make them.

11. Lead by Example:

The Bhagavad Gita states, "The actions of a great man are an inspiration for others. Whatever he does becomes a standard for others to follow."

As a leader, you have to get things done from others; you have to inspire people to work hard to their extreme limits to help in achieving the bigger goals of the organization. But to make this happen you must show them the way by doing it yourself. A good leader always leads by an example. He also makes sure that he **"Walks the Talk."**

LEADERSHIP STYLES

Factors Influencing Leadership Style:

1. Nature of the Task:

The nature of the task to be performed is the main factor that decides what style of leadership a leader should choose.

2. Amount of Time Available:

The amount of time available for taking decisions and also for completing the tasks, also decides what style of leadership should be used.

For example Autocratic leadership is required when there is less time available and democratic leadership can be used only when ample of time is available.

3. Knowledge, skills and qualities of the Leader and Team Members:

The style of leadership which will suit the organization or the task also depends on the level of knowledge, skills, capacity to do work and qualities of the team members and the team leader as well. The level of motivation of everyone also helps in deciding the style of leadership.

4. Accessibility to Information Required:

The style of leadership is also dependent on the accessibility to information required. The level of information available with the leader and his team members often decides the style of leadership.

Types of Leadership Styles:

In 1939, psychologist Kurt Lewin had categorized leadership into three main styles. These styles are –

- 1. Autocratic Leadership.**
- 2. Laissez Faire Leadership.**
- 3. Participative Leadership.**

Below we have explained each style, its advantages, disadvantages and also their best implementations in the business world.

1. Autocratic Leadership:

In this style of leadership, power and decision taking ability is in the hands of a leader. He makes all the decision and tells the employees what to be done and how it is to be done, without asking for their inputs.

In this style of leadership, there is only one way communication taking place as the leader just believes in giving orders and often ignores suggestion made by staff members.

This kind of leadership is rarely used. Workers generally don't like this kind of leadership as it is similar to dictatorship. Only inefficient people can work under such form of leadership for a longer period of time.

Some of the appropriate conditions to use it is when you have all the information to solve the problem, you are short on time and your employees are well motivated.

Advantages of Autocratic Leadership Style:

1. Since the leader makes the decision on his own, lots of his time is saved in decision making.
2. In an autocratic work environment, the leader typically keeps a close watch on the activities of the workers. This helps to improve overall productivity.
3. Since only one individual has complete control over an operation, there is less of a need for layers of management or bureaucracy. This helps in streamlining the work process.
4. This kind of leadership works the best when your workforce is inexperienced or lack motivation.

Disadvantages of Autocratic Leadership Style:

1. When people working in an organization are not involved in the decision making process, they feel that they are not being considered as a part of the organization. They get de-motivated and it affects their productivity.
2. In this type of leadership, leader takes full responsibility for team decision and review of the team's work, hence autocratic leaders are extremely busy, which can lead to higher levels of stress and even health problems.
3. When your workforce is highly skilled and motivated, then under such circumstances autocratic leadership will fail.

2. Laissez Fair Leadership:

Laissez Faire is basically a French word which means 'Let others do it'. Laissez-fair leadership (also known as Free Reign Leadership) is a form of leadership where the leader allows the employees to work on their own without getting in their way nor closely oversee what they are doing.

In this of leadership, leader delegates the work to his subordinates depending on their skills and capacity to do the work. He explains the work to them and gives them a timeline by when they have to complete their work. This style of leadership is used when employees are able to analyze the situation and determine what needs to be done and how to do it.

Advantages of Laissez Faire Leadership Style:

1. This leadership style grants independence to employees, it make them feel important, motivates them and hence their productivity increases.
2. This kind of leadership instills confidence in employees and allows them to learn how to be a leader themselves.
3. Employees get the much needed job satisfaction and their willingness, efficiency and productivity of working also increases.

4. For overall improvement, management should improve workplace conditions and should encourage employees' feedback, fresh ideas and suggestions. This step will also help in understanding their staff better.
5. Since most of the tasks are delegated, leader can often concentrate on more important things that can help them to achieve their goals easily and well in time.

Disadvantages of Laissez Faire Leadership Style:

1. This leadership style is effective only when team members are highly skilled, experienced, motivated and capable of working on their own. In absence of such people, this leadership style fails.
2. Since everybody is given a chance to express his opinion, there are often too many opinions and work gets delayed.
3. Some workers may take advantage of their powers for their selfish interest because of which there are higher chances of disputes in the team.
4. Due to absence of proper monitoring and guidance by the leader, this leadership style often leads to poorly defined roles and a lack of motivation and may lead to poor productivity. This at times result is failure of the leader's leadership.

3. Participative Leadership Style:

Participative leadership (also known as democratic leadership) allows people participate by giving them some decision making powers. However the final decision rests in the hands of the leader.

In this style of leadership, people working in the organization get an opportunity to provide their opinions and recommendations.

Advantages of Participative Leadership style:

1. A positive work environment is created where everyone is involved and hence motivated to work and this improves the overall productivity.

2. The leadership induces confidence, cooperation, and loyalty among workers.
3. Greater employee participation in decision-making may also lead to greater innovation and creative solutions to problems.
4. Democratic leadership, with its emphasis on equal status, can encourage friendship and good relationships throughout the organization.

Disadvantages of Participative Leadership Style:

1. When more persons are included in the process of decision making, it will take more time to make decision.
2. As responsibility is divided among several different individuals or groups, accountability for mistakes or failures may be harder to determine.

New styles of Leadership:

The three styles of leadership mentioned above form the foundation of most of the styles of leadership used by corporate leaders today. However, they do not necessarily encompass every philosophy on the nature of business and how leadership should be handled.

These days the concepts of leadership are changing and a few leadership styles have been developed. These new styles of leadership include:

1. Situational Leadership
2. Transformational Leadership
3. Transactional Leadership

1. Situational Leadership Style:

As the name suggests, this theory of leadership believes that there is no single best leadership theory. Effective leadership is not company specific but is rather situation specific.

In case of situational leadership, leaders adapt their leadership style according to the ability, capacity and willingness of the people whom they are willing to lead or influence. Their style of leadership also depends on the task, job or function that needs to be accomplished and in how much time.

Leaders must try to understand that a certain kind of leadership may work for some situation but may fail miserably for some other situation or any other organization.

Hence they must always be ready to change their leadership style to suit the situation and also as per the people they are working with and for.

For example, Winston Churchill was very successful as the Prime Minister of U.K. during World War II, but after the war when situation changed, his leadership did not work.

2. Transformational Leadership:

Transformational leadership transforms people- both leaders and team members- as well as organizations for achieving breakthrough results. Discover the key principles and how to apply them in your life.

Transformational leaders are generally energetic, enthusiastic and passionate about their work. They are not only concerned and involved in the process, but they are also focused on helping every member of the group succeed as well.

In this kind of leadership, the leaders engage their team in a way that moves them to also become leaders.

3. Transactional Leadership:

Transactional leadership, also known as managerial leadership, focuses on the role of supervision, organization and group performance.

In transactional leadership, rewards and punishments are decided based on the performance of the followers. When subordinates perform well, they receive some type of reward. When they perform poorly, they will be punished in some way.

The downside of this style of leadership is that, people run behind performance and hence there are less chances of any innovation or creativity.

In such a scenario, people often are in race with others and hence there are less changes of co-operation amount people working together and there are less changes of job satisfaction as well.

While transactional leadership can be effective in some situations, it is generally considered an insufficient and may prevent both leaders and followers from achieving their full potential.

CHAPTER III

TEAMWORK

Team:

A team is a group of people who come together and work to achieve a common goal or purpose. Each person in a team depends on each other to complete their work.

When a team works together as a single unit, then it can accomplish much more than what its individual members can achieve alone.

Example: A team is like a car which consists of multiple parts joined together to accomplish a particular task.

There is a Good Full Form for the word **TEAM**.

Together **E**veryone **A**chieves **M**ore

Group:

Group refers to a collection of people who interact with one another, accept rights and obligations as a members and who share a common identity.

It often refers to two or more members with clear leader who perform independent jobs with individual accountability, evaluation and rewards.

Example : Group of people waiting at a bus stop.

Difference between Group and Team:

Although team dynamics are very similar to group dynamics and the terms are often used interchangeably, there is a great deal of difference between a group and a team.

The word “team” is sometimes used, incorrectly, to refer to a” group”.

