

---

---

# **BUSINESS ADMINISTRATION IN INDIA**

**Strength for Today and Bright Hope for Tomorrow**

**[www.businessadministrationinindia.com](http://www.businessadministrationinindia.com)**

**ISSN 2690-1749**

**Volume 1: 8 July 2020**

**Managing Editor and Publisher: M. S. Thirumalai, Ph.D.**

---

---

Introducing a Book:

***Business Writing Essentials: How To Write Letters, Reports and Emails***

Authored by Clare Whitmell

1-3

Introducing a Book:

***International Management Managing Across Borders and Cultures***

Authored by Helen Deresky

4-6

EMI and Business Administration

M. S. Thirumalai, Ph.D.

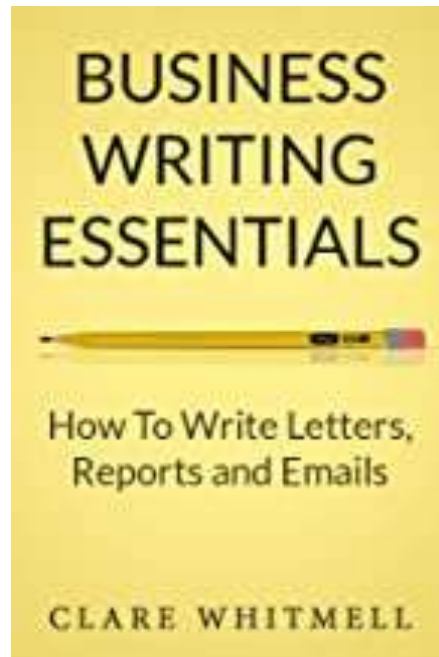
7-8

**Introducing a Book:**

***Business Writing Essentials***  
***How To Write Letters, Reports and Emails***  
**By Clare Whitmell**

**Kindle Edition**

---



Courtesy: [www.amazon.com](http://www.amazon.com)

This is a useful book for all of us – students, teachers, employees of business organizations and business leaders. We can keep this book with us for ready reference as well.

The author Clare Whitmell declares in her brief preface, “Study after study confirms that if you can write well, you’re more likely to earn more and keep your job than people who struggle with their writing.” She also declares, “Bad writing costs businesses every year in unhappy customers, lost revenues and missed opportunities. So, if you’re looking for promotion, impress your boss with excellent writing skills.” True, indeed.

***Business Writing Essentials: How To Write Letters, Reports and Emails*** has ten chapters.

**Chapter 1 Planning and Writing Objectives** raises the question, ‘Why are you writing?’ and proceeds further to describe common objectives in all our writing and offers insightful ideas on how to plan our writing.

**Chapter 2 Writing Letters** discusses, among other things, structure of letters (layout of letters), salutations, titles and some selected phrases and expressions.

**Chapter 3 Writing Emails** is a very important chapter. This chapter focuses on structure of emails, guidelines for writing emails, on how to write emails concisely, and important punctuations (a notable weakness among Indian students and research scholars).

**Chapter 4 Writing Reports** focuses on aspects of planning, layout, sections of reports and the language and style of reports. Our students and research scholars (and faculty members who have just begun their career) will find this chapter useful in their career. So, this should be part of our curriculum and the students and research scholars must begin writing the reports on given topics/events, etc.

**Chapter 5 Correspondence Examples** presents useful templates as well as a variety of modes of how to ask advice, how to ask for clarification, how to ask for confirmation, how to ask for clarification and information, writing greetings, condolence, writing replies and requests, etc.

Mastery of the forms of reports and forms of correspondences is important and absolutely necessary. At the same time, if the language, style, grammar, spelling, and punctuation are not properly used, reports lose their value and distract the attention of the readers who may be decision-makers. And they have no time to go through such distractions. So, the author Clare Whitmell devotes her attention to these aspects in her subsequent chapters.