Below we have explained the difference between a work group and a team:

Work Group	Team
Individual accountability	Individual and mutual accountability
Come together to share information and perspectives.	Frequently come together for discussion, decision making, problem solving, and planning
Focus on individual goals.	Focus on team goals.
Produce individual work products.	Produce collective work products.
Define individual roles, responsibilities and task.	Define individual roles, responsibilities, and tasks to help team do its work; often share and rotate them.
Concern with one's own outcome and challenges.	Concern with outcomes of everyone and challenges the team faces.
Purpose, goal approach to work shaped by manager.	Purpose, goals, approach to work shaped by team leader with team members.

Team Work:

“Team work” is the process of working collaboratively with a group of people in order to achieve a goal.

Teamwork is often a crucial part of business, as it is often necessary for colleagues to work well together, trying their best in any circumstance.

In a lay men's language, teamwork means that people will try to cooperate, using their individual skills and providing constructive feedback, despite any personal conflict between individuals.

When people work together in a team as a single unit, they are able to accomplish more than what individual members can achieve alone.

Importance of Team Work:

In today's fast-moving and extremely competitive global business environment, team work is one of the most crucial requirements for achieving success in a business.

The most important thing about team work is that it enables individuals in the team to focus on one main objective. Teamwork is also important because everyone contributes their unique abilities, which make the result of their objective more diverse.

It is often said that effective teamwork divides the task and multiplies the success. Teamwork provides the workers a cooperative, enjoyable and friendly work environment and hence today team work has become an important part of a working culture.

Effective teamwork not only increases productivity, it also increases motivation and self confidence of all the members working in the team.

Hence it can be rightly said that, "Teamwork is the fuel that allows common people to attain uncommon results."

Teamwork is required in each and every field. Whether it is manufacturing, processing, service sector, sports, politics, healthcare, entertainment industry, etc.

The Task of the Team Leader:

1. To form an effective team where all members participate actively to achieve the goals of the institution.
2. It is important to develop a sense of team spirit. For this a leader must constantly motivate all team members.
3. After building an appropriate team, the leader's first priority should be to set a goal or objective for his team. This is a very important task because it is the team goals which are related to institution's longer term goals or motives.

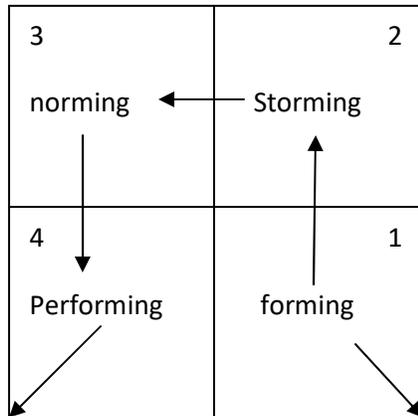
4. Proper allocation of work to all the team members depending on their ability and capacity to do the work.
5. Make each and every team member aware of their role in the team and what tasks they have to accomplish.
6. Giving all the information about clear purpose, policies, working methods, procedure etc to each team member and also explaining them necessary elements related to work so that team members become well aware about-
 - Why, When, How and What is to be done.
 - Team's objective.
 - What work is to be done by whom.
 - To whom they have to report and who will report to them.
 - Additional resources available to them for completing their work.
 - Who is to take important decisions like, who will do the work in the absence of any person or how the work will be carried out during peak time.
7. To develop a free flow of communication between team members so that it will be easy for each member to complete his work.
8. Try different means to improve efficiency of the team. This can be done by-
 - Being social with the team members by informal talks, visiting his house,etc.
 - Celebrating the success of team members.
 - Giving full support to team for making 'Impossible' things 'possible'
 - Rewarding the efforts of the team members according to their merit.

How Team is developed?

In 1965. Dr Bruce Tuckman published his Forming Storming Norming Performing model regarding development of a team.

In this model Tuckman explains that as a team develops, the level of ability and maturity of the team members increases, relationships get established among themselves and with the team leader and his eventually leads to changes in leadership style.

Four stages of Team Development:



The four levels of Tuckman's Forming Storming Norming Performing Model are –

1. Forming.
2. Storming
3. Norming
4. Performing

Forming:

- During this stage, the formation of team happens and the team comes together.
- Members feel anxious and spend their time knowing each other.
- Individual roles and responsibilities are unclear and hence the team members are highly dependent on a leader or manager to guide them.

What Leader should see?

1. Setup team objectives and clearly explain them to all the team members.
2. Always be prepared to answer all the questions and queries raised by the team members.
3. At this stage team members require effective guidance and direction.
4. Shared all the required information about the task to be performed so as to avoid conflict from arising between team members during storming phase.

What team members should do?

1. Try to interact with each other to know each other in a better manner and also to get useful information about the work which is to be done.
2. Learn collectively by helping each.
3. Try to develop a team spirit.
4. Defining their task and role within the team.
5. Concentrating on the goal and the problems related to the work.

Storming:

- During this stage, the team members come up with ideas through debates on how to proceed with the task.
- During this stage influence of ideas and power struggles may arise and at times compromises may be required to be done by the leader and or team members to enable progress.
- Team members may challenge the leader and the leader may guide them.

What should Leader see?

1. Initially focus on coaching. Use a mix of individual and team coaching to get the team members to work out their differences.
2. Assert your leadership.
3. Ensure that team members always concentrate on their goals and not on their personal problems.
4. Be positive but firm in the face of challenges to your leadership.

What team member should do?

1. In this stage don't set any unrealistic goals.
2. Get together, discuss ideas and come to conclusion regarding the function of the team to get the work done.
3. Making step by step progress.
4. Avoid competing against each other for control, rather try to concentrate on the work and get it done.

Norming

- During this stage the roles and responsibilities of each of the team members are decided and accepted by all team members.
- During this stage team actually starts working.
- Team begins to exhibit participative behavior and every decision is taken by discussing it in the group.
- During this stage, the commitment, trust and unity of all the team members increases.

What leader should see?

1. Start delegating some tasks.
2. Help the team in deciding the roles and responsibilities of each of the team members such that they are acceptable to everyone.
3. Assign work to each and every member of the team depending on their ability and capacity to do the work.
4. Consider organizing a social or a team-building event to increase team cohesion.

What Team members should do?

1. Exchange ideas with each other to complete the task in hand, as soon as possible.
2. Follow rules and regulations of team working as lay down by the leader.
3. Focus on goals and work together to overcome all problems and hurdles that may come in your way.

Performing:

- At this stage the team knows what, when, why and how they supposed to work.
- This stage is characterized by high levels of interpersonal relations between team members, motivation, competence in team members, knowledge sharing among team members, etc.
- By now the team members expects delegation of task instead of instruction and assistance.
 1. Start delegation work to the team members.
 2. Focus on developing team members.
 3. Develop a vision for overall progress of team members and share it with them.

What team members should do?

1. Make progress toward achieving the goals with speed and efficiency.
2. Overcome the difficulties and obstacles coming in their way by working together.
3. Take feedback from leader as and when required.
4. Find out methods for further development of your skills and capabilities.

Remember:

1. In learning stage, member should understand their mistakes and try to make improvement in it. For this, they can definitely take others help.
2. In the beginning, there are chances of confusion in all four i.e. among members, members and leaders, leader and team and management and team. It is leader's responsibility that he can use his authority to solve these confusions.
3. Leader's effectiveness can be understood in storming stage, that how he brings his team in norming stage. Here his role is known as 'Organizer' to 'Counselor and after that as a 'Coach' he train whole team about the goal and their task. Thus, leader brings the team in normal working stage.

4. In performing stage whole team works positively, creatively and productively and leader has to take his team ahead as facilitator to achieve the goal.

Qualities of an Ideal Team:

Together, people are able to accomplish what one person alone cannot. A good team makes all the difference to any company hence in order to succeed it is necessary to build effective teams.

Team building can at times be a daunting task but it can be achieved with good leadership skills. Setting of goals and having the team to understand all their responsibilities helps to build up a good team.

Apart from that there are some traits or characteristics which help to build a good team.

Below we have mentioned few qualities of an ideal team.

1. One Common Goal:

An Ideal Team has one common and clearly defined goal. This goal is communicated to all the team members so that each one of them knows for what purpose they are working and what responsibilities they hold to fulfill their teamwork.

This helps to bind the team together at all times, so that they work together to achieve their common goal.

2. Competent Members:

An ideal team has competent members. Each team member possesses the skills required in order to achieve the team objectives.

A well balanced is a team in which team members have skill sets that help to compliment with each other skills.

Here the role of the team leader or manager is very important as he is the one who has to work on these skill sets and help to balance out the team.

3. Cooperation:

In an ideal team, all team members willingly cooperate and help each other. Instead of thinking of themselves, team members think about the larger goal of the organization and cooperate with each other at their level best. If they are unable to do any work, then they ask each other and fulfill the task and achieve their goal.

4. Support or Belief:

In an ideal team, all the team members support and believe each other. There is a high level of mutual trust and respect among team members.

There is a good level of communication between team members and they often help each other to get the work done.

5. Commitment: All the members of the team work together as a single unit. There is a total commitment from all team members and hence it becomes easier to achieve organizational goals with all their efforts.

6. Frankness: In an ideal team, there is a good level of frankness among team members. People working within the team are frank enough while expressing their feelings, suggestions and ideas.

Team members frankly communicate with each other, give suggestions to each others, point out mistakes of each other, etc. All this helps in achievement of the common goal of the team.

7. Good at work execution:

An ideal team is known for its execution skills. Team members know how to work in a team. Each member of the team is well aware of his responsibilities.

There is no need to give orders in writing to anybody. Everybody knows their work and hence there is no waste of time and work gets completed in time.

8. Effective Leadership:

Strong teams have clear leadership –which does not always mean a clear leader.

Some teams can be self-managing. But whatever is the form of leadership, it is known and supported by all team members and adds value to the functioning of the team.

The leadership should be such that it is able to keep the team always motivated and committed to achieve the team objectives.

9. Regular Review:

One of the things generally observed in a good team is that it conducts regular reviews wherein the leader and all the team members come together and review their work by discussing it with each other and with senior officers.

Such regular reviews not only ascertain that the team is working in the correct direction towards its goals, but it also helps in strengthening the working relationship between members of the team.

Such reviews also help the team leader in spending time with his team discussing their progress, listening to concerns of team members and providing regular feedback to the team members.

These were some of the main qualities or characteristics generally observed in an ideal team. The list can have many more things.

In any big organization there are many teams which work independently but at times they have to work collectively to achieve larger goals. In such cases role of a leader is very important as he has to make a bigger team combining various smaller teams together.

CHAPTER -IV

SALES LETTERS

Letters are commonly used for giving information about products/services and persuading prospective customers to buy. With the use of computers the sales letter can be personalized to suit the needs and interests of selected groups or individual buyers. The letter is an extremely adaptable medium for contacting potential customers.

The sales letter is the most highly individualized form of advertising and publicity. It addresses an individual personally, and attempts to change the person into an interested, potential buyer. It is somewhat like a written sales presentation and follows the persuasion steps towards convincing.

The Importance of Sales Letters in Business

A letter, as the name suggests, is a letter that attempts to sell something. A circular is a printed or duplicated letter, of which several copies are made and sent out. It is used when the same message has to be given to several people and individual letter-writing becomes tedious and time consuming.

Though a sales letter cannot possess the personal touch that a salesman has, it has several other distinct advantages. It is less expensive than the salesman. It reaches the client however busy he may be, while a salesman has to repeatedly and sometimes unsuccessfully request appointments. In a personal appointment the salesman may not be able to present persuasive arguments if the prospective customer is nasty and interruptive.

The Sales Letter has lost some of its importance with the advent of the radio, cinema and television, but still it is a very popular form of advertising for its appeal. A manufacturer of medical goods will waste his money by advertising over the radio, but a few hundred letters sent to persons whose names appear in the medical directory will fetch far better results at a much lower cost.

The basic principle behind every successful Sales Letter is an effective use of the 'You Attitude'. By using the 'You Attitude' in all letters they become sales oriented.

Drafting the Sales Letter

Since sending a Sales Letter is a form of advertising the time honoured formula: AIDA (Attention, Interest, Desire, Action) can be used to produce favourable results. Another variation on the same theme is the Star-Chain-Hook method advocated American writers. The star is a bright beginning to attract attention. The Chain links the star to the Hook by producing desire and a conviction of the merits of the goods or services, while the Hook motivates action and tries to 'hook' the prospect into buying the advertised goods.

Attention:

In attracting attention, the beginning and the end of a Sales Letter are very important. The success of a Sales Letter often depends upon the effectiveness of the opening and closing paragraphs. Most text-books tell us that the first sentence should "get the reader's interest".

Here are a few specimen beginnings for sales letters.:

1. "Have you considered giving your daughter a laptop as a Diwali gift?"
2. "If you want to save at least 20% on your electricity bills consider the following facts.....".
3. "I want to interest you in a profit-making venture.....".
4. "Are you interested in your child's future?"
5. "You will certainly be interested in one of the greatest advances in electronics.....".
6. "Did you ever see a cheap watch or pen give better service than an expensive one?"

7. "You may or may not buy our product, but do give five minutes to our salesman to demonstrate its uses."

In the examples given above, the word 'You' has been used. Throughout the sales letter the word "You" must be used as much as possible in order to sustain interest and play upon the egotism of the reader.

A sales letter should never end with weak statements like "Hoping to receive an early order" or "Trusting to get a favourable reply". It is advisable in the concluding paragraph either to give details of the purchasing procedure or to ask for an appointment for the company's representative.

Interest:

The next ingredient of a Sales letter is Interest. The sales letter should have different appeals in order to interest different types of customers. Unless the prospective customer is convinced of the merits or qualities of the goods or services offered he will not be 'hooked' into buying them. The common set of appeals used by the writers of sales letters are:

1. **Pride of possession:** People are status conscious and buy products not only for their utility but also to display them and to show them to their neighbours and friends. For e.g. cars, fibre-glass cases, decorative articles, pianos and jewellery.
2. **Vanity:** People like to have things their neighbours cannot possess. For e.g. furniture and fittings.
3. **Instinct to economise:** This appeal is universal, everyone like to get things a little cheaper or at a discount.
4. **Save time:** This appeal never fails with urban populations, which have a variety of options in spending their saved time.
5. **Health comfort cleanliness:** With the spread of basic education people are more health and cleanliness conscious than they were in the past.
6. **Sex:** this appeal is naturally more effective with teenagers and young people, though the number of elderly people trying to appear youthful are many and anything that gives them a chance to appear younger or more

attractive to the opposite sex is likely to appeal to them, such as hairdyes, perfumes with special ingredients or tonics guaranteed to make them feel young and get new life.

7. **Fear:** the desire to protect self and family is a natural instinct; this could be exploited by insurance men and bankers with saving schemes. This appeal could also take the form of an appeal to the desire to avoid trouble in the future. For example, TV manufacturers enter into yearly contracts with their customers after the guarantee period is over and undertake to carry out all repairs for a fixed yearly charge.
8. **Getting something free:** this is an appeal that seldom fails as everyone loves to get something for nothing. It usually takes the form of offering utility items free to those who buy a particular product. Thus scrubbers are offered free with cleaning powder and tea spoons are gifted with tea packets.
9. **Free Trials:** This is similar to getting something free. If the product is good then the seller will not hesitate to offer the prospective buyer a free trial for a limited period.
10. **Facts and figures:** to carry conviction the sales letter mentions facts and figures pertaining to the product. While this statistical appeal may be effective with educated persons, care should be taken to see that they do not make the letter dull.
11. **Testimonials:** this appeal is based on the inborn nature of man to hero-worship. When you find your favourite film star or cricketer using a hair-oil, perfume, soap or cough syrup you are tempted to go in for the same.
12. **Guarantees:** People like to buy products which will be trouble free in the future. Giving guarantees, accompanied by free service, for specific periods or one to five years motivates people to buy the products.

The appeal should be carefully selected keeping in mind the nature of the goods or services advertised and the social position of the person to whom the sales letter is being sent.

Desire:

This is the next function of the sales letter. Sometimes the reader has to be made aware of a need, for he has never considered it before. In arousing desire the writer should dwell at length upon the various advantages of the article or service recommended. For example, prospective customers who are 21 years old are not likely to consider the problems of old age which seems so far away. A sales letter addressed to young people by an insurance company will, therefore actually have to mention the problems and arouse a desire to provide for the period after retirement.

The arousing of interest and the creation of desire will not result in a sale unless the appeals and arguments have carried conviction. The best conviction is carried by enclosing samples.

“We are sending you a free set of our different varieties of Rex Fountain Pens and Ball-Point Pens

Where the sending of samples is not possible, produce evidence –

“For the last twenty years we have been in the repairing business now. ‘We count among our clients such well known companies as

OR

“Last year we exported _____ tons of _____ to Japan. Our firm is mentioned in the International Trade Journal for its record performance.”

Action:

While motivating Action, it helps to enclose prepaid postcards and self-addressed and stamped envelopes with encouraging words like –

“You have everything to gain and nothing to lose by sending us the enclosed post card b return mail.....”