**Chapter 6** presents **Linking Words and Phrases**. The chapter has very useful usage notes on points such as giving examples, adding information, giving a reason, giving a result, contrasting ideas, sequencing and summarizing, etc.

**Chapter 7 Writing Clearly** focuses on what do we mean by clarity and how this can be achieved by using appropriate language use and sequence of content presentation in reports, emails, etc. The author presents 10 rules for writing simple English with clarity of intent and content using easily understood English.

**Chapter 8** focuses on **Vocabulary Choice and Style**. It raises the question what makes a text formal or informal. We need to master this distinction in modern times especially when we work in international organizations. It used to be the case in India that everything is formal when we are employed in an organization. Our languages and cultures make things formal when we

address our seniors in age as well as positions. Even on informal occasions, formality is not given up. In international management also this formality within informal situations is not totally lost. But there are ways to be formal, nonformal and informal when we use English. We need to learn these aspects. The author presents six style factors that should be mastered for successful communication in writing a report, etc.: Active or passive, using contractions, personal pronouns, sentence length, punctuation and vocabulary.

A study of reports and emails by business leaders and leading organizations will help our students, research scholars and freshmen faculty members to develop their skill in writing reports of various types. They can compare such reports with what is suggested in this chapter.

**Chapter 9 Tone** discusses how to avoid rudeness in our language and nonverbal communication, how to sound polite in our communications, etc. Even when we want to communicate negative decisions in business administration, the HRD people as well as the section leaders, et al. need to be polite. When the employee becomes angry and is impolite, these staff need to maintain calmness and politeness. It is easy to teach these things, but many find it difficult to practice calmness and politeness. The party that is being admonished will assume so many reasons against the person/s who admonish them.

**Chapter 10 Punctuation** is useful. One of the major characteristics of Indian writing is the problem with the use of punctuation. Indian languages do not have their own provisions for punctuation markers. Historically, language use was guided by the grammatical inflections. In European languages punctuation is an integral part of language learning right from the elementary classes. Even though our students, research scholars and freshmen faculty members may have writing skills that meet their exam requirements, they should watch their grammar and punctuation skills and be prepared to improve. Sentence length and use of different types of sentences also need some improvement in our report-writing and email writing skills.

*Business Writing Essentials: How To Write Letters, Reports and Emails* is full of suggestions, tips, and examples. We should read this book and master the ways the author Clare Whitmell suggests so that we can improve our business writing skills.

=====

M. S. Thirumalai, Ph.D.

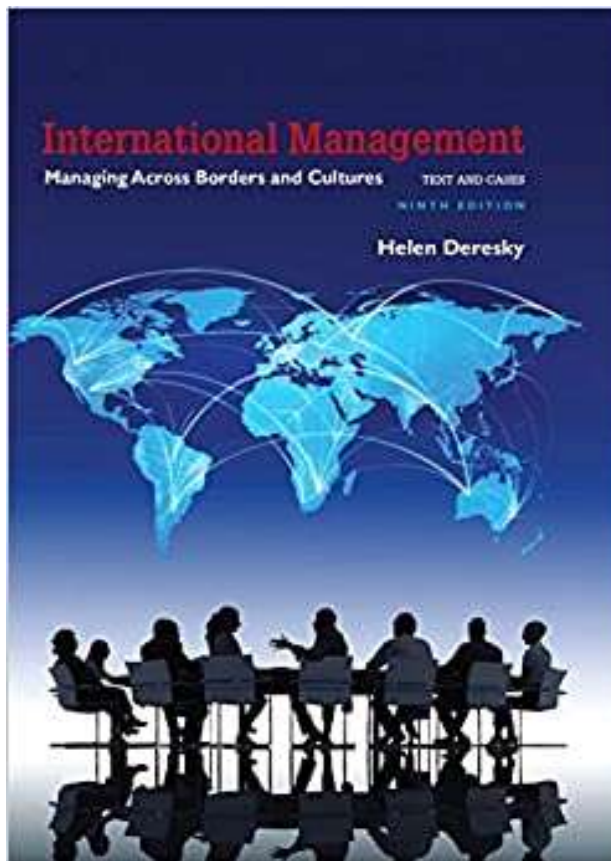
[msthirumalai2@gmail.com](mailto:msthirumalai2@gmail.com)

**Introducing a Book:**

***International Management***  
***Managing Across Borders and Cultures***  
**by Helen Deresky**

**Pearson, 2017 Kindle Edition**

---



Courtesy: [https://www.amazon.com/International-Management-Managing-Borders-Cultures/dp/0134376048/ref=sr\\_1\\_1?dchild=1&keywords=International+Management+Managing+Across+Borders+and+Cultures+by+Helen+Deresky&qid=1605834929&s=books&sr=1-1](https://www.amazon.com/International-Management-Managing-Borders-Cultures/dp/0134376048/ref=sr_1_1?dchild=1&keywords=International+Management+Managing+Across+Borders+and+Cultures+by+Helen+Deresky&qid=1605834929&s=books&sr=1-1)

***International Management: Managing Across Borders and Cultures*** by Helen Deresky is an important and extremely useful textbook to read and follow. Most Indian students of Management and Business Administration have the desire and vision to work abroad and in international companies. They are inspired by great administrators such as Satya Narayana

Nadella, Sundar Pichai, Shantanu Narayen, Indra Nooyi, and others. Reading this book will help them prepare well for their future career.

***International Management: Managing Across Borders and Cultures*** by Helen Deresky has 4 Parts.

**Part 1 The Global Manager's Environment** has two chapters. Chapter 1 assesses the environment under four major headings: Political, Economic, Legal and Technological. Chapter 2 discusses how to manage interdependence which is the hallmark of modern times in all activities. This chapter focuses on social responsibility, ethics, and sustainability in relation to global manager's environment.

**Part 2 The Cultural Context of Global Management** has three chapters. Chapter 3 presents the need for understanding the role of culture. Chapter 4 presents how we should communicate across cultures. Chapter 5 focuses on cross-cultural negotiation and decision making. Ethnic and religious differences apart from other sociocultural aspects characterize the modern world. There is a desire to understand one another, no doubt. Some cultural ways of life and expressions through a variety of language use continue to influence all of us. Negotiations may be carried through a language or through a variety of languages using translation. But the meaning of what is said may still be influenced by the language background of the negotiators and business administrators. This part is incredibly useful to train our students to master negotiation skills under various cultural contexts.

**Part 3 Formulating and Implementing Strategy for International and Global Operations** has three chapters. Chapter 6 discusses how to formulate strategy. Chapter 7 is on implementing strategy. The author focuses on aspects of strategic alliances, small businesses, and on emerging economic firms. From the Indian context, we can point out that the emergence of the online business corporation **Flipcart** is a relevant example for the emerging economic firm. How the Walmart negotiators carried out their negotiations to buy a major share in Flipcart is a good story to read and follow for our aspiring young business administrators. Likewise, how Indian software companies began their penetration in international management is also a story of success. Chapter 8 discusses the organization structure and control systems.

**Part 4 Human Resources Management** has three chapters. Chapter 9 focuses on staffing, training, and compensation (salary, etc.) for global operations. When we read this chapter, three or four leading companies come to our mind here: operations of amazon.in, Burger King, McDonald, etc. Compensation paid to the employees and managers may not be exactly equivalent in amount, but the wages they receive seem to be better than what an employee of a local company would receive. Working conditions are also seeming different. Modern corporations, including software companies operating within India, have established appropriately relevant contexts in relation to their counterparts abroad. Chapter 10 focuses on developing a global management cadre. Chapter 10 focuses on the processes of motivating and leading.