The action will be motivated only if the previous part of the letter has been well drafted. Assuming it has been well drafted the Sales Letter could end –

- a) Please come to our store within the next four days; after four days, you will not be able to take advantage of this remarkable offer”.
- b) “Let us know the day and time that is convenient to you so that we can send our salesman with a few samples.....”
- c) “Don’t delay in filling in the attached coupon....”
- d) “But do hurry, we would hate you to miss this offer”
- e) This attractive offer is definitely open for seven days

The Purpose of a Sales Letter

Many sales letters have the limited sales objective of obtaining a reply or inducing a prospective customer to visit the store. Sometimes a sales letter might be sent after the sale has been effected merely to retain the good will of the customer. As the student should have an idea of the different purposes for which sales letters are sent, a select list is given below:

- a) To effect a direct sale as in the case of the mail order business.
- b) To market a new product by arousing interest, among potential buyers.
- c) To obtain an inquiry.
- d) To build goodwill after the transaction is over by stressing after-sales services.
- e) To prepare the ground for the visit of a salesman.
- f) To arouse interest by announcing the result of a test or survey.
- g) To reach sales-resistant customers.
- h) To educate the public about a new service or product.
- i) To expand the market for an existing product by repeating its good points.
- j) To arouse interest in the enterprise and its plans and objectives as well as its future production plans.

Planning of a Sales Letter

There are six stages in planning a Sales Letter:

- i) Getting full knowledge of the product, the raw material of which it is made, the manufacturing process and the final finished product.

- ii) Getting knowledge of the customer, his social and financial group, age, profession.
- iii) Getting knowledge of the products of rival concerns.
- iv) Stressing the chief selling point of the product i.e. its low price, durability guarantee period, etc.
- v) Deciding on the appeal to be used.
- vi) Substantiation of the claim made in the letter, if possible, with samples, reports of tests and test testimonials.

The Follow-up Sales Letter (Sales Series)

Consumer resistance is often broken down not by a single Sales Letter but by sending a series of such letters at periodic intervals. The timing of such letters should be very carefully programmed.

The Follow-up letters could be either very short ones:

- a) "Please remember I repair computers at a very low cost."
- b) "I deliver goods in time."
- c) "I can charge you less as I have my own vehicle for delivery."

OR

It is also a common device to offer additional discount or a further concession in prices or charges with each follow-up letter –

"Could it be that you have not ordered our Royal Pen Sets because you find our price rather high? Here is a special concessional offer if you"

The series should be carefully planned so that each letter of the series carries a different appeal. The last letter in the series could end by offering the prospective customer a special discount or concession. Different customers will respond to the sales appeal at different stages and the sale can be expected to materialize.

After the sale has been made, reputed companies make it a point to send a representative to the customer to find out whether he is satisfied with the product.

Circulars and Multiple Letters

A circular is a letter of which many copies are made and sent out. Earlier most sales letters were sent out as circulars. Now-a-days most companies prefer to use modern office technology and send their sales letters in the form of multiple letters. By using word processing machines it is possible to repeat the same text in each letter and at the same time give each letter a very personal touch by including the name and address of each recipient on the letter and also by shifting, moving and adding to the text itself.

The multiple letter therefore achieves the combined effect of a circular letter, a standard letter and a follow-up letter in less time. If a sales letter is sent out as a multiple letter, it has fewer chances of finding its way into a wastepaper basket.

Circular Sales Letter for an Office Device

THE OFFICE DEVICE CO. LTD.
Timesaver Street,
Kolkatta – 3

12th August, 2016.

The Excellent Metal Works Ltd.,
Metal Street,
Kolkatta – 4

Dear Sirs,

Would you to like to save time and money by reducing the full-time work of an employee in your concern? You could increase your efficiency and productivity and at the same time cut down on costs.

We have just put on the market a new labour-saving device which has been already been ordered by several companies.

In a large scale organization like yours, perhaps, hundred of cheques have to be sent out every month. You no doubt require the full time service of a person for this. Our new Model X Cheque -writer will do the work of this person in less than half the time taken by him or her and certainly more efficiently and neatly. As the ink of the cheque writer is embedded in the paper it also reduces chances of forgery and distortion of figures. This highly sophisticated device has several other advantages which are listed in the enclosed catalogue. There are 3 models in 3 sizes and all of them are very easy to manipulate. For added efficiency to your business organization do book your order today.

Yours faithfully,

The Office Device Co. Ltd.

Sales Letter offering Discount on Goods

BABU CLOTH CENTRE

Longcloth Lane,
Crawford Market,
Mumbai

17th August, 2016

Dear Sir/Madam,

This year we are placing before you an offer which will solve your new clothes problem at least. You will not dream of entering another shop after we have told you that we offer a special 20 to 30 per cent reduction in prices on all readymade clothes that are purchased from us between the 20th August, and 15th September, 2016.

We stock a wide variety of sarees, blouses, shirts, trousers and elegant designed childwear. For those interested in not-too-expensive but up-to-date clothes a visit to our shop is always a rewarding experience.

Please remember the reduced prices are there only till the 15th of September, 2016.

Yours sincerely,

Proprietor
Babu Cloth Centre

Specimen Sales Follow-up Letter

THE COLLEGE OF COMMERCE

Publications Division
Nanabhoy Lane,
Mumbai – 400 001.

18 th Agust, 2016.

Mr. _____
_____ Bank
_____ Branch

Mumbai.

Dear Sir,

Since we sent you our letter last month about Prof. Aspi Doctor's novel books on Bank Correspondence we have been daily expecting your order. Your name appears on our first list of u-and-coming bank officers to whom we sent the letter in the hope that they would influence their colleagues and juniors into buying the book.

The book is the only standard work on the subject in India as such has been recommended by the Indian Institute of Bankers. The Chairman of the State Bank has found the book of excellent value and has written a Foreword to it.

The reprint of the book is under way as the present print is almost exhausted. If you do not book your copy from among the few remaining ones with us, you may have to wait till December for the reprint. Incidentally the present print costs only Rs. 40/-. The reprint has been priced at Rs. 65/-.

Yours faithfully,

Director

After – Sales Letter

THE WASHING MACHINE CO. LTD.

Detergent Street
Pune – 4

20th August, 2016

Dear _____

Two months have passed since you bought our high-powered, super X, washing machine. I thought now would be the right time to write to you and find out whether you are fully satisfied with our product. Much care and research have gone into manufacturing this machine which is the market leader today and we are always open to suggestions from our valued customers. As you know the machine is fully guaranteed and should anything go wrong we will rush our representative to your place to set matters right. In any case, do write to us on phone (0832 2756020) for we do like to know if our customers are happy with their purchases.

Incidentally, do you know that we manufacture a whole range of other household appliances? Perhaps you saw some of them when you visited our showroom at the time of buying the washing machine. By way of a reminder I am enclosing our brochure for your ready reference. Please see the item about the Mixer and Grinder which has placed in the market last month by our company.

I look forward to hearing from you.

Yours sincerely,

Manager

Encl : brochure.

CHAPTER V

CONSUMER GUIDANCE CELL

For many years after Independence the Indian Market has been a seller's market and hence there has been a great need for law to protect the consumer. It is expected that as the economy opens up and there is increased competition the consumer will get a better deal. But that stage has not yet been reached. Consumer grievances can be of three types :

- a) **About Goods** – substandard quality, high price, dishonest vending, incorrect weights and measures, adulteration, non-availability, artificial shortages, poor after sales service.
- b) **Services** – poor quality, higher charges, slow timing, discourteous treatment of customers.
- c) **Environment** – pollution of air and water, noise pollution, filthy, unhygienic conditions.

In India we are accustomed to grumble rather than fight for our rights. Very often we do not even know our rights. Consumer awareness is, therefore the first step in redressal of grievances. How many people know that there are laws to protect them from doctors who leave instruments in the stomach of patients while operating, companies that manufacture pressure cookers and geysers that burst, banks that cheat their customers on interest or render poor service, builders who use inferior quality cement? The most effective legislation made by the government to safeguard the interests and economic rights of consumers is the Consumer Protection Act of 1986 (COPRA). The intelligent consumer will however resort to the consumer court only after using business correspondence like complaints and claims. However, before rushing to a consumer court the aggrieved person should exhaust other remedies such as complaining over the phone, complaining in person, and complaining by letters or writing to newspapers.

Often individuals find it difficult to fight their own battles. In such cases they approach Consumer Guidance Societies which take up the matter and either

provide guidance to the individual or fight the case on his behalf. There are many such societies which are registered under the Companies Act of 1956. Sometimes, these societies act as mediators and resolve disputes, making it unnecessary to approach the court.

Who is a Consumer?

According to the Consumer Protection Act of 1986 a consumer is a person who buys (or hires) goods or services for a consideration (i.e. price) which has been fully or partly paid. Thus if Mr. Naik has purchased a television by paying only the first instalment of Rs. 2000, he is *consumer*. However, if Mr. Naik is a trader who has bought the television with the intention of reselling it, he is not a *consumer* as defined by the Act. The idea behind the Act is to protect people who buy goods for private consumption. Traders and commercial users will have to resort to other courts to protect their rights.

The Act provides for the users of services who have paid a price for the same. Users of railways and airways as also taxpayers to municipalities and the government are entitled to approach the consumer courts for any deficiency in the services. The Act does not however cover free services. For example a charitable organisation running a charitable home for the aged cannot be taken to a consumer court if a cockroach is found in the bed of an old man.

According to the Act the average consumer has numerous right apart from the right to be protected against the marketing of defective or deficient goods and services. S/he has a right to information about quality, quantity, standards, competitive prices and general protection against un fair trade practices of any kind. S/he also has a right to consumer education. The Consumer Courts are supposed to protect all these rights.

HOW THE CELL FUNCTIONS

Under the Act various forums have been set up for the redressal of consumer grievances. The District Level Forum (also popularly known as the consumer court) accepts complaints for damages upto Rs. 5 lakhs. The State Level Forum between Rs. 5 lakhs and 20 lakhs. The4 National Forum above Rs. 20 lakhs.

No lawyer is needed and no stamp duty is to be paid while lodging the complaint, which could be in the form of a simple letter. The complainant, however, has to be present in person and swear in affidavit before the Registrar of the court (Re. 1/- stamp paper for affidavit) or any other judicial officer. The person complaining can be paid compensation. The functioning of the forums is supposed to be simple and complicated legal procedures are not observed, cases are to be disposed off on the basis of natural justice.

A forum is supposed to dispose off each complaint within three months from the date on which it is served (given) to the opposite party. If the complainant is not satisfied with the judgement given by the district or state level forums an appeal can be made to the National Forum and from there to the Supreme Court. Appeals must be made within 30 days of the last order. The forums have the same powers as Civil Courts to enforce their decrees and can award fines and imprisonment upon 3 years.

On receiving a complaint the Forum send a copy to the opposite party. The opposite party is supposed to reply to the complaint within 30 days (maximum 45 days). Once the opposite party replies (i.e. denies) the allegations the dispute is said to arise and the Forum begins to hear the arguments for and against.

If implemented in the spirit in which the law was made the Consumer Forums could be an inexpensive and speedy way for the common man to obtain justice. Unfortunately, the actual working of the consumer forums leaves much to be desired. A visit to the consumer courts will show them swarming with black-coated lawyers who have converted the forum to just another regular court house with all the usual complications of legal procedures and delays. Some of the cases that had been filed as early as 1995 and had not been concluded till 2003. The state governments that are supposed to appoint judicial officers to these courts often neglect or delay doing so, the courts are also housed in shabby rooms, without adequate staff, furniture or stationery. There is no bailiff at most of the courts, and often no stenographer to take down the order.

Case Example:

When Mr. Manek Dalal found a cockroach in the soft drink bottled by a reputed company he decided to do a public service by lodging a complaint with the district level forum at Dadar, Mumbai, which was closest to his house. Along with his letter he provided the evidence and was quite encouraged at the speed with which his complaint was taken up. But then the problems started and frustration set in. The company engaged a high-priced lawyer who went on taking adjournments. When finally the case was taken up for arguments after two and a half months, Mr. Dalal, who had no legal training, found himself no match for the legal cunning of the lawyer. The judgement went in favour of the company and Mr. Dalal, who was tired and disgusted, decided not to appeal to the national forum.

Procedure for Redressal

Complaints to the Forums have to be made in writing in English, Hindi or the state language. Services of a lawyer are not required, nor has any stamp duty or court fee to be paid. The complaint can be lodged at a place of the transaction at the nearest forum.

Before writing the complaint the person should collect all relevant facts and evidence. The facts should be properly organized. The party or person responsible or authorized to solve the problem should also be mentioned.

The complaint itself should be precise and brief. It should clearly mention what the dispute is about, why the forum is being approached, how the claim should be settled (repair/refund/replacement). The complaint should contain all relevant details like name, address, brand, model number, bill and receipt numbers, where purchased and guarantee period, if applicable. The complaint

should be taken to the forum and handed over to the Registrar who will acknowledge the same and give a date for a preliminary hearing.

If the complaint is about a simple defect or deficiency in services the court is expected to resolve the matter within 90 days after the complaint is lodged. In cases where laboratory tests or other investigation is to be made the matter is supposed to be resolved within 150 days.

Specimen Petition to District Forum

(As mentioned earlier the Consumer Forums accept simple letters containing complaints, but a semi-legal type of form is also used for this purpose. As given below)

To
The President,
The District Consumers' Redressal Forum,
New Administrative Barrack No. 11,
Free Press Journal Marg, Nariman Point,
Mumbai 400 021.

Complainant : Mr. S. K. Naik, aged 45 years, residing at No. 7, Belle Craft, Tambrind Lane, Mumbai – 1.

Opposite Party : Messrs Patil and Ghogte, having their offices at 5, 5 Rakesh Chambers, Kalbedevi, Mumbai -2.

Nature of Complaint : Failure to deliver possession of land sold and render Service by way of planting mango trees as agreed.

Messrs Patil and Ghogte advertised in all prominent newspapers that they were selling one-acre plots of land at Roha, district Ratnagiri, for Rs. 75,000 each. The amount included a service contract for five years in which 200 mango saplings would be planted on each acre and be regularly watered and looked after. The advertisement appeared in the Times of India and Indian Express on 5th March, 2016. Responding to the advertisement I had entered

into a proper agreement both for the purchase of a plot and the service of planting mangoes, etc.

I have visited the site of the plantation on three occasions. On all three I was shown a different plot as being my own. There was no saplings planted or being planted on any of the plots.

I have frequently spoken to Mr. Patil and Mr. Ghogte and they have given evasive answers and no action has been taken though it is now three since I entered into the agreement.

I am enclosing Xerox copies of the newspaper advertisement, service contract, agreement for purchase of land, receipt for payment of Rs. 75,000 and three letters that I sent by registered post but which have remained unanswered.

Prayer

1. That Messrs Patil and Ghogte should return the sum of Rs. 75,000 with interest at 12 per cent from the date of handing over the money till the date of judgement of this petition.
2. That I should be compensated with a sum of Rs. 9000 for the inconvenience caused.
3. That I be reimbursed for the cost incurred by me in pursuing this case by a sum of Rs. 500.

I submit that this petition comes under the preview of the Consumer Protection Act and that it is being filed within one year of the cause of action having taken place. I request that prompt action be taken in this case and justice granted to me.

Sd/-

Date:-

(S. K. Sunderam)

Important Redressal Laws

We have already considered at some length the provisions and working of the Consumer Protection Act of 1986. There are other laws too which are supposed to protect the consumer and penalise those who try to cheat the public. We have the Sale of Goods Act of 1930. The Drugs and Cosmetics Act of 1940, Indian Standards Institution Act of 1952, The Prevention of Food Adulteration Act of 1954, the Drugs and Magic Remedies (Objectionable Advertisement) Act of 1954, The Essential Commodities Act of 1954, The Monopolies and Restrictive Trade Practices Act of 1969, The Water (Prevention and Control of Pollution) Act of 1974, The Standards of Weights and Measures Act of 1976, The Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act of 1980,

The Air (Prevention and Control of Pollution) Act of 1981, The Environment Protection Act of 1986, The Railway Claims Tribunals Act of 1987 and The Packaged Commodities Regulation Order of 1975.

In addition to the various legislations mentioned above, many organizations have set up their own internal redressal forums and grievance cells. Mumbai University has a grievance cell, Municipal Corporation, Nationalised banks and all other government and semi government bodies have set up similar cells. Newspapers like the Times of India have appointed an ombudsman (person appointed to look into grievances).

THE RIGHT TO INFORMATION:

Just as the Consumer Protection Act of 1986 empowered the Indian Consumer, the Right to Information Act of 2005 has empowered the ordinary Indian against all corruption. The Act was passed by the Parliament at the centre and derives its strength from Article 19 of the Indian Constitution which guarantees freedom of speech and expression. The Act is applicable to the whole of India (except Jammu and Kashmir, which has its own rule in this regard), but it has been left to the state governments to frame their own Acts and prescribe their own fees, etc.

What is Information? Information, under the Act, is material in any form which includes records, documents, memos, emails, press releases, circulars, orders, logbooks, reports and minutes of meetings. The right includes the right to inspect all relevant material, always provided that it already exists with the public

authority. Certain information, however, is exempt. Applicants cannot obtain information pertaining to defence matters, national intelligence and security and certain cabinet decision. Individuals, who are citizens of India, can apply for information under the Act but not corporations, associations or companies. An individual working for a company or association, however, can obtain information in his individual capacity by giving the address of the company or association as the place to which the information is to be sent.