All the four parts offer truly relevant case studies. Our students can and should read these case studies and try to relate them to the conditions of management in India. There are eleven case studies offered:

1. Facebook's Internet.org: Serving the Bottom of the Pyramid? (several countries)
2. An Ethics Role-Playing Case: Stockholders versus Stakeholders (Global/Sri Lanka)
3. Vodafone in Egypt: National Crises and Their Implications for Multinational Corporations (Egypt)
4. Hailing a New Era: Haier in Japan (China/Japan)
5. Alibaba versus Tencent: The Battle for M-Commerce Space (China/Global)
6. Business Model and Competitive Strategy of IKEA in India (India)
7. Wal-Mart in Africa (Africa)
8. Fiat Chrysler Automobiles N.V. (2015): From an Alliance to a Cross-Border Merger
9. Leading Across Cultures at Michelin (France/US)
10. Ethical Leadership: Ratan Tata and India's Tata Group (Global)
11. IKEA in Russia: Emerging Market Strategies and Ethical Dilemmas (Russia)

=====

M. S. Thirumalai, Ph.D.

[Msthirumalai2@gmail.com](mailto:Msthirumalai2@gmail.com)



## **EMI and Business Administration**

**M. S. Thirumalai, Ph.D.**

=====

EMI (Equated Monthly Installments) has become a widespread form of business all over India. Stores try to sell their goods during Festival seasons offering EMI. Electrical goods such as refrigerators, water heaters, and air conditioners, etc. are often sold more quickly by offering this EMI facility even without the intervention of the Festival season. Cloth merchants offer this facility and sell expensive sarees, etc. People are eagerly waiting for the opportunity to buy things they need and desire when EMI is offered. Wedding season offers a major opportunity to buy goods using EMI. Flats in multistorey buildings are often sold using EMI.

The process of deciding on the price of a residential flat is clearer as a business activity. The interest paid every month is more easily calculated and known to the customers. On the other hand, the EMI we may pay for the commodities bought from stores is not explicit about what elements go into the EMI offered to the customer. The flat rate method may first present the cost of the goods sold and then add the interest charged for the price of the goods. If a refrigerator is offered for 30000 Indian rupees as sale price, the seller may decide on the interest rate and calculate what would be the cost price offered to the customer. For a price of 30000 Indian rupees, add, let us say, 5% interest per year. The total is 31500 if the customer is offered to pay back the cost in 12 months. The EMI then becomes 2625 per month, which becomes extremely attractive to the customer.

The EMI reducing-balance method is more complex. To calculate this type of EMI we may really need the assistance of an accountant!

Companies and stores do not usually reveal the rationale and the calculation behind the EMI they offer. The price mentioned in the sign board or the tag may be reduced by the seller if a customer plans to make a single payment and get his or her commodity delivered to their chosen address. If what goes into the EMI is explicit customers will have better freedom to choose. To what extent they reduce the price from the MRP (Maximum Retail Price) also may be indicated.

High turnover should play an important role in pricing policies. High turnover may help the seller to include low margin of profit and thus he or she will be able to offer an attractive price when EMI is presented.

High sounding technical abbreviation EMI makes it look like that EMI is a new process. Historically speaking, no businessperson is ever free from offering his or her goods using equated monthly installments even in rural markets. Even the street-corner stores have been offering some form of equated monthly installment payments. However, such facility was and is extended to the



customer/s who are fairly-well known to the seller. Often wedding sarees and clothes were bought on monthly installment payments (not necessarily equal monthly payments). The price of the item bought was shown to be a little higher than the price offered to those who paid their bills with ready cash.

Business administrators need to develop great sensitivity to the processes of Equated Monthly Installments in the marketplace. Huge corporations such as amazon corporation, Walmart, etc. have developed their own forms of EMI. These are not simply equated monthly installments. There are additions to the original EMI system. They may not charge any explicit interest for the payments made on installment basis.

To investigate the varieties of EMI, workout various models and assess how each model is controlled by factors including cost, pricing, social and cultural, etc. will be a great contribution to Indian business administration.

=====

M. S. Thirumalai, Ph.D.

[msthirumalai2@gmail.com](mailto:msthirumalai2@gmail.com)