Every organization, public body and government has to designate an official as the Public Information Officer (PIO) who is required to respond and attend to all such requests for information. In case an applicant is not able to put his request in writing the PIO is expected to assist him in drafting the application.

Procedure:

1. Make an application in writing, giving the name and postal address of the applicant.
2. The application to be accompanied by the prescribed fee. In most states the fee is Rs.10/- payable by Indian postal order.
3. In case the applicant is a person who lives below the poverty line (BPL) no fee is payable but proof of this status has to be provided.
4. There is no prescribed format but the application must provide all relevant details. It could be on plain paper and handwritten.

5. The PIO is required to provide the information within 30 days of the receipt of the application. If the required information is not with him but with another public authority he has to pass the application to the second public authority within 5 days.
6. If the information is not provided within 30 days it may be deemed to have been refused.
7. In case of refusal the applicant has the option to make a first appeal within 30 days to a higher authority within the same organization and if that too is rejected a second appeal can be made within 90 days to an official specially designated for this purpose by the state government.

While requests under the RTI Act have produced spectacular results so far, bureaucrats are becoming wise to the game and some searching inquiries are met with the bland reply that the relevant file has gone missing or that the papers cannot be found. Apart from evasive replies they can also refuse to part with vital information on the plea that the matter is pertaining to the security of the state or nation and cannot be divulged.

Request for Information to a local authority:

V. P. Naik,
F-3, Shantinagar Colony,
Plot No. 24,
Aquem,
Margao-Goa

25th September, 2016.

The Public Information Officer,
Margao Municipal Corporation,

Margao-Goa

Applicant : Age 48 not below the poverty line.

Regarding : Plot No. 23, in Shantinagar Colony

Details : I, V. P. Naik, reside in flat No. 3 of Shantinagar Colony of which I am also the secretary. When I bought my flat in 2013 I was told by the builder that plot No. 23, which was vacant at that time had been earmarked for a public garden. Today the entire plot has been encroached upon by hutment-dwellers and one of the shacks has the board of a local political party.

Information sought:

1. Whether the plot is still intended for a public garden?
2. Whether the hutments and the office of the political party have been regularized?
If so, under which provision of law and on whose authority.
3. What steps, if any, have been taken to remove the encroachments?

The information may please be provided to my postal address given above.

A postal order of Rs. 10/- is enclosed.

Sd/-

V. P. Naik

Request for Information to a University:

Dr. P. V. Sawant,
H. No 56, Housing Board Colony,
West Street, Pune

16th September, 2016

The Public Information Officer,

Pune University,
University Campus,
Pune .

Dear Sir,

Sub: Information sought under the RTI Act about Despair
College which is affiliated to the University.

I retired from the Despair College in 2015 where I was the head of the Psychology Department. Many of the lecturers in the college are in constant touch with me and I find that there is a great deal of frustration among them as they find their progress blocked by the refusal of the management to dispense with the services of Principal Desu who has long passed the age of superannuation.

According to government and UGC rules, a principal who does not possess a PH. D qualification cannot continue in office beyond the age of sixty. To the best of my knowledge Prof. Desu is over sixty years of age and he does not possess a Ph. D qualification. Please let me know under what provision of law the University continues to recognize him as principal and how the government continues to give grants to the institution.

This information is being sought under the RTI Act and a postal order of Rs. 10/- is enclosed. Kindly send your reply to my postal address given above.

Yours truly,

Sd/-

P. V. Sawant

Review Questions:

1. What are kinds of complaints that consumers can have about goods and services?

Provide examples.

2. Do you agree that the Consumer Protection Act of 1986 is the most significant legislation for consumer protection in India ? Why?

3. Describe in detail how the Consumer Guidance Cell for Redressal functions.

4. What are the problems with the functioning of the Cell?

5. What is the procedure for redressal of a consumer grievance before a district forum of the Cell?

6. Mention some of the Important Redressal Laws in India for consumer protection. How effective are they?

7. Explain in one or two sentences:

a) A Consumer

b) Complaints about the Environment

c) Complaints under the C.P. Act.

8. The Right to Information has empowered the people of India. Discuss.

9. What is meant by Information under the RTI Act?

10. Describe the procedure to be followed to obtain information under the RTI Act.

Practicals:

1. Your mother was operated by a famous surgeon for cataract. The operation was a failure and your mother has lost sight in her left eye. It was reported to you that in the course of the operation the surgeon left the room to attend to a phone-call, leaving his unqualified assistant to complete the surgery. The surgeon admits that he left the room but that this was the normal practice.

Write a petition to be submitted to the district forum seeking damages to the tune of rupees two lakhs.

2. Draft a petition in the form of a letter to be presented to the District Forum about a refrigerator that you bought from a reputed company and which you now find makes a loud noise, sweats and does not cool sufficiently. Explain how you have failed to get your complaint redressed by the company in spite of several letters.

3. Make an application to obtain information from the Collector as to why your name and those of your family members have been dropped from the voters' list of your district even though you have been voting regularly till 2012.

4. The municipality is supplying less water to your building even though a new pipe-line has been laid which provides ample water to the buildings in your lane including the building next to yours. Ask for relevant information with a view to get more water for the residents of your building.

CHAPTER VI

INTERVIEW

Meaning:

One of the assessment and evaluation techniques for a candidate is interview. It is a type of oral examination. Selection interview is the next process to conduct of tests. Even though written tests and psychological tests are conducted, still one-to-one communication between individuals always remains the crucial part in selection of a candidate. Behavioural traits, presence of mind and psychological bearing capacity can be tested through interview.

Types of Interview:

1. The Telephone Interview

Often companies request an initial telephone interview before inviting you in for a face to face meeting in order to get a better understanding of the type of candidate you are. The one benefit of this is that you can have your notes out in front of you. You should do just as much preparation as you would for a face to face interview, and remember that your first impression is vital. Some people are better meeting in person than on the phone, so make sure that you speak confidently, with good pace and try to answer all the questions that are asked.

2. Job Promotion Interview

A job promotion interview is an interview for a promotion or a different job at your current employer. Many companies require internal candidates to go through a similar hiring process as external candidates for employment.

A job promotion interview is different from a typical job interview for several reasons. First, you are already part of the company, and you know what their expectations are. Secondly, every day - before and after the interview - will give you an opportunity to show off your abilities while working in your current position.

In addition, you can use your already established commitment to the company, and your aspirations to grow within it, to your benefit. On the flip side, you still need to go through an interview process and will be compared with other candidates for the job, possibly external as well as internal candidates. In fact, your interview may be tougher than candidates from outside the company, because expectations about what you know and your skills may be higher.

3. Appraisal Interview

Talks between employee and manager happen on an almost daily basis. The annual Appraisal Interview however offers the opportunity to systematically discuss the following content:

- Discuss work and performance of the past year – tasks, work conditions and cooperation
- Resolve problems and misunderstandings
- Mutually voice acknowledgement and critique in a factual matter
- Agree on measures to boost development and further education
- mutually agree on long term goals and focus points

Hence, an Appraisal Interview is a One-on-One interview which:

- Takes place at least once a year
- Requires both parties to prepare for it
- Is semi-structured
- Is carried out by the employee and the direct supervisor using specific contents

4. Stress Interview:

In the under stress interview the applicant is put under intentional stress so that his reactions can be observed such an interview is best conducted by a panel of interviewers. The under stress interview can be a very unpleasant experience for a candidate and hence it should be undertaken with great care and caution. Moreover there are only certain types of posts for which this kind of test has validity.

5. Panel Interview :

A panel interview is a job interview where an applicant answers questions from a group of people who make the hiring decision. Hiring managers use panel interviews to gain perspective from other people in the organization and occasionally those outside the organization.

Panels reduce the risk of making a bad hire. The strengths of each panel member tend to compensate for each member's weaknesses.

Each member brings a different set of experiences, thoughts, beliefs and biases to the interview process. Panel members should work well with one another while being unafraid to respectfully challenge each other's judgments and assertions about the . The panel's goal is to make the best hiring decision possible given the information they have about the position and the finalists.

Members of the interview panel are often people who will routinely interact with the person chosen to fill the job vacancy. For example, an interview panel for an assistant police chief position may consist of the police chief, fire chief and an assistant. These people have a vested interest in making a good hire. In the long run, a bad hire will mean unnecessary disruption for the people who work closely with the new hire.

The hiring manager generally leads the panel and asks the predetermined interview questions.

All panelists are free to ask follow-up or probing questions. The predetermined questions are the same for each finalist. The follow-up and probing questions are different for each finalist because they are based on how the finalist answers the predetermined questions.

Hiring managers tend to schedule panel interviews all in one day.

It is easier to block out an entire work day than it is to find five hour-and-a-half blocks of time within a few days that fit each panelist's schedule.

Scheduling for one day also makes the interview process shorter. The panelist can come to a decision the same day that finalists are interviewed. Anything that can shorten the hiring process without sacrificing thoroughness is good for both the finalists and the organization. Vacancies cause stress and strain among existing staff because those employees must cover the vacant position's workload.

Organizations often factor in two types of diversity when deciding who will serve on interview panels. By ensuring a panel includes men and women and a mix of races, organizations mitigate the risk of applicants suing on the basis of discrimination. Just defending against a lawsuit costs an organization considerable time and money, so any cost-free move the organization can make to prevent such a lawsuit is a no-brainer.

6. Selection Interview:

It is a situation in which a personnel selector, through personal contact provides himself with behaviour to observe - in order to assess the candidate's suitability for a post.

What are the Objectives of the Selection Interview:

The objective of the selection interview is to predict the candidate's probable behaviour in a particular job situation. The only way this can be done with any accuracy is by obtaining a sample of his behaviour sufficiently typical to act as a basis for forecasting what he/she will do in the future.

A major problem is that the behaviour we observe during the short period of the interview may be uncharacteristic. A rather ponderous individual, for instance, may well be able to give the impression of being quite dynamic if he/she has only to keep it up for half an hour. Thus it is necessary to supplement the behaviour which can be observed directly in face-to-face contact

By eliciting as much as possible of the candidates life history the main aim of the selection interview should therefore be to look at say, twenty or thirty years behaviour, much of which is bound to be highly characteristic of the

individual concerned.

It is important to remember, however, that there are two subsidiary objectives of the selection interview. Thus we may say that the aim of the interview is three fold:

- To assess the candidates suitability for the position
- To give information to the candidate
- To present the company in a good light to the applicant

The importance of selection interviewing

The interview is only one of a whole range of selection methods in existence.

For example, intelligence tasks exist which give information on the candidates mental agility and aptitude tests can tell us about special aptitudes for manual dexterity, ability to think spatially, creative ability, etc.

These tasks can highlight the strengths and weaknesses of an individual; testing in group situation on the other hand, can provide indications of the ability of people to work together.

However, in spite of widespread and growing criticism of the personal interview as a selection procedure, it is still by far the most common method. It is flexible, relatively inexpensive and acceptable to the candidate and management. The selection interview has other advantages. It has been discovered that certain areas of information can be assessed more accurately by interview than by other methods i.e. the candidates interpersonal behaviour and the likelihood of them adjusting to the social aspects of the job situation and also the candidates motivation to work

7. **online interview**

An **online interview** is an [online research method](#) conducted using [computer-mediated communication](#) (CMC),^[1] such as instant messaging, email, or video. Online interviews require different ethical considerations, sampling and rapport than practices found in traditional face-to-face (F2F) [interviews](#). Online interviews are separated into synchronous

online interviews, for example via [online chat](#) which happen in 'real time' online^[2] and [asynchronous online](#) interviews, for example via [email](#) conducted in non-real time.^[2] Some authors discuss online interviews in relation to [online focus groups](#)^{[2][3]} whereas others look at online interviews as separate research methods.^[4] This article will only discuss online interviews.

Online interviews, like offline interviews, typically ask respondents to explain what they think or how they feel about an aspect of their social world.^[5] Interviews are especially useful for understanding the meanings participants assign to their activities; their perspectives, motives, and experiences.^[3] Interviews are also useful for eliciting the language used by group members, gathering information about processes that cannot be observed, or inquiring about the past.^[5] Thus the objectives researchers have do not differ significantly, however the methods and research design can be effected by the online component of the research which this article will take issue with.

8. Grievance Interview

When human beings interact there are bound to be grievances and complaints. A worker may have a grievance against his fellow workers or superior officers or a supervisor may have a grievance against his subordinates who do not carry out his instructions properly. If this grievance are allowed to get bottom up then the whole atmosphere in the place of work will be affected.

9. The Exit interview

The exit interview is another type of grievance interview. When an employee leaves the company he should be given a chance to meet the manager and speak out. As the worker is leaving he will speak out frankly and often what he has to say may be unpleasant. But the manager should listen to him with patience and an open mind as he is certain to get some valuable information about the defects and problems of the organization.

10. Problem Interview

In the problem interview you want to find out 3 things.

- 1) Problem What are you solving ? How do customers rank the top 3 problems ?
- 2) Existing Alternatives – Who is your competition? How do customers solve these problems today.
- 3) Customer segments –Who has the pain? Is this a viable customer segment ?

Talking to people is hard and talking to people in person is even harder. The best way to do this is building a script and sticking to it. Also don't tweak your script until you've done enough interviews so that your response are consistent.

11.Selection Interview

Description : Interviews are conversation whereby a candidate interacts with one or more people who assess the candidate and in a selection interview decide on whether this person should be offered a job.

Such interview typically last for 15 to 60 minutes although they can be shorten or longer.

There are four types of selection interviews.:

- 1 Situational interview: use situation specific questions based on job and look at hypothetical performance. They are conducted by specialists ,Psychologist or trained people.
- 2 Job related interviews ask about past behavior on job .They are typically conducted by HR or manager.
- 3 Psychological interviews assess personality traits. They are conducted by work/organizational psychologists.
- 4 Competency interviews widen psychological interviews to include competencies such as interpersonal skill leadership and other identified key competencies.

12. Reprimand Interview

Some times an employee is called for an interview by his superior so that he may be reprimanded or scolded for his poor performance. At such interviews the interviewer should try to find out the causes of the poor performance

instead of merely scolding or indulging in destructive criticism. The purpose of the interview should be to make the employee work better in future. Before calling a worker for a reprimand interview the supervisor must be sure in his mind that the worker deserves to be reprimanded.

Candidates preparation before interview

Physical Preparation – When your interview date has been confirmed one of the first things you should check is your appearance. Do you need to get a haircut? Do you need to dry clean your suit? Are your shoes in good working order and polished? Yes these things all matter you want to look very best remember first impression ALWAYS matter .Book your hair cut a few days before to avoid a hair disaster make sure you get your best suit back from dry cleaners early and make sure you arranged the required time off work if you have an existing job.

Preparing your mind- The best way to prepare for an interview is to rehearse as if you are preparing for a presentation or auditioning for a play .Ask yourself mock questions and try to answer them without thinking first. Write down your answers so you can review them if you are struggling to think of question to ask yourself pretend you are interviewing yourself for your own job when you review your questions and answers did you find anything difficult to answer if you did focus on developing answers.

Psychological preparation.-Most interviewers will use a few common interview questions such as .

Tell me about yourself

Why do you want to work here?

What do you know about the job?

Why should we hire you?

There may be slight variation however most professional interviews will cover these questions as a matter of course. If you practice answering these question you'll have a huge advantage over those who have to make it up on the spot .Write down your answers and again rehears your answers .In the interview be careful not jump on the answer straight away here a bit pro tip pause for a while and fake a deep in thought expression before you deliver your killer answer.

Chapter VII

Customer Services

The Industrial revolution of the eighteenth century involved changes not only in production, but also in financial structures and in transportation and communication networks. Without the emergence of the two biggest service sectors, namely banks and railroad, as well as other services the economic benefits of large scale production could never have been realised.

With the individuals spending greater portion of their income in travel, entertainment and leisure, communication services and like on the other hand, and the growing complexity of banking, insurance, investment and legal services on the other hand indicated the inclination for the service sector to expand.

Definition of a service : "A service is an activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product."

Categories of Services:

There are basically three categories of services:

A. **Primary Activities**: Activities like different types of farming (agriculture, horticulture, vermiculture, sericulture etc.) mining of coal and minerals from the earth, fishing, hunting etc. are examples of primary activities. These activities directly give the desired products like grain, flowers and so on. There is no need for any further human effort to be done on these substances.

B. **Secondary Services**: Secondary activities are those where something has to be done in order to get the desired product. All manufacturing processes are secondary activities.

C. **Tertiary Activities**: Tertiary activities are essentially those activities that are included in the services sector. Tertiary activities do not deal in the manufacture of goods or cultivation of food stuffs. They give benefits of satisfaction to consumers.

Tertiary services offer services rather than goods. It will be apparent that services can be varied and ever expanding. For convenience they have been classified in six groups.

1. Trade services: This group includes the distribution and sale of retail goods in shops or home delivery. Now adays teleshopping, mail orders and sky shops, dial orders and computer assisted shopping are well forms of services.

Other areas of trade services are the maintenance and repair of electrical, electronic and other appliances.

2. Business services: Business services include the banking, insurance and mutual fund organisations, financial institution like UTI, ICIC, HDFC, etc. and industrial and financial consultancy.

3. Personal and Social Services: This includes the hotels, restaurants and hospitality sectors, leisure and holidays, tours and travels, medical and health-care, hospitals, legal assistance etc.

4: Public Administration: The various departments of the central and state government, zilla parishads, judiciary, defence services etc. come in this categories.

5. Infrastructure Services: These includes transportation (air, railways, highways, water) communication and media.

6. Entertainment Services: Films, television, dramatic performance and fine arts such as musicians, artistes and technicians in these areas come under this grouping.

Definition of Customer Service: “Customer service is the act of taking care of the customer’s needs by providing and delivering professional, helpful, high quality service and assistance before, during, and after the customer’s requirements are met.”

Characteristics of Good Customer Service:

Customer service is meeting the needs and desires of any customer.

Some characteristics of good customer service include:

1. Promptness: Customer service is at its best when it is prompt. Promises for delivery of products must be on time. Delays and cancellations of product should be avoided. Allowing a customer to sit on hold or wait in the store for an available representative is unacceptable. The timely response to a request,

question, concern or problem is the first step to a solution. This may not always be speedy, but it should be efficient and thorough.

2. Politeness: Politeness is almost a lost art. Saying 'hello,' 'good afternoon' 'sir', and 'thank you very much' are a part of good customer service. For any business, using good manners is appropriate whether the customer makes a purchase or not.

3. Professionalism: All customers should be treated professionally, which means the use of competence or skill expected of the professional. Professionalism shows the customer they are cared for.

4. Personalization: Using the customer's name is very effective in producing loyalty. Customers like the idea that whom they do business knows them on personal level.

5. Knowledgeable: Customer service agents should be completely knowledgeable in the department/product/service for which they are responsible. Along with this knowledge comes confidence, which leads to customer satisfaction. If a situation arises where an agent does not know an answer, he must be willing to admit not knowing, and find the answer or pass the client to a representative that can answer the question.

6. Responsive: : Each need, question is addressed in quality customer service. By passing a question because the answer is not known can leave a customer feeling ignored. Many service-related inquiries are multi-faceted so it is important to fully respond to one inquiry before moving to another.

7. Responsible: To work in customer service, responsibility is a must. This responsibility is two-sided, as it covers responsibility in attendance, service, loyalty and attitude. It also covers the ability of the agent to take responsibility for mistakes and results-to know that their own actions determine the results in customer situations.

8. Accurate: Any information relayed from a customer service representative to customer must be 100 percent accurate. Whether it is instructions on assembly or performance, or information on warranties, everything must be factual. Along with accuracy in fact, the representative should be precise in the actions performed on the customer's behalf.

9. Complete: A customer service should work through a situation to its completion. Instead of being quick to hand off the problem or hesitant in working through a customer's needs, the agents should be thorough and work through each situation step-by step until it is resolved.

Types of Customer Service:

There are different types of customer services that are provided by business. The type of service that customers encounter will depend on the product or service that a business provides, what the customers' needs are, and whether the service is problem-oriented or focussed towards enhancing the consumer Welfare. The following are types of customer services.

1. **High Touch customer service**: This is a popular style of customer service in high-end stores. There's a well- defined script that involved approaching customers when they enter and saying something they can agree with (e.g. isn't it a nice day?), wandering off and straightening things, then watching them and re-approaching when they express interest in something and proceeding with a soft-sell. When done correctly this leads to great experience for customers and companies.

2. **Low Touch Customer Service:** Anyone who's been to Costco or Ikea knows this one well. Costco offers no assistance at all unless you want to make a return, then they just take the item back and give you your money. Strangely this strategy can breed more loyalty than high-touch service, probably because it is often combined with super low prices.

3. **Bad Touch Customer Service:** In this service employees are in the store but are not helpful. They follow you around and try to make sales but don't actually have the information or authority to provide good service. This is often the result of commission based pay for medium to low priced goods. Making returns is impossible, and customer loyalty takes a back seat to this week's sales.

4. **Transparent Customer Service:** You can see exactly how things are working and are welcome to manage things at the level you like. San Francisco taquerias (and Subway) work like this; you can see all the food being prepared, and you can talk to the customer service person the whole time and get your burrito exactly how you like it (super veggie, black beans tomato etc.)

5. **Clueless Customer Service:** This one is frighteningly common, especially in call centres. The customer service person is given no training whatsoever, and is generally reading from a set script. They don't work for the company, don't understand the product, don't use the product, and are primarily judged by how fast they can get you of the phone. You can never get the same person twice, so you have to re-describe your problem to each person. If your question is outside the set scripts they can do literally nothing for you.

6. **Understanding but inflexible customer service:** This is sometimes hard to spot. The customer service person listens to you, tries to understand your problem, acknowledges how frustrating it is, then tells you that the company is prepared to do absolutely nothing to remedy the situation

7. **Evil Customer service:** Here the goal is to trick customers into paying more or agreeing to something by using extremely specific language and refusing to stop talking. It sounds like they're saying one thing when they're actually saying

another. Rather than doing what you ask they bully you into doing what the customer wants.

8. Perfect Customer Service: This type of service is used for our business and personal accounts, which pays all our ATM fees. When we call them a human answers every time, and it's the same person who helps us in the branch office, who always knows exactly how to solve any problem, If we are in danger of overdrawing our account they call us and let us know. They send a bike messenger to pick up deposits. If we go there in the morning they have fresh baked chocolate chip cookies. When you find one of these companies, hold onto it with all your might.

Customers need different type of information or support services from a company .Customers interaction is also required for sales and marketing. Hence, a contact centre can be used for a variety of business process.

Functions of Customer services:

1. Support: Support services include resolution of billing queries, order taking, activation of acts, registration, of new customers and recording complaints.
2. Marketing: Marketing tasks carried out through a contact centre sending outbound emails, tele-marketing, surveys and polling, responding to inbound emails and management of marketing campaigns.
3. Sales: Sales tasks includes inbound sales, outbound sales, web chat, web call-back and co-browsing.
4. Technical support: Customers require different technical support services such as data verification, application support, address updates and problem resolution through the technical help desk.
5. Customer Analytics: customer analytics includes profitability analytics, quality auditing, reporting and complaint analysis.

Seven essentials to excellent customer service:

1. Beware of the 3 things every customer wants:

- a. To be heard.
- b. To be understood.
- c. To be cared for.

2. S E C: This means Service with -

- a. Smile.
- b. Eye contact.
- c. Comment.

3. Listen to the customer.

4. Empathise with your customer.

5. Create solutions for your client's issues.

6. Clarify the situation with the client.

7. Follow up with all your customers:

- a. Through phone
- b. Through email
- c. Drip campaign.(email offering discount).

Skills for excellent customer service:

1. Be a Great Listener: Listen intently. Ask question and summarise the answers of your customers. This will surely show that you care and want to offer the right solution.

2. Great Communication Skills: Learn how to effectively communicate with your clients. Know when to listen, when to speak and how to speak. It will make the communication process much simpler anytime you talk with a customer.

3. Be Calm and have patience: Try to manage your emotions and stay calm. This will help to deal with disgruntled and confused customers. When you stay calm, your customer will feel much more respected.

4. Keep your promises: Develop the ability to manage expectations of customer complaints. Stay up-to-date with company policies to ensure that any promise you make for a customer can be delivered.

5 Be Honest: Being honest and transparent with your customers proves that you truly care about their happiness and satisfaction, even when the message you are sharing is not positive.

6. Is the customer Happy with the offered solution: Double checking with your customer ensures their complete satisfaction and helps improve your reputation with these customers.

7. Become AnExpert: Learn everything about each product and service that you are selling to your clients. Spend time on studying the product as well as the various solutions you are offering for various circumstances.

8. Good body language: Maintaining a good body language is also important even when you are talking with your client over the phone. Smiling frequently and expressing happiness and laughter in your conversation helps to improve the customer's experience.

9. Be confident: If you sound confident in your conversation over the phone, then convincing your customers for any kind of deal or solution will become easier.

10. Handle surprises Well: Being adaptable within a customer service environment is essential in order to fully prepare for any surprise you may encounter while on the job.

11. Work under pressure: Knowing how to solve problems, thinking ahead and maintaining your composure at all times will help you offer the best solutions to your customers.

12. Use positive Language: Using positive language that is motivating and in ways persuading, is the best way to reach your customers